

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

THIRD SESSION OF THE FIFTY-FIFTH CONGRESS

OF

THE UNITED STATES.

DECEMBER 5, 1898.

IN TWO VOLUMES.

VOLUME I.

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TREASURY DEPARTMENT,  
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*Comptroller of the Currency.*

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# REPORT

OF

## THE COMPTROLLER OF THE CURRENCY.

TREASURY DEPARTMENT,  
OFFICE OF THE COMPTROLLER OF THE CURRENCY,  
*Washington, December 5, 1898.*

SIR: I submit herewith in compliance with law my annual report on the operations of the Currency Bureau. This is the thirty-sixth annual report, and is for the year ended October 31, 1898.

### CONDITION OF NATIONAL BANKS.

Since October 5, 1897, five reports of condition of national banks have been made, as follows: December 15, 1897, February 18, May 5, July 14, and September 20, 1898. The resources and liabilities of the banks at date of each report are shown in detail in the following table:

#### SUMMARY OF REPORTS OF CONDITION OF NATIONAL BANKS DURING THE YEAR.

|                                         | Dec. 15, 1897.     | Feb. 18, 1898.     | May 5, 1898.       | July 14, 1898.     | Sept. 20, 1898.    |
|-----------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                                         | 3,607 banks.       | 3 594 banks.       | 3,586 banks.       | 3,582 banks.       | 3,585 banks.       |
| <b>RESOURCES.</b>                       |                    |                    |                    |                    |                    |
| Loans and discounts                     | \$2,082,608,324.81 | \$2,138,078,280.43 | \$2,097,094,235.23 | \$2,151,757,655.60 | \$2,155,961,627.91 |
| Overdrafts                              | 17,741,993.50      | 14,093,400.41      | 12,679,151.37      | 11,924,282.56      | 16,557,982.63      |
| U. S. bonds to secure circulation       | 222,020,750.00     | 212,425,300.00     | 216,158,300.00     | 218,106,450.00     | 224,628,840.00     |
| U. S. bonds to secure U. S. deposits    | 45,337,100.00      | 34,760,500.00      | 28,630,500.00      | 53,519,100.00      | 83,926,230.00      |
| U. S. bonds on hand                     | 14,915,800.00      | 13,184,500.00      | 16,365,000.00      | 13,731,350.00      | 30,614,010.00      |
| Premiums on U. S. bonds                 | 18,555,489.01      | 17,789,744.59      | 18,271,547.14      | 18,947,195.10      | 18,971,197.22      |
| Stocks, securities, etc.                | 217,582,980.50     | 230,346,748.92     | 236,025,116.53     | 250,689,375.09     | 255,198,927.69     |
| Banking house, furniture, and fixtures  | 79,254,940.92      | 78,894,056.33      | 79,463,235.21      | 79,308,604.63      | 79,386,337.51      |
| Other real estate and mortgages owned   | 29,852,102.09      | 30,119,511.21      | 30,326,045.27      | 30,186,270.70      | 30,484,417.71      |
| Due from national banks                 | 168,825,189.92     | 170,808,109.97     | 152,372,153.15     | 161,138,722.49     | 159,128,045.17     |
| Due from State banks and bankers        | 48,012,498.55      | 48,093,430.84      | 45,468,995.03      | 43,248,800.85      | 46,324,878.06      |
| Due from approved reserve agents        | 309,569,861.34     | 360,277,020.45     | 300,961,618.96     | 320,015,035.43     | 320,002,050.90     |
| Checks and other cash items             | 14,933,428.42      | 13,100,061.68      | 16,719,376.27      | 17,308,976.92      | 16,828,942.11      |
| Exchanges for clearing house            | 118,415,838.07     | 113,590,539.43     | 126,234,933.64     | 94,276,408.07      | 110,286,935.55     |
| Bills of other national banks           | 18,859,116.00      | 18,600,745.00      | 21,338,292.00      | 20,811,692.00      | 19,649,723.00      |
| Fractional currency, nickels, and cents | 925,465.16         | 1,040,901.73       | 1,057,060.71       | 1,093,904.16       | 1,023,834.03       |

SUMMARY OF REPORTS OF CONDITION OF NATIONAL BANKS DURING THE YEAR—  
Continued.

|                                                 | Dec. 15, 1897.   | Feb. 18, 1898.   | May 5, 1898.     | July 14, 1898.   | Sept. 20, 1898.  |
|-------------------------------------------------|------------------|------------------|------------------|------------------|------------------|
|                                                 | 3,697 banks.     | 3,594 banks.     | 3,586 banks.     | 3,582 banks.     | 3,585 banks.     |
| <b>RESOURCES—cont'd.</b>                        |                  |                  |                  |                  |                  |
| Gold coin.....                                  | \$119,747,644.72 | \$125,710,166.77 | \$131,081,263.68 | \$132,888,037.43 | \$127,990,553.98 |
| Gold Treasury certificates.....                 | 19,484,509.00    | 18,062,350.00    | 18,230,699.00    | 18,457,340.00    | 18,323,870.00    |
| Gold clearing-house certificates.....           | 67,861,009.00    | 79,083,000.00    | 118,333,000.00   | 133,576,000.00   | 104,356,000.60   |
| Silver dollars.....                             | 7,509,247.06     | 7,459,428.00     | 8,100,544.00     | 7,963,587.00     | 6,861,433.00     |
| Silver Treasury certificates.....               | 31,752,596.00    | 34,064,239.00    | 35,316,796.00    | 36,458,014.00    | 30,679,850.00    |
| Silver coin, fractional.....                    | 5,808,565.21     | 6,098,741.84     | 6,120,479.16     | 6,334,152.52     | 5,662,349.41     |
| Legal-tender notes..                            | 112,564,875.00   | 120,265,165.00   | 119,058,681.00   | 114,914,997.00   | 110,038,360.00   |
| U. S. certificates of deposit.....              | 45,840,000.00    | 49,250,000.00    | 23,975,000.00    | 20,385,000.00    | 16,810,000.00    |
| Five per cent redemption fund....               | 9,761,568.38     | 9,315,860.62     | 9,520,530.82     | 9,601,066.56     | 9,795,055.25     |
| Due from Treasurer United States.....           | 1,442,901.40     | 1,535,292.19     | 1,064,313.04     | 11,033,427.06    | 4,019,551.74     |
| Total.....                                      | 3,829,213,776.00 | 3,946,947,114.41 | 3,869,966,853.21 | 3,977,675,445.17 | 4,003,511,044.87 |
| <b>LIABILITIES.</b>                             |                  |                  |                  |                  |                  |
| Capital stock paid in.....                      | 629,655,365.00   | 628,890,320.00   | 624,471,670.00   | 622,016,745.00   | 621,517,895.00   |
| Surplus fund.....                               | 246,416,688.48   | 248,484,530.31   | 247,695,979.44   | 247,933,215.65   | 247,555,108.57   |
| Undivided profits, less expenses and taxes..... | 95,293,663.02    | 86,143,789.31    | 90,320,999.16    | 85,036,427.50    | 93,015,097.86    |
| National-bank notes outstanding.....            | 193,783,985.00   | 184,106,322.00   | 188,425,303.50   | 189,866,298.50   | 194,483,765.50   |
| State-bank notes outstanding.....               | 60,335.50        | 56,018.50        | 56,017.50        | 56,007.50        | 55,907.50        |
| Due to other national banks.....                | 445,061,154.89   | 504,980,175.82   | 424,204,634.90   | 467,634,068.18   | 446,417,454.05   |
| Due to State banks and bankers.....             | 232,877,503.25   | 259,972,293.60   | 245,643,049.17   | 252,182,773.37   | 251,917,900.89   |
| Dividends unpaid.....                           | 943,274.07       | 1,071,997.92     | 2,000,238.18     | 2,704,832.25     | 1,008,410.82     |
| Individual deposits.....                        | 1,916,630,252.25 | 1,982,660,933.15 | 1,999,308,438.96 | 2,023,357,159.60 | 2,031,454,540.29 |
| U. S. deposits.....                             | 39,939,047.71    | 27,562,931.73    | 23,095,935.89    | 48,081,038.95    | 70,187,368.12    |
| Deposits of U. S. disbursing officers.....      | 4,012,185.36     | 3,870,835.81     | 3,928,661.49     | 4,788,377.83     | 4,977,832.80     |
| Notes and bills rediscounted.....               | 3,161,796.07     | 2,681,072.89     | 4,467,622.85     | 5,364,952.85     | 6,084,815.45     |
| Bills payable.....                              | 7,722,623.78     | 5,579,549.06     | 9,288,156.89     | 9,283,285.11     | 11,283,332.33    |
| Liabilities other than those above.....         | 13,655,901.62    | 10,886,344.31    | 7,060,145.28     | 19,368,262.88    | 23,551,615.69    |
| Total.....                                      | 3,829,213,776.00 | 3,946,947,114.41 | 3,869,966,853.21 | 3,977,675,445.17 | 4,003,511,044.87 |

Notwithstanding that the number of banks in operation on September 20, 1898, is less than at any date of report since December 19, 1890, the amount of individual deposits, loans and discounts, and total resources is greater than at any time during the existence of the national banking system. On September 20, for the first time, the aggregate resources reached and exceeded the four-billion-dollar mark, the increase since October 5, 1897, being \$298,377,337.16. A comparison of the last returns with those of October 5, 1897, indicates an increase during the year of \$104,952,189.74 in loans and discounts; \$79,194,380 in Government securities on deposit with the Treasurer of the United States to secure circulating notes and public deposits and the amount held by the banks; \$57,304,827.34 in specie and legal tenders. The reduction of \$25,465,000 in the amount of United States certificates of deposit for legal tenders results in a net increase of lawful money of \$31,839,827.34.

The reduction of 25 in the number of banks reporting is accompanied by a decrease of \$9,970,200 in capital stock and \$4,436,904.50 in circulating notes outstanding. Necessarily the principal increase in the

liability side of the statement is in individual deposits. On October 5, 1897, the deposits aggregated \$1,853,349,128.50, and on September 20, 1898, \$2,031,454,540.29, the increase being \$178,105,411.79. The balance due other banks and bankers shows an increase of \$52,627,388.09 and United States deposits of \$59,023,019.27.

By reference to the foregoing table, it will be seen that loans and discounts, which on October 5, 1897, amounted to \$2,051,009,438.17, show a material increase up to February 18, 1898. The returns on May 5 show a decrease since the February report of \$40,984,045.20. Compared with the amount on May 5, the increase on July 14 was \$54,663,420.37, which was further increased on September 20 by \$4,203,972.31.

United States bonds on deposit with the Treasurer of the United States to secure circulation have fluctuated between a maximum of \$227,483,950 on October 5, 1897, and \$212,425,300 on February 18, 1898, the amount on deposit on September 20 being \$224,628,840, a reduction during the year of \$2,855,110.

Specie held by the banks is greater at date of each report during the year than on October 5, 1897, when it stood at \$239,387,702.05. The maximum holding was reached on July 14, being \$335,677,130.95. Between that date and September 20 there was a decrease of \$41,802,972.56.

Capital stock shows a steady but slight decrease since October 5, 1897. The changes in the surplus and other undivided profit accounts have been slight, although, as compared with October 5, the increase in both items during the year aggregates \$5,818,205.60.

The circulation account was greatest at date of statement closing the last report year. The minimum amount outstanding was \$184,106,322, on February 18, 1898. From that date there was a gradual increase during the balance of the year, but, as heretofore stated, the amount outstanding on September 20, 1898, was \$4,436,904.50 less than on October 5, 1897.

Without an exception, there has been a material increase in individual deposits at date of each report during the year. Starting at \$1,853,349,128.50, the account reached on September 20 an aggregate of \$2,031,454,540.29, or, as heretofore stated, an increase during the year of over \$178,000,000.

The liabilities of the banks on account of notes and bills rediscounted and bills payable were at the maximum on October 5, 1897, being \$19,755,556.64. On February 18, 1898, these liabilities amounted to only about \$8,000,000. Thereafter there was a steady increase to the close of the year, when the amount was \$17,368,147.78.

#### INVESTIGATIONS AND RECOMMENDATIONS RELATIVE TO BANK-NOTE CURRENCY.

Section 333 of the Revised Statutes of the United States provides that the Comptroller of the Currency in his annual report to Congress shall suggest "any amendment to the laws relative to banking by which the system may be improved and the security of the holders of its notes and other creditors may be increased."

In suggesting some general amendments to the national banking law at this time, it is not the purpose of the Comptroller to review in detail the plans and propositions for the modification of our currency and banking systems which are now, and for some time have been, the subject of economic and general discussion throughout the country; but a reference to them and the principles underlying them is deemed

imperative in view of the fact that in their present form they seem to ignore the interests of bank depositors, with whose protection the Comptroller is peculiarly charged.

The panic of 1893 having directed attention toward the dangers to the general commercial system, resulting from the disproportion between demand-currency liabilities of the Government, payable in gold, and the gold held in reserve by the Government for their redemption, as well as to the inelasticity of the present bank-note currency, the plans providing for a modification of the banking and currency systems which are now most discussed, may be considered as based upon the following propositions:

First. That the disproportion between outstanding currency liabilities of the Government payable in gold, and the gold held for their redemption, should be lessened by a contraction in the amount of these demand-currency liabilities.

Second. That the void in circulation, caused by such contraction, should be filled by an extension of the circulation of national banks, which circulation, redeemable in gold, is ultimately to depend for its chief security upon a first lien on the commercial assets of the issuing banks.

The more prominent of these plans, which may be considered as embodying in the ablest forms the general principles necessarily involved in a system of bank-note issues secured by the general assets of banks, look to the ultimate displacement of Government-credit money with bank-credit money, the latter eventually being secured by a first lien upon the assets of the issuing banks, and by a 5 per cent redemption fund created in the first instance by taxation upon solvent issuing banks and thus maintained. It is proposed that a first lien shall exist upon all the assets of any insolvent bank which may have issued currency until it has contributed to such fund, to be held by the Government as trustee, an amount sufficient to redeem its outstanding notes in full.

Upon any deficiency occurring in such contribution to the guaranty fund, due to a failure to collect from the assets of the insolvent bank a sufficient amount to redeem its notes in full, resort is to be had to additional taxation upon solvent banks issuing circulation to supply the deficiency, one plan providing, however, that such tax shall not exceed 1 per cent on the amount of their note issues per year.

The assumptions which seem to underlie these plans are:

First. That unless we are to have a currency contraction, some radical extension of bank-note issues is absolutely necessary to the securing of the proper adjustment of Government currency liabilities to its gold reserve, by which adjustment the greater safety of the gold standard is subserved; and,

Second. That through this radical extension and change in the present form of bank-note issues alone, is elasticity to be secured in our currency.

As opposed to these propositions, and in connection with the data given and views expressed hereinafter, relative to changes in the present banking laws, the Comptroller desires to state that his suggestions are based upon the following assumptions:

First. That there is existing no such condition of the United States finances, revenues, or credit as to justify the proposition that the shifting of the burden of gold redemption of outstanding currency from the Government to the banks, is so important as to necessitate of itself radical changes and concessions in national-banking laws relative to

the issue of notes, which changes and concessions would not be considered wise if the interests of the community, irrespective of Government finances, were alone considered.

Second. That if from considerations of general public policy, irrespective of governmental finances, bank-note issues secured only by commercial assets of banks seem unwise, the resources, credit, and financial condition of the United States are such that by means of revenue laws and other amendments to law suggested by the President in his last annual message, a safer ratio between its outstanding circulation and gold reserve can be attained, the stability of the present gold standard insured, and the currency maintained upon a sound basis without contraction.

It must be remembered, in connection with the discussion of changes in the present banking laws, that by far the most important function of the national banks is that of an acting middleman between the depositors and borrowers of a community, and that its note-issuing functions are secondary in importance and usefulness under the present, or any proposed system of bank-note issues.

It is especially important, therefore, in proposing changes in the laws governing the note-issuing powers of national banks, that the effects of such changes upon the relation of the bank to its depositors and borrowers, be carefully studied.

It is the belief of the Comptroller that the proposed preference of the note holder over the depositor, which is a fundamental basis of all these plans, is not only inherently wrong, and unjustified by any grounds of public policy, but that its practical effect upon the present relation of depositors to banks in the smaller communities of the United States would be so revolutionary as to bring about the most injurious conditions in the general business of the country.

The essential similarity between the liability of a solvent bank expressed by a deposit credit and by a bank note, is generally recognized and emphasized by those advocating these plans.

In view of this recognized similarity before the insolvency of a bank, the radical dissimilarity in their respective treatment when insolvency occurs, is justified by a course of reasoning which is believed to be fallacious.

It may be as sound in principle for a bank to issue bank notes as to take deposits, when the two classes of creditors stand upon the same basis in relation to the assets of the bank to which they have each contributed, but it is not as sound in principle when in case of insolvency, the creditor who claims under a note must be paid in full, before the creditor who claims under a deposit can receive anything.

Under these plans the dollar of the depositor, and the dollar of the note holder, side by side, would be invested by the officers in the assets of the solvent bank, since it is proposed to change the law under which at the present time the note holder's dollar from the first must be invested in Government bonds, to be held separately in trust for his protection.

Side by side, these dollars of depositors and note holders, would be redeemed on demand without question by the solvent banks under the proposed system. Why, then, should the dollar claim of the depositor be paid nothing out of the assets of an insolvent bank until and unless the dollar claim of the note holder is paid in full?

In our judgment there is no relevant answer to this proposition save one, based upon grounds of general public policy, which admits the injustice to the depositor class, but justifies it by claiming the neces-

sity for the Government and the community, of additional and different circulation than that we have at present.

The claim that a difference so radical and fundamental as this in the treatment of two classes of creditors, can be justified by the fact that the depositor generally deals directly with the bank and has the opportunity to inform himself as to the trustworthiness of it, whereas the notes are issued for general circulation and pass into the hands of those distant from the bank, and therefore unable to form an opinion as to its strength, is not one which will commend itself generally to practical men.

Experience demonstrates that in the banking business the detection of untrustworthiness in banks is, as a matter of fact, not one of the duties with which the depositor, as a general rule, charges himself. He has come to leave that to the officials of the National and State Governments; and while it may be true that as a class he ought to exercise greater discretion in his selection of banks for his deposits, it is equally true that as a class, he has come to have that confidence in the system which has made him comparatively indifferent under normal conditions to this duty.

Again, he is often compelled, by the very nature of his business, to be dependent upon the agency of banks at a distance in handling his funds, in which case he, like the note holder, could not investigate if he so desired.

Certainly the fundamental right to prefer in the distribution of the assets of an insolvent bank the note-holding class to the depositor class, should rest upon some broader ground than the assumed neglect of the depositor class to acquaint itself with the nature of the private business and internal management of banking institutions, whose proper supervision the National Government, as the representative of the depositors and the public, has taken upon itself.

The lien given to the note holder under the present system, first upon the Government bonds deposited expressly in trust as security for said notes, before other assets of the bank can be reached, is far different in practical effect from the general and unqualified priority in lien upon the assets of a bank proposed in these plans.

The priority of lien of the note holders under the present system over the depositor, is first upon the United States bonds deposited in trust for his benefit, and only secondarily, in case of deficiency in bonded security, upon the general assets of the bank. In practical operation this security gives the notes the unquestioned credit necessary to enable them to circulate, and at the same time does not, as a matter of fact, interfere with the rights of the depositor in case of insolvency, since the bonds at public sale bring the amount of the notes, and return to the insolvent bank for the benefit of general creditors practically all the equity originally invested in them.

This being the practical effect of the present bank-note system, it can not rightfully be considered as justifying any assumption that in its theory the rights of note holders are considered as more sacred in themselves, than the rights of depositors.

Under the present system the relation of the note issues of a national bank to its general business, is somewhat the same as the relation of the issue and redemption department of the Bank of England, to its commercial department. They are in reality almost entirely separate, and so intended to be.

If under any new system, the note holder and the deposit holder come into similar relations to the bank, their rights against the common

assets, to which their money has alike contributed, should be equally sacred.

If, then, there is no inherent moral right to establish a preference of the note-holding creditors of an insolvent bank, as against the deposit-holding creditors, in the distribution of the assets of an insolvent bank, the question arises, does public policy demand, in the interest of the common good, that such a preference should be given in order to establish a bank-note system which will give banks such a profit, that to secure it they will relieve the United States Treasury of the burden of gold redemption, and afford the country a circulating medium having alleged advantages over that now in use.

In order to determine this question, actual data at command must be examined critically in order to understand the nature and extent of the wrong done the depositor class by this preference, and the consequent effects of this wrong upon the community at large and its business.

Statistics have been quoted to show that the burdens which will be imposed upon depositors by such a preference will be light; but the force of these figures, so far as their being a guide to the probable economic effect of the proposed laws is concerned, is immediately lost when it is noted that in them no distinction is made between the rate of loss of depositors in different communities, and between the rate of loss of the depositor in the small banks, and that of the depositor in large banks. They err in assuming that the percentage of loss will be ratably distributed.

The Comptroller presents herewith a series of tables which indicate more exactly upon what class of depositors the real burden of this preference will fall with almost crushing weight.

These tables give approximately the loss which under the proposed plan would result to depositors from the preference of note holders over deposit holders in case of insolvency, based upon the showing made by the 195 insolvent national banks, whose affairs have been finally closed during the existence of the system.

For the purpose of these tables it is assumed in the case of each class of insolvent banks, that their officers would have made the same proportionate losses upon the commercial assets in which the notes issued were invested, that they actually did upon the assets in which the deposits and capital of the banks were invested.

To the good assets of these different classes of insolvent national banks, as shown by the records of this office, has been added the amount which would have been realized from the unsecured notes issued, if loaned or invested with the same rate of loss as was made upon the money invested in the actual assets.

From the assets thus increased, there is subtracted 95 per cent of the preferred-note issues proposed (to wit, the par of the notes less the 5 per cent redemption fund held by the Government), which leaves the amount which would then go to the depositors, and other unsecured creditors.

This amount, in terms of percentage of their total claims, is then compared with the percentage of their claims actually received, and the loss which would be caused by the preference is thus approximately disclosed in the difference.

The tables give these results bearing upon the interests of depositors in banks according to geographical sections, and according to the following classifications of capital: \$50,000, \$100,000, \$200,000, \$300,000, \$500,000, and banks with a capital exceeding \$500,000.

As under the proposed plans circulation, eventually secured only by

bank assets, might be taken out in different amounts, these amounts have been assumed to be 60 per cent, 80 per cent, and 100 per cent of the capital of the bank, showing what the loss to depositors would approximately be in each of these instances.

As illustrating the method of preparing the tables, we will take the case of a bank of \$100,000 capital, which has failed, and upon final liquidation has paid its depositors 50 per cent upon claims of \$200,000, to wit, the sum of \$100,000. Under the plan proposed assume this bank had issued in notes, secured by a first lien upon its assets, an amount equal to 60 per cent of its capital, to wit, the sum of \$60,000.

Since in investing \$300,000, to wit, \$100,000 capital and \$200,000 deposits, it has lost the sum of \$200,000 and has remaining but \$100,000, to wit, one-third of its original assets, we assume that of the \$57,000 circulation which the bank had to invest in commercial assets (to wit, the \$60,000 circulation less \$3,000 representing the 5 per cent redemption fund held by the Government) it would have lost the same proportion, and have left of that investment but one-third in good assets, to wit, \$19,000. We add, therefore, to the \$100,000 actually paid depositors, the sum of \$19,000, giving \$119,000 for distribution between depositors and note holders. But, as under these plans, the note holders are preferred for the full amount of their \$60,000 notes, of which but \$3,000 is in the redemption fund, there must be subtracted from this \$119,000 the sum of \$57,000, leaving for the depositors only \$62,000, as against \$100,000 which they received under the present system, without any burden of note preferences upon common assets. As \$62,000 is but 31 per cent of their total claims of \$200,000, upon which under the present system they received \$100,000 dividends, or 50 per cent, it follows that their loss, directly traceable to the preference, would amount to 19 per cent of the face of their deposits.

Of necessity these tables, based as they are upon hypothesis, can be considered only as approximately indicating the losses which depositors may expect; but that they furnish a conservative estimate of these losses is believed.

They do not take into consideration the possibility of unusual losses in general bank assets, through an inflation of the currency and resultant speculation brought about by an abnormal increase in the number of national banks.

This increase might be caused by private and State banks and trust companies entering the system for the sake of the profits arising from the currency privilege. These plans provide for a circulation secured by the commercial assets of banks up to a limit of 100 per cent of the capital of the bank, with an increasing tax as the limit is reached.

In this connection it is well to remember that an insolvent bank, as a general rule, will have made every effort before closing its doors to avail itself of the currency privilege to the full limit allowed by law in the effort to avert suspension of payments.

Of the 195 national banks which have been finally liquidated these tables show in reference to the rate of loss experienced in investments:

That 10 banks in the New England States with combined capital of \$2,571,300 have paid cash dividends of \$9,626,055 on \$11,508,426 of claims proved, or 83.64 per cent. These banks had total nominal assets of \$17,195,440, of which \$10,207,324 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 59.36 per cent.

That 50 banks in the Eastern States, with a combined capital of \$9,155,600, have paid cash dividends of \$14,469,195 on \$18,399,239 of

claims proved, or 78.64 per cent. These banks had total nominal assets of \$31,135,897, of which \$17,260,498 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 55.44 per cent.

That 33 banks in the Southern States, with a combined capital of \$4,775,000, have paid cash dividends of \$6,611,266 on \$10,111,715 of claims proved, or 65.38 per cent. These banks had total nominal assets of \$15,263,365, of which \$6,808,364 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 44.61 per cent.

That 44 banks in the Middle States, with a combined capital of \$9,122,000, have paid cash dividends of \$7,996,983 on \$11,167,256 of claims proved, or 71.61 per cent. These banks had total nominal assets of \$24,153,212, of which \$11,796,392 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 48.84 per cent.

That 44 banks in the Western States, with a combined capital of \$3,382,000, have paid cash dividends of \$2,195,061 on \$3,552,511 of claims proved, or 61.79 per cent. These banks had total nominal assets of \$9,308,471, of which \$3,083,292 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 33.12 per cent.

That 14 banks in the Pacific States, with a combined capital of \$1,725,000, have paid cash dividends of \$1,644,705 on \$2,628,811 of claims proved, or 62.56 per cent. These banks had total nominal assets of \$5,687,777, of which \$2,538,605 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets upon final liquidation 44.63 per cent.

That the total of 195 banks, with a combined capital of \$30,730,900, have paid cash dividends of \$42,543,265 on \$57,367,958 of claims proved, or 74.16 per cent. These banks had total nominal assets of \$102,744,162, of which \$51,694,475 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets upon final liquidation 50.31 per cent.

Of the 195 national banks which have been finally liquidated, these tables further show in reference to the rate of loss experienced in investments.

That 66 banks of \$50,000 capital each, and total capital of \$3,280,000,\* have paid cash dividends of \$2,859,618 on \$4,424,178 of claims proved, or 64.64 per cent. These banks had total nominal assets of \$8,733,255, of which \$3,465,334 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 39.68 per cent.

That 61 banks of \$100,000 capital each, and total capital of \$5,634,000, have paid cash dividends of \$6,262,487 on \$9,891,367 of claims proved, or 63.31 per cent. These banks had total nominal assets of \$18,034,198, of which \$7,584,130 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 42.05 per cent.

That a total of the above 127 banks, having a combined capital of \$8,914,000, have paid cash dividends of \$9,122,105 on \$14,315,545 of claims proved, or 63.72 per cent. These banks had total nominal assets of \$26,767,453, of which \$11,049,464 were collected in cash or by offsets

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\* One bank of \$30,000 capital included which failed before the full \$50,000 capital required by law had been paid.

or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 41.28 per cent.

That 37 banks, of \$200,000 capital each and total capital of \$6,355,600, have paid cash dividends of \$7,321,036 on \$9,211,748 of claims proved, or 79.47 per cent. These banks had total nominal assets of \$17,748,526, of which \$7,895,311 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets upon final liquidation, 44.48 per cent.

That 16 banks of \$300,000 capital each and total capital of \$4,350,000 have paid cash dividends of \$6,866,897 on \$9,042,532 of claims proved, or 75.94 per cent. These banks had total nominal assets of \$16,369,761, of which \$8,629,562 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 52.72 per cent.

That 9 banks of \$500,000 capital each, and total capital of \$4,300,000 have paid cash dividends of \$12,441,201 on \$16,558,203 of claims proved, or 75.13 per cent. These banks had total nominal assets of \$23,402,935, of which \$15,321,625 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 65.47 per cent.

That 6 banks of \$500,000 capital or over each, and total capital of \$6,811,300, have paid cash dividends of \$6,792,026 on \$8,239,930 of claims proved, or 82.43 per cent. These banks had total nominal assets of \$18,455,487, of which \$8,798,513 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 47.67 per cent.

That the total of 68 banks with capital of \$200,000 or over each, and total capital of \$21,816,900, have paid cash dividends of \$33,421,160 on \$43,052,413 of claims proved, or 77.62 per cent. These banks had total nominal assets of \$75,976,709, of which \$40,645,011 were collected in cash or by offsets or otherwise, making the proportion of valuable assets to nominal assets, upon final liquidation, 53.50 per cent.

These tables further show that the depositors of the 10 insolvent national banks, having a combined capital of \$2,571,300 and nominal assets of \$17,195,440, with cash dividends paid to depositors of \$9,626,055, or 83.64 per cent, situated in the New England States of Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, would have lost by preference of the note holders in case of an issue of uncovered notes equal to 100 per cent of their capital, 8.62 per cent of their deposits more than under the present system, or 10.30 per cent of their dividends; in case of note issues of 80 per cent of their capital, 6.90 per cent more, or 8.25 per cent of their dividends; and in case of circulation of 60 per cent of their capital, 5.17 per cent more, or 6.18 per cent of their dividends.

The depositors of 50 insolvent banks, having a combined capital of \$9,155,600, nominal assets of \$31,135,897, with cash dividends paid depositors of \$14,469,195, or 78.64 per cent, situated in the Eastern States of New York, New Jersey, Pennsylvania, Delaware, Maryland, and District of Columbia, would have lost by preference of the note holders with a 100 per cent note issue, 21.06 per cent more than under the present system, or 26.78 per cent of their dividends; with an 80 per cent note issue, 16.85 per cent more, or 21.42 per cent of their dividends, and with a 60 per cent note issue, 12.64 per cent more, or 16.07 per cent of their dividends.

The depositors of 33 insolvent banks, having a combined capital of \$4,775,000, nominal assets of \$15,253,365, and with cash dividends paid

depositors of \$6,611,266, or 65.38 per cent, situated in the Southern States of Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Arkansas, Kentucky, and Tennessee, would have lost by preference of the note holders with 100 per cent note issue, 24.85 per cent more than under the present system, or 38 per cent of their dividends; with an 80 per cent note issue, 19.88 per cent more, or 30.41 per cent of their dividends, and with a 60 per cent issue, 14.91 per cent more, or 22.80 per cent of their dividends.

The depositors of 44 insolvent banks, having a combined capital of \$9,122,000, nominal assets \$24,153,212, and with cash dividends paid depositors of \$7,996,983, or 71.61 per cent, situated in the Middle States of Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, and Missouri, would have lost by preference of the note holders, with 100 per cent issue, 39.70 per cent more than under the present system, or 55.44 per cent of their dividends; with an 80 per cent note issue 31.76 per cent more, or 44.35 per cent of their dividends; and with a 60 per cent issue 23.82 per cent more, or 33.26 per cent of their dividends.

The depositors of 44 insolvent banks, having a combined capital of \$3,382,000, nominal assets of \$9,308,471, and with cash dividends paid depositors of \$2,195,061, or 61.79 per cent, situated in the Western States of North Dakota, South Dakota, Nebraska, Kansas, Montana, Wyoming, Colorado, New Mexico, Oklahoma, and Indian Territory, would have lost by preference of note holders, with a 100 per cent issue 60.49 per cent more than under the present system, or 97.89 per cent of their dividends (being their total dividends, except 1.30 per cent of par of claim); with an 80 per cent issue 48.39 per cent more, or 78.31 per cent of their dividends; and with a 60 per cent issue 36.29 per cent more, or 58.73 per cent of their dividends.

The depositors of 14 insolvent banks, having a combined capital of \$1,725,000, nominal assets of \$5,687,777, with cash dividends paid depositors of \$1,644,705, or 62.56 per cent, situated in the Pacific States of Washington, Oregon, California, Idaho, Utah, Nevada, and Arizona, would have lost by preference of the note holders, with a 100 per cent issue, 34.51 per cent more than under the present system, or 55.16 per cent of their dividends; with an 80 per cent issue 27.61 per cent more, or 44.13 per cent of their dividends; with a 60 per cent issue 20.71 per cent more, or 33.10 per cent of their dividends.

Thus it will be seen that, as compared with the rate of loss to the New England depositor, through the preference of the note holders in cases of insolvency, the issues of uncovered notes being either 100 per cent, 80 per cent, or 60 per cent of the capital, the depositor in the Eastern States will lose at a rate of nearly two and one-half times as great; the depositor in the Southern States at a rate nearly three times as great; the depositor in the Pacific States at a rate four times as great; the depositor in the Middle States at a rate over four and one-half times as great, and the almost obliterated depositor in the Western States at a rate over seven times as great.

These tables also show that the depositors of the 66 insolvent banks of \$50,000 capital, having a combined capital of \$3,280,000,\* nominal assets of \$8,733,255, with cash dividends paid to depositors of \$2,859,618, or 64.64 per cent, would have lost by preference of the note holders, in case of an issue of uncovered notes equal to 100 per cent of the capital, 42.49 per cent more than under the present system, or 65.73 per cent of

\* One bank of \$30,000 capital included, which failed before the full \$50,000 capital required by law had been paid.

their dividends; in case of a note issue of 80 per cent, 33.99 per cent more, or 52.58 per cent of their dividends; and in case of 60 per cent issues, 25.49 per cent more, or 39.43 per cent of their dividends.

The depositors of 61 insolvent banks, with a capital of over \$50,000 and not exceeding \$100,000, aggregating \$5,634,000, nominal assets of \$18,034,198, with cash dividends of \$6,262,487, or 63.31 per cent, would have lost by preference of the note holders, in case of issue of uncovered notes equal to 100 per cent of the capital, 31.35 per cent more than under the present system, or 49.52 per cent of their dividends; and in case of note issue of 80 per cent, 25.08 per cent more, or 39.61 per cent of their dividends; and in case of 60 per cent issues, 18.81 per cent more, or 29.71 per cent of their dividends.

The depositors of 37 insolvent banks, with a capital over \$100,000 and not exceeding \$200,000, aggregating \$6,355,600, nominal assets \$17,748,526, with cash dividends paid of \$7,321,036, or 79.47 per cent, would have lost by preference of note holders in case of an issue of uncovered notes equal to 100 per cent of the capital, 36.39 per cent more than under the present system, or 45.79 per cent of their dividends; and in case of note issues of 80 per cent, 29.11 per cent more, or 36.63 per cent of their dividends; and in case of 60 per cent issues, 21.83 per cent more, or 27.47 per cent of their dividends.

The depositors of 16 insolvent banks, with a capital over \$200,000 and not exceeding \$300,000, aggregating \$4,350,000, nominal assets of \$16,369,761, with cash dividends of \$6,866,897, or 75.94 per cent, would have lost by preference of the note holders in case of an issue of uncovered notes equal to 100 per cent of the capital, 21.61 per cent more than under the present system, or 28.46 per cent of their dividends; in case of note issues of 80 per cent, 17.29 per cent more, or 22.77 per cent of their dividends; and in case of 60 per cent issues, 12.96 per cent more, or 17.06 per cent of their dividends.

The depositors of 9 insolvent banks, with a capital over \$300,000 and not exceeding \$500,000, aggregating \$4,300,000, nominal assets of \$23,402,935, with cash dividends of \$12,441,201, or 75.13 per cent, would have lost by preference of the note holders in case of an issue of uncovered notes equal to 100 per cent of the capital, 8.51 per cent more than under the present system, or 11.33 per cent of their dividends; in case of note issues of 80 per cent 6.81 per cent more, or 9.06 per cent of their dividends; and in case of 60 per cent issues 5.11 per cent more, or 6.80 per cent of their dividends.

The depositors of 6 insolvent banks, with capital exceeding \$500,000, aggregating \$6,811,300, nominal assets of \$18,455,487, with cash dividends of \$6,792,026, or 82.43 per cent, would have lost by preference of the note holders in case of an issue of uncovered notes equal to 100 per cent of the capital 41.10 per cent more than under the present system, or 49.86 per cent of their dividends; in case of note issues of 80 per cent 32.88 per cent, or 39.89 per cent of their dividends; and in case of 60 per cent issues 24.66 per cent more, or 29.92 per cent of their dividends.

From the tables which we have given it is evident that from the depositors in smaller national banks of from \$50,000 to \$100,000 capital, and from the depositors of the newer sections of the country, the greater amount of the cost of this radical experiment in currency must be collected. Thus upon those depositors least able to endure loss, must the heaviest losses fall.

The assumption of the friends of these proposed plans, that the uncovered currency privilege will be availed of in those communities

where there is now an alleged scarcity of the circulating medium, may be correct.

But this is only another statement of the fact that those banks which will most readily issue notes, are in those communities where statistics show there now occurs the largest proportion of bank failures. In other words, in those communities in which bank depositors have already sustained the greatest percentage of losses, they are to be subjected to still greater losses by having their claims against an insolvent bank made subject to the prior lien of note holders.

In cases of insolvency the records of this office show that, as a rule, those banks pay the smallest dividends to general depositors which at the time of failure have their bills receivable largely collateralized to bills payable, which they have issued for borrowed money.

In effect, a bank which would issue these notes, collateralize its entire assets to its note issues.

Under the laws of competition, the large city banks would gradually receive a larger proportion of deposits of the country, as the effects of the increased percentage of loss to depositors of smaller banks was perceived by the general public. The tendency to hoard money in smaller communities would also be stimulated. One of the purposes of the proposed laws, which is to enlarge the circulation in those districts where it is now scanty, would be thwarted by the ultimate effect of the laws in decreasing in rural communities the deposits, which, while at the command of the depositors, can still be loaned to borrowers and circulated in the form of checks and drafts under the safe and prescribed limits of ordinary banking.

The statistics given in the table showing the record of insolvent banks upon the final liquidation, indicate that the safety of the depositor from the prior lien of the note holder, generally would increase as does the ratio of deposits to capital. This is due to the nature of the assets held by the insolvent banks with large deposit lines, which have yielded larger returns proportionately upon liquidation, than the assets which have been held by the smaller insolvent banks.

The large banking institutions of the great cities have invariably the largest average ratio of deposits to capital. Those locations where deposits are smallest, and therefore where there would be the greatest incentive to the taking out of increased circulation, are those where the depositors would suffer the most severe losses, because of this unjust prior lien of note holders upon the assets of insolvent banks.

The measure will stimulate in still greater degree the tendency of the money of the country to flow to the great money centers, where to fewer institutions, as time and competition progress, would pass the management and control of the savings and capital of the country.

We can not agree to the wisdom of any measure which accelerates the centralization of capital in the great cities, and which, by separating in location those who lend money from the many who use it, will encourage the growth of commerce only in the form which has a tendency to crush out general business individualism.

The temporary effect of such plans might be different, but this ultimate effect is inevitable.

The effect of the passage of such laws would at first be a great stimulus to the business of banking, especially in the West and South. It would probably be followed by the change from the various State banking systems of a very large number of private and State banks, which would be anxious to avail themselves of the currency privilege. The right to issue such currency would give them an advantage over banks organized under the national banking law as it is at present, and its

effect upon the plans of those interested in the organization of new national banks would be to lessen the estimate of the amount of probable deposits to be received, which would be considered as sufficient to justify the starting of the bank.

Whether a bank which could issue 60 per cent or more of its capital in notes subject only to nominal tax, which notes it could loan at ordinary commercial rates, and not be compelled to invest in low-rate Government securities, as in effect under the present system, would or would not take out its full quota of such notes under the law, would be determined somewhat by the status of its deposit line. If its deposit line was so large as to tax the ability of its management to loan the amounts currently intrusted to it, it might not be the policy of such a bank to take out its authorized currency, although it would be profitable for a smaller bank in the same community to do so. But throughout the West and South, and in the smaller banks of the cities throughout all the country, it may safely be assumed that the profits from the exercise of the currency privilege would at first be eagerly sought.

It is urged in behalf of these plans that they follow the bank-note systems of other countries, which have proved successful; but these arguments fail to lay hold of the fundamental differences in principle and environment of the European system of note issues from those under consideration. In the older sections of this country the note issues of banks, as provided for by these plans, would perhaps be so inconsiderable as compared with their general business and deposits as not to interfere materially with the usefulness of the bank in its relation to depositors and borrowers, but, as we have endeavored to show, in the newer sections of the country this would not be the case. The United States covers a vast territory, embracing every variety of climate and natural resources. These natural resources, however, are not evenly distributed, nor is the acquired wealth and banking capital of the country thus distributed.

As compared with England, Germany, France, Russia, Austria, and the older European nations, with their few great state banks and centralized business, which are the product of the evolution of centuries of financial experience and competition, there are in this country more than 3,600 national banks, scattered throughout its vast domain, surrounded by the most differentiated business and natural environments, and dealing with most dissimilar classes of customers and collaterals.

The advantages of our distributed system of banks over the central governmental banks of Europe are such that we can well afford to recognize its disadvantages in connection with proposed currency issues.

In the bank-note issues of the older European nations, in case of insolvency, the note holders would enjoy no preference over the deposit holders. They would share ratably in the assets. To give the credit which enables the notes of these great banks to circulate, restricted by stringent laws as they are, no injustice to depositors such as is proposed in these plans for the United States, is necessary. In one country only, Canada, are the note holders preferred over the depositors in case of insolvency. The note-issuing banks of Canada are but 38 in number, with a combined circulation of about \$38,000,000.

We can not accept as safe any deductions drawn from the bank-note system of these few central institutions of eastern Canada, which would tend to justify the application of the laws governing that system to the 3,600 national banks of this country.

The Comptroller desires to call attention, as a summary of his views upon the proposed plans, to these propositions:

First. As a fundamental proposition, any bank-note system depend-

ing for security upon the commercial assets of banks, and sanctioned by government, should be inherently fair in its relation to the deposit-holding creditors and the note-holding creditors of an insolvent bank.

Second. No system is inherently fair which creates a preference of the note holder over the deposit holder, in the distribution of the assets of an insolvent bank.

Third. In none of the older countries, to the success of whose uncovered note systems we are referred as tending to justify the experiment in this country, is the note holder by the law preferred over the deposit holder, in case of insolvency of banks of issue. Canada, with its 38 central banks of issue, as compared with 3,600 scattered national banks in this country, furnishes the only exception to this rule.

Fourth. The necessity of the preference under any such system in this country, to give security and credit to the notes, demonstrates that it is the depositors of the country, and not the banks, upon whom the great weight of the guarantee of the note issues must fall.

Fifth. A fairer system would provide that, when a receiver took charge of an insolvent bank, he should not first pay into the general redemption fund held by the Government, an amount derived from the assets of the bank sufficient to pay the note holders in full before paying anything to depositors, but he should pay into the fund that pro rata share of the proceeds derived from the assets, which should go to the note holders, not as preferred creditors, but as creditors in the same class as depositors.

The tax upon the solvent banks for the currency privilege should not then be limited to not exceeding 1 per cent per annum of their annual note issue, or in any other amount, but should be made sufficiently large to provide for the deficit whatever it should prove to be.

Sixth. If under such a system, owing to causes to which we have referred, the tax upon the solvent banks would be so large as to render the issue of such currency unprofitable and unattractive to the banks, it would be a demonstration of the radical difference in the environment and condition of our banking system as compared with the more centralized and older systems of Europe. It would be a demonstration of the fact that, under the proposed legislation, while the banks would take the profits upon the circulation, the depositors would take the bulk of the losses.

It would be a conclusive demonstration of what we believe to be the fact that, under our banking system as at present organized, the absolute safety of notes secured only by commercial assets and issued to the extent proposed in these plans, can be secured only by resort to a grave injustice upon depositors, which can not be justified upon any grounds of public policy.

Seventh. Such a system of uncovered notes as this proposed, providing for a preference of the note holders over other creditors, would interfere radically with the more important functions of national banks, to which the note-issuing function is secondary and subordinate.

This would be against public policy, and would operate against banking in the smaller communities, and in the western, southern, and central portions of our country.

Eighth. The Government of the United States is not in such straits, in connection with its present currency system, as to compel it to enter into a plan of currency changes, by which it in effect sells extended and valuable currency privileges to the national banks of the country, in exchange for assistance from them in meeting its present governmental currency obligations payable in gold.

Ninth. If the present conditions of governmental currency demand reforms, to secure which will entail cost, it is better for the Government, as the representative of all the people, and under all the circumstances connected with our banking system, to pay an ascertained and exact cost direct, than to endeavor to evade it by granting extensive currency privileges to banks, which of necessity must reimburse themselves from the community and the depositor class for any cost which they incur in assuming the burden of gold redemption, or maintaining the credit of their notes.

The most serious objection which is urged against our present system of bank-note currency, is its inelasticity and inability to respond to the pressing demands and necessity for an increase of circulation in times of enforced liquidation due to a commercial and banking panic.

Under normal business conditions and in normal times, the inelasticity of the present note issues of banks causes but small inconvenience, though at certain seasons of the year, when crops are to be moved, banks in certain sections of the country are compelled to rediscount their paper somewhat to supply the needed currency. The demand, however, is usually readily supplied by the banks of the East, and the growing wealth of the West and South is rapidly bringing about a more even distribution of capital and consequently of currency.

We have at present in this country an enormous volume of what may be called bank-credit currency, based upon the assets of our banks, and consisting of checks, drafts, and bills of exchange. This volume of bank-credit currency expands and contracts in accordance with the demands of trade and business under normal conditions, and is the medium through which the great bulk of the business of our country is transacted.

It is extremely elastic, and varies in amount at different seasons of the year. It is generally amply adequate to the business needs of the country, except in times of disturbed confidence and financial panic.

In France and Germany and other countries, where the check and draft system is not developed as it is here, there exists the greater need for large and elastic bank-note issues. In England, where the check and draft system is so well developed, we find more strict provisions regarding uncovered note issues. The Bank of England issues no notes unsecured either by the deposit of gold bullion or a Government debt. Since the law of 1844, the other banks of issue of England, Scotland, and Ireland can emit no more uncovered notes than the amount in existence at that time. The right to issue uncovered notes is thus limited, and the combined issues of uncovered notes of the banks of England, Scotland, and Ireland is comparatively small.\*

\* *Fixed issues of the Bank of England and of the other banks of issue in the United Kingdom in December, 1897.*

[London Bankers' Magazine, January, 1898, page 119.]

|                                  | Number. | Circulation. |
|----------------------------------|---------|--------------|
| England, Bank of.....            | 1       | £16,800,000  |
| England, private banks.....      | 38      | 1,374,376    |
| England, joint-stock banks.....  | 31      | 1,762,961    |
| Scotland, joint-stock banks..... | 10      | 2,676,350    |
| Ireland, joint-stock banks.....  | 6       | 6,354,494    |
| Total.....                       | 86      | 28,968,181   |

The average issues for the four weeks ended on December 4, 1897, of the joint-stock and the private banks of England and of Wales were £1,470,898, or £1,666,439 below the fixed amount.

The average issues of the joint-stock banks of Scotland and Ireland for the four weeks ended on November 27, 1897, were £14,862,261, or £5,831,417 above the fixed issues. These banks held in specie during the same period £9,703,888, leaving uncovered £5,158,373 of their issues.

The enormous growth of the business of England since the enactment of the law of 1844, has developed no such need of uncovered notes as to have brought about a reversal of that restrictive legislation. While in this country, with its extended system of banks and its great development of the check and draft system, some degree of elasticity in bank-note issues is desirable, it is not essential that it should be an amount so large as to make necessary for its security an injustice upon the depositor, and thus, by interfering with the check and draft system, defeat one of its own prime objects.

The general principles and regulations under which such elasticity might be obtained, are not in any way inconsistent with the principles and arguments we have endeavored to set forth. As covering these general principles, and as a conclusion from the views hereinbefore expressed, the Comptroller would make the following recommendations in regard to the present laws governing the issue of national-bank notes:

First. The existing bank-note system, based upon deposit of Government bonds as security, should not now be abandoned.

Second. For the purpose of allowing elasticity to bank-note issues to protect the banks and the community in time of panic, a small amount of uncovered notes, in addition to the secured notes, should be authorized by law under the following limitations: They should be subjected to so heavy a tax that they could not be issued in normal times for the purpose of profit, but would be available in times of emergency. The tax should be so large upon the solvent issuing banks as to provide a fund which, in connection with the pro rata share of the assets of an insolvent bank, would be sufficient to redeem the notes in full, without necessitating any preference of note holders over depositors of any insolvent issuing bank. The tax should be so large as to force this currency into retirement as soon as the emergency passes.

Such a currency could be used only to lessen the evil effects of the too rapid liquidation of credits which are collapsing under a financial panic, but could not be profitably used as a basis of business speculation and inflation. It should be to the business community what the clearing-house certificates are to our cities in times of panic—a remedy for an emergency, not an instrument of current business.

The tables hereinbefore referred to are as follows:

XXVI REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE I.—CAPITAL, ASSETS, CLAIMS PROVED, DIVIDENDS PAID; THE TOTAL REAL UPON FINAL LIQUIDATION OF INSOLVENT NATIONAL BANKS, THE AFFAIRS OF GEOGRAPHICAL DIVISIONS.

| Geographical divisions. | Number of banks. | Capital.    | Total assets. | Claims proved. | Dividends paid. |           |
|-------------------------|------------------|-------------|---------------|----------------|-----------------|-----------|
|                         |                  |             |               |                | Amount.         | Per cent. |
| New England.....        | 10               | \$2,571,300 | \$17,195,440  | \$11,508,426   | \$9,626,055     | 83.64     |
| Eastern.....            | 50               | 9,155,600   | 31,135,897    | 18,399,239     | 14,469,195      | 78.64     |
| Southern.....           | 33               | 4,775,000   | 15,283,385    | 10,111,715     | 6,611,266       | 65.38     |
| Middle.....             | 44               | 9,122,000   | 24,153,212    | 11,167,256     | 7,996,983       | 71.61     |
| Western.....            | 44               | 3,382,000   | 9,308,471     | 3,552,511      | 2,195,061       | 61.79     |
| Pacific.....            | 14               | 1,725,000   | 5,687,777     | 2,628,811      | 1,644,705       | 62.56     |
| Total.....              | 195              | 30,730,900  | 102,744,162   | 57,367,958     | 42,543,265      | 74.16     |

TABLE II.—CAPITAL, ASSETS, CLAIMS PROVED, DIVIDENDS PAID; THE TOTAL REAL FINAL LIQUIDATION OF INSOLVENT NATIONAL BANKS, ARRANGED BY CLASSES,

| Class.              | Number. | Capital.    | Total assets. | Claims proved. | Dividends paid. |           |
|---------------------|---------|-------------|---------------|----------------|-----------------|-----------|
|                     |         |             |               |                | Amount.         | Per cent. |
| \$50,000.....       | 66      | \$3,280,000 | \$8,733,255   | \$4,424,178    | \$2,859,618     | 64.64     |
| \$100,000.....      | 61      | 5,634,000   | 18,034,198    | 9,891,367      | 6,262,487       | 63.31     |
| Total.....          | 127     | 8,914,000   | 26,767,453    | 14,315,545     | 9,122,105       | 63.72     |
| \$200,000.....      | 37      | 6,355,600   | 17,748,526    | 9,211,748      | 7,321,036       | 79.47     |
| \$300,000.....      | 16      | 4,350,000   | 16,369,761    | 9,042,532      | 6,866,897       | 75.94     |
| \$500,000.....      | 9       | 4,300,000   | 23,402,935    | 16,558,203     | 12,441,201      | 75.13     |
| Over \$500,000..... | 6       | 6,811,300   | 18,455,487    | 8,239,930      | 6,792,026       | 82.43     |
| Total.....          | 68      | 21,816,900  | 75,976,709    | 43,052,413     | 33,421,160      | 77.62     |
| Grand total.....    | 195     | 30,730,900  | 102,744,162   | 57,367,958     | 42,543,265      | 74.16     |

STATES EMBRACED WITHIN THE GEOGRAPHICAL

New England: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut. Southern: Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Wisconsin, Minnesota, Iowa, Missouri. Western: North Dakota, South Dakota, Nebraska, Kansas, Oregon, California, Idaho, Utah, Nevada, Arizona.

Classification by capital stock is as follows: First division includes banks of \$50,000; second, over and not exceeding \$300,000; fifth, over \$300,000 and not exceeding \$500,000, and sixth, over \$500,000.

REPORT OF THE COMPTROLLER OF THE CURRENCY. XXVII

IZED FROM ASSETS, AND THE RATIO OF VALUABLE ASSETS TO NOMINAL ASSETS WHICH HAVE BEEN FINALLY CLOSED, 1865 TO MAY, 1898—CLASSIFICATION BY

| Geographical divisions. | Offsets, dividends, etc. |                             |                                     |                             | Ratio of valuable assets to nominal assets upon final liquidation. |
|-------------------------|--------------------------|-----------------------------|-------------------------------------|-----------------------------|--------------------------------------------------------------------|
|                         | Offsets allowed.         | Dividends paid from assets. | Loans paid and other disbursements. | Total realized from assets. |                                                                    |
| New England .....       | \$1,361,106              | \$8,450,272                 | \$386,946                           | \$10,207,324                | <i>Per cent.</i><br>59.36                                          |
| Eastern .....           | 2,980,153                | 11,881,870                  | 2,398,475                           | 17,260,498                  | 55.44                                                              |
| Southern .....          | 705,499                  | 5,625,641                   | 477,224                             | 6,808,364                   | 44.61                                                              |
| Middle .....            | 2,878,784                | 6,875,456                   | 2,042,152                           | 11,796,392                  | 48.84                                                              |
| Western .....           | 578,852                  | 1,470,922                   | 1,033,518                           | 3,083,292                   | 33.12                                                              |
| Pacific .....           | 594,573                  | 1,452,295                   | 491,737                             | 2,538,605                   | 44.63                                                              |
| Total .....             | 9,098,967                | 35,765,456                  | 6,830,052                           | 51,694,475                  | 50.31                                                              |

IZED FROM ASSETS, AND THE RATIO OF VALUABLE ASSETS TO NOMINAL ASSETS UPON THE AFFAIRS OF WHICH HAVE BEEN FINALLY CLOSED, 1865 TO MAY, 1898.

| Class.               | Offsets, dividends, etc. |                             |                                     |                             | Ratio of valuable assets (represented by offsets, dividends, etc.), to nominal assets upon final liquidation. |
|----------------------|--------------------------|-----------------------------|-------------------------------------|-----------------------------|---------------------------------------------------------------------------------------------------------------|
|                      | Offsets allowed.         | Dividends paid from assets. | Loans paid and other disbursements. | Total realized from assets. |                                                                                                               |
| \$50,000 .....       | \$351,975                | \$2,268,559                 | \$644,800                           | \$3,465,334                 | <i>Per cent.</i><br>39.68                                                                                     |
| \$100,000 .....      | 1,231,329                | 5,259,575                   | 1,093,226                           | 7,584,130                   | 42.05                                                                                                         |
| Total .....          | 1,783,304                | 7,528,134                   | 1,738,026                           | 11,049,464                  | 41.28                                                                                                         |
| \$200,000 .....      | 1,342,693                | 5,858,655                   | 693,963                             | 7,895,311                   | 44.48                                                                                                         |
| \$300,000 .....      | 1,367,693                | 5,716,873                   | 1,544,996                           | 8,629,562                   | 52.72                                                                                                         |
| \$500,000 .....      | 3,550,958                | 11,506,301                  | 264,366                             | 15,321,625                  | 65.47                                                                                                         |
| Over \$500,000 ..... | 1,054,319                | 5,155,493                   | 2,588,701                           | 8,798,513                   | 47.67                                                                                                         |
| Total .....          | 7,315,663                | 28,237,322                  | 5,092,026                           | 40,645,011                  | 53.50                                                                                                         |
| Grand total .....    | 9,098,967                | 35,765,456                  | 6,830,052                           | 51,694,475                  | 50.31                                                                                                         |

DIVISIONS REFERRED TO IN TABLES.

Eastern: New York, New Jersey, Pennsylvania, Delaware, Maryland, District of Columbia, Mississippi, Louisiana, Texas, Arkansas, Kentucky, Tennessee. Middle: Ohio, Indiana, Illinois, Michigan, Montana, Wyoming, Colorado, New Mexico, Oklahoma, Indian Territory. Pacific: Washington, \$50,000 and not exceeding \$100,000; third, over \$100,000 and not exceeding \$200,000; fourth, over \$200,000

XXVIII REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE III.—ESTIMATED LOSS TO DEPOSITORS OF INSOLVENT NATIONAL BANKS, WITH CIRCULATION A PREFERRED CLAIM—ISSUES EQUALING 100, 80, AND 60 PER CENT OF CAPITAL—CLASSIFICATION BY GEOGRAPHICAL DIVISIONS.

| Geographical division, by States. <sup>a</sup> | Number of banks. | Per cent of dividends actually paid depositors on claims proved, as shown by preceding tables. | Circulation.                    | Dividends actually paid depositors on claims, as shown by preceding tables, increased by receipts which would be received from circulation, less 5 per cent fund, in the same ratio as that of valuable assets to nominal assets shown in preceding tables. | Dividends which would remain after deducting circulation (less 5 per cent fund) as a preferred claim from dividends on claims and receipts from circulation, as shown by previous column. | Per cent of dividends which would be paid on claims proved, after deducting circulation, less 5 per cent fund. | Per cent of loss on claims by preference of proposed circulation, being the difference between the percentage of dividends actually paid depositors on claims proved, and the percentage which would be paid on claims after deducting proposed circulation. | Percentage of loss upon the amount actually received by depositors, which would result from preference of proposed circulation. |
|------------------------------------------------|------------------|------------------------------------------------------------------------------------------------|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
|                                                |                  |                                                                                                | <i>100 per cent of capital.</i> |                                                                                                                                                                                                                                                             |                                                                                                                                                                                           |                                                                                                                |                                                                                                                                                                                                                                                              |                                                                                                                                 |
| New England.....                               | 10               | 83.64                                                                                          | \$2,571,300                     | \$11,076,062                                                                                                                                                                                                                                                | \$8,633,327                                                                                                                                                                               | 75.02                                                                                                          | 8.62                                                                                                                                                                                                                                                         | 10.30                                                                                                                           |
| Eastern.....                                   | 50               | 78.64                                                                                          | 9,155,600                       | 19,291,266                                                                                                                                                                                                                                                  | 10,593,440                                                                                                                                                                                | 57.58                                                                                                          | 21.06                                                                                                                                                                                                                                                        | 26.78                                                                                                                           |
| Southern.....                                  | 33               | 65.38                                                                                          | 4,775,000                       | 8,634,887                                                                                                                                                                                                                                                   | 4,098,637                                                                                                                                                                                 | 40.53                                                                                                          | 24.85                                                                                                                                                                                                                                                        | 38.00                                                                                                                           |
| Middle.....                                    | 44               | 71.61                                                                                          | 9,122,000                       | 12,229,408                                                                                                                                                                                                                                                  | 3,563,503                                                                                                                                                                                 | 31.91                                                                                                          | 39.70                                                                                                                                                                                                                                                        | 55.44                                                                                                                           |
| Western.....                                   | 44               | 61.79                                                                                          | 3,382,000                       | 3,259,173                                                                                                                                                                                                                                                   | 46,273                                                                                                                                                                                    | 1.30                                                                                                           | 60.49                                                                                                                                                                                                                                                        | 97.89                                                                                                                           |
| Pacific.....                                   | 14               | 62.56                                                                                          | 1,725,000                       | 2,376,079                                                                                                                                                                                                                                                   | 737,329                                                                                                                                                                                   | 28.05                                                                                                          | 34.51                                                                                                                                                                                                                                                        | 55.16                                                                                                                           |
| Total.....                                     | 195              | 74.16                                                                                          | 30,730,900                      | 56,866,875                                                                                                                                                                                                                                                  | 27,672,520                                                                                                                                                                                | 48.24                                                                                                          | 25.92                                                                                                                                                                                                                                                        | 34.95                                                                                                                           |
|                                                |                  |                                                                                                | <i>80 per cent of capital.</i>  |                                                                                                                                                                                                                                                             |                                                                                                                                                                                           |                                                                                                                |                                                                                                                                                                                                                                                              |                                                                                                                                 |
| New England.....                               | 10               | 83.64                                                                                          | 2,057,040                       | 10,786,060                                                                                                                                                                                                                                                  | 8,831,872                                                                                                                                                                                 | 76.74                                                                                                          | 6.90                                                                                                                                                                                                                                                         | 8.25                                                                                                                            |
| Eastern.....                                   | 50               | 78.64                                                                                          | 7,324,480                       | 18,326,852                                                                                                                                                                                                                                                  | 11,368,596                                                                                                                                                                                | 61.79                                                                                                          | 16.85                                                                                                                                                                                                                                                        | 21.42                                                                                                                           |
| Southern.....                                  | 33               | 65.38                                                                                          | 3,820,000                       | 8,230,162                                                                                                                                                                                                                                                   | 4,601,162                                                                                                                                                                                 | 45.50                                                                                                          | 19.88                                                                                                                                                                                                                                                        | 30.41                                                                                                                           |
| Middle.....                                    | 44               | 71.61                                                                                          | 7,297,600                       | 11,382,923                                                                                                                                                                                                                                                  | 4,450,203                                                                                                                                                                                 | 39.85                                                                                                          | 31.76                                                                                                                                                                                                                                                        | 44.35                                                                                                                           |
| Western.....                                   | 44               | 61.79                                                                                          | 2,705,600                       | 3,046,350                                                                                                                                                                                                                                                   | 476,030                                                                                                                                                                                   | 13.40                                                                                                          | 48.39                                                                                                                                                                                                                                                        | 78.31                                                                                                                           |
| Pacific.....                                   | 14               | 62.56                                                                                          | 1,380,000                       | 2,229,804                                                                                                                                                                                                                                                   | 918,804                                                                                                                                                                                   | 34.95                                                                                                          | 27.61                                                                                                                                                                                                                                                        | 44.13                                                                                                                           |
| Total.....                                     | 195              | 74.16                                                                                          | 24,584,720                      | 54,002,151                                                                                                                                                                                                                                                  | 30,646,667                                                                                                                                                                                | 53.42                                                                                                          | 20.74                                                                                                                                                                                                                                                        | 27.97                                                                                                                           |
|                                                |                  |                                                                                                | <i>60 per cent of capital.</i>  |                                                                                                                                                                                                                                                             |                                                                                                                                                                                           |                                                                                                                |                                                                                                                                                                                                                                                              |                                                                                                                                 |
| New England.....                               | 10               | 83.64                                                                                          | 1,542,780                       | 10,496,059                                                                                                                                                                                                                                                  | 9,030,418                                                                                                                                                                                 | 78.47                                                                                                          | 5.17                                                                                                                                                                                                                                                         | 6.18                                                                                                                            |
| Eastern.....                                   | 50               | 78.64                                                                                          | 5,493,360                       | 17,362,437                                                                                                                                                                                                                                                  | 12,143,745                                                                                                                                                                                | 66.00                                                                                                          | 12.64                                                                                                                                                                                                                                                        | 16.07                                                                                                                           |
| Southern.....                                  | 33               | 65.38                                                                                          | 2,865,000                       | 7,825,438                                                                                                                                                                                                                                                   | 5,103,688                                                                                                                                                                                 | 50.47                                                                                                          | 14.91                                                                                                                                                                                                                                                        | 22.80                                                                                                                           |
| Middle.....                                    | 44               | 71.61                                                                                          | 5,473,200                       | 10,536,438                                                                                                                                                                                                                                                  | 5,336,898                                                                                                                                                                                 | 47.79                                                                                                          | 23.82                                                                                                                                                                                                                                                        | 33.26                                                                                                                           |
| Western.....                                   | 44               | 61.79                                                                                          | 2,029,200                       | 2,833,528                                                                                                                                                                                                                                                   | 905,788                                                                                                                                                                                   | 25.50                                                                                                          | 36.29                                                                                                                                                                                                                                                        | 58.73                                                                                                                           |
| Pacific.....                                   | 14               | 62.56                                                                                          | 1,035,000                       | 2,083,529                                                                                                                                                                                                                                                   | 1,100,279                                                                                                                                                                                 | 41.85                                                                                                          | 20.71                                                                                                                                                                                                                                                        | 33.10                                                                                                                           |
| Total.....                                     | 195              | 74.16                                                                                          | 18,438,540                      | 51,137,429                                                                                                                                                                                                                                                  | 33,620,816                                                                                                                                                                                | 58.61                                                                                                          | 15.55                                                                                                                                                                                                                                                        | 20.97                                                                                                                           |

<sup>a</sup> See foot note, Table I.

REPORT OF THE COMPTROLLER OF THE CURRENCY. XXIX

TABLE IV.—ESTIMATED LOSS TO DEPOSITORS OF INSOLVENT NATIONAL BANKS, WITH CIRCULATION A PREFERRED CLAIM—ISSUES EQUALING 100, 80, AND 60 PER CENT OF THE CAPITAL STOCK—CLASSIFICATION OF BANKS BY CAPITAL STOCK.

| Class of banks.      | Number of banks. | Per cent of dividends actually paid depositors on claims proved, as shown by preceding tables. | Circulation.                    | Dividends actually paid depositors on claims, as shown by preceding tables, increased by receipts which would be received from circulation, less 5 per cent fund, in the same ratio as that of valuable assets to nominal assets shown in the preceding tables. | Dividends which would remain after deducting circulation (less 5 per cent fund) as a preferred claim from dividends on claims and receipts from circulation, as shown by previous column. | Per cent of dividends which would be paid on claims proved, after deducting circulation, less 5 per cent fund. | Per cent of loss on claims by preference of proposed circulation, being the difference between the percentage of dividends actually paid depositors on claims proved, and the percentage which would be paid on claims after deducting proposed circulation. | Per cent of loss upon the amount actually received by depositors, which would result from preference of proposed circulation. |
|----------------------|------------------|------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
|                      |                  |                                                                                                | <i>100 per cent of capital.</i> |                                                                                                                                                                                                                                                                 |                                                                                                                                                                                           |                                                                                                                |                                                                                                                                                                                                                                                              |                                                                                                                               |
| \$50,000 .....       | 66               | 64.64                                                                                          | \$3,280,000                     | \$4,096,046                                                                                                                                                                                                                                                     | \$980,046                                                                                                                                                                                 | 22.15                                                                                                          | 42.49                                                                                                                                                                                                                                                        | 65.73                                                                                                                         |
| \$100,000 .....      | 61               | 63.31                                                                                          | 5,634,000                       | 8,513,129                                                                                                                                                                                                                                                       | 3,160,829                                                                                                                                                                                 | 31.96                                                                                                          | 31.35                                                                                                                                                                                                                                                        | 49.52                                                                                                                         |
| Total .....          | 127              | 63.72                                                                                          | 8,914,000                       | 12,609,175                                                                                                                                                                                                                                                      | 4,140,875                                                                                                                                                                                 | 28.93                                                                                                          | 34.79                                                                                                                                                                                                                                                        | 54.59                                                                                                                         |
| \$200,000 .....      | 37               | 79.47                                                                                          | 6,355,600                       | 10,006,658                                                                                                                                                                                                                                                      | 3,968,838                                                                                                                                                                                 | 43.03                                                                                                          | 36.39                                                                                                                                                                                                                                                        | 45.79                                                                                                                         |
| \$300,000 .....      | 16               | 75.94                                                                                          | 4,350,000                       | 9,045,551                                                                                                                                                                                                                                                       | 4,913,051                                                                                                                                                                                 | 54.33                                                                                                          | 21.61                                                                                                                                                                                                                                                        | 28.46                                                                                                                         |
| \$500,000 .....      | 9                | 75.13                                                                                          | 4,300,000                       | 15,115,650                                                                                                                                                                                                                                                      | 11,030,650                                                                                                                                                                                | 66.62                                                                                                          | 8.51                                                                                                                                                                                                                                                         | 11.33                                                                                                                         |
| Over \$500,000 ..... | 6                | 82.43                                                                                          | 6,811,300                       | 9,876,625                                                                                                                                                                                                                                                       | 3,405,890                                                                                                                                                                                 | 41.33                                                                                                          | 41.10                                                                                                                                                                                                                                                        | 49.86                                                                                                                         |
| Total .....          | 68               | 77.62                                                                                          | 21,816,900                      | 44,044,484                                                                                                                                                                                                                                                      | 23,318,429                                                                                                                                                                                | 54.16                                                                                                          | 23.46                                                                                                                                                                                                                                                        | 30.22                                                                                                                         |
| Grand total.         | 195              | 74.16                                                                                          | 30,730,900                      | 56,653,659                                                                                                                                                                                                                                                      | 27,459,304                                                                                                                                                                                | 47.87                                                                                                          | 26.29                                                                                                                                                                                                                                                        | 35.45                                                                                                                         |
|                      |                  |                                                                                                | <i>80 per cent of capital.</i>  |                                                                                                                                                                                                                                                                 |                                                                                                                                                                                           |                                                                                                                |                                                                                                                                                                                                                                                              |                                                                                                                               |
| \$50,000 .....       | 66               | 64.64                                                                                          | 2,624,000                       | 3,848,761                                                                                                                                                                                                                                                       | 1,355,961                                                                                                                                                                                 | 30.65                                                                                                          | 33.99                                                                                                                                                                                                                                                        | 52.58                                                                                                                         |
| \$100,000 .....      | 61               | 63.31                                                                                          | 4,507,200                       | 8,063,000                                                                                                                                                                                                                                                       | 3,781,160                                                                                                                                                                                 | 38.23                                                                                                          | 25.68                                                                                                                                                                                                                                                        | 39.61                                                                                                                         |
| Total .....          | 127              | 63.72                                                                                          | 7,131,200                       | 11,911,761                                                                                                                                                                                                                                                      | 5,137,121                                                                                                                                                                                 | 35.88                                                                                                          | 27.84                                                                                                                                                                                                                                                        | 43.69                                                                                                                         |
| \$200,000 .....      | 37               | 79.47                                                                                          | 5,084,480                       | 9,469,533                                                                                                                                                                                                                                                       | 4,639,277                                                                                                                                                                                 | 50.36                                                                                                          | 29.11                                                                                                                                                                                                                                                        | 36.63                                                                                                                         |
| \$300,000 .....      | 16               | 75.94                                                                                          | 3,480,000                       | 8,609,820                                                                                                                                                                                                                                                       | 5,303,820                                                                                                                                                                                 | 58.65                                                                                                          | 17.29                                                                                                                                                                                                                                                        | 22.77                                                                                                                         |
| \$500,000 .....      | 9                | 75.13                                                                                          | 3,440,000                       | 14,580,760                                                                                                                                                                                                                                                      | 11,312,760                                                                                                                                                                                | 68.32                                                                                                          | 6.81                                                                                                                                                                                                                                                         | 9.06                                                                                                                          |
| Over \$500,000 ..... | 6                | 82.43                                                                                          | 5,449,040                       | 9,259,705                                                                                                                                                                                                                                                       | 4,083,117                                                                                                                                                                                 | 49.55                                                                                                          | 32.88                                                                                                                                                                                                                                                        | 39.89                                                                                                                         |
| Total .....          | 68               | 77.62                                                                                          | 17,453,520                      | 41,919,818                                                                                                                                                                                                                                                      | 25,338,974                                                                                                                                                                                | 58.86                                                                                                          | 18.76                                                                                                                                                                                                                                                        | 24.17                                                                                                                         |
| Grand total.         | 195              | 74.16                                                                                          | 24,584,720                      | 53,831,579                                                                                                                                                                                                                                                      | 30,476,095                                                                                                                                                                                | 53.12                                                                                                          | 21.04                                                                                                                                                                                                                                                        | 28.37                                                                                                                         |
|                      |                  |                                                                                                | <i>60 per cent of capital.</i>  |                                                                                                                                                                                                                                                                 |                                                                                                                                                                                           |                                                                                                                |                                                                                                                                                                                                                                                              |                                                                                                                               |
| \$50,000 .....       | 66               | 64.64                                                                                          | 1,968,000                       | 3,601,475                                                                                                                                                                                                                                                       | 1,731,875                                                                                                                                                                                 | 39.15                                                                                                          | 25.49                                                                                                                                                                                                                                                        | 39.43                                                                                                                         |
| \$100,000 .....      | 61               | 63.31                                                                                          | 3,580,400                       | 7,612,872                                                                                                                                                                                                                                                       | 4,401,492                                                                                                                                                                                 | 44.50                                                                                                          | 18.81                                                                                                                                                                                                                                                        | 29.71                                                                                                                         |
| Total .....          | 127              | 63.72                                                                                          | 5,348,400                       | 11,214,347                                                                                                                                                                                                                                                      | 6,133,367                                                                                                                                                                                 | 42.84                                                                                                          | 20.88                                                                                                                                                                                                                                                        | 32.77                                                                                                                         |
| \$200,000 .....      | 37               | 79.47                                                                                          | 3,813,260                       | 8,932,409                                                                                                                                                                                                                                                       | 5,309,717                                                                                                                                                                                 | 57.64                                                                                                          | 21.83                                                                                                                                                                                                                                                        | 27.47                                                                                                                         |
| \$300,000 .....      | 16               | 75.94                                                                                          | 2,610,000                       | 8,174,089                                                                                                                                                                                                                                                       | 5,694,589                                                                                                                                                                                 | 62.98                                                                                                          | 12.56                                                                                                                                                                                                                                                        | 17.06                                                                                                                         |
| \$500,000 .....      | 9                | 75.13                                                                                          | 2,580,000                       | 14,045,870                                                                                                                                                                                                                                                      | 11,594,870                                                                                                                                                                                | 79.02                                                                                                          | 5.11                                                                                                                                                                                                                                                         | 6.80                                                                                                                          |
| Over \$500,000 ..... | 6                | 82.43                                                                                          | 4,086,780                       | 8,642,785                                                                                                                                                                                                                                                       | 4,760,344                                                                                                                                                                                 | 57.77                                                                                                          | 24.66                                                                                                                                                                                                                                                        | 29.92                                                                                                                         |
| Total .....          | 68               | 77.62                                                                                          | 13,090,140                      | 39,795,153                                                                                                                                                                                                                                                      | 27,359,520                                                                                                                                                                                | 63.55                                                                                                          | 14.07                                                                                                                                                                                                                                                        | 18.13                                                                                                                         |
| Grand total.         | 195              | 74.16                                                                                          | 18,438,540                      | 51,009,500                                                                                                                                                                                                                                                      | 33,492,887                                                                                                                                                                                | 58.38                                                                                                          | 15.78                                                                                                                                                                                                                                                        | 21.28                                                                                                                         |

## NATIONAL-BANK EXAMINERS.

The character of the work performed by the national-bank examiners, is most important in its relation to all sections of our country, and to all classes of our people.

For the proper conduct of the work of supervision of our national banks, examiners must be men of the highest personal character, and extended business experience. They should be men who possess some skill in accounting, and at the same time the business judgment to enable them to intelligently pass upon the lines of credit extended by banks under their supervision.

The appointment by the Comptroller to these important positions, of competent and able men, is one of the most sacred duties of his office. To protect by every possible safeguard their independence and disinterestedness, is equally important. With this latter object in view, the Comptroller has forbidden the practice which he found in existence in some of the larger cities, of the employment of the examiners by banks of their district in special examination work for the benefit of the bank, and not for the Comptroller's office. This practice had a tendency to interfere with the rigid impartiality which should characterize the work of a Government official.

During the year the Comptroller has extended over the cities of New York, Boston, Philadelphia, and Baltimore the system of semiannual visitations by examiners, in force in all other sections of the country. He has utilized, with some benefit, the examiners in investigations into the credit of heavy debtors of banks, where such indebtedness constituted a menace to the safety of the banks, and where, despite the criticisms of the Comptroller and the efforts of the bank officials, no material reductions in the amount of the indebtedness could be had.

The necessity for such investigation sometimes arises, and whenever they have been made, the result has been most beneficial.

The verification, by more extended investigation than is possible in the ordinary examination of a bank, of the ex parte statements of interested officials, as to the safety of large, permanent, and unreducible loans, sometimes becomes of vital importance in determining the course of the Comptroller in closing a bank or allowing it to remain open.

For the purposes of this work he recommends an increase in the annual fund provided for examinations of bank-note plates, and for compensation of examiners engaged in special examinations, of \$2,000, making the fund \$3,000 instead of \$1,000, as at present.

## LIMITATION OF LOANS.

One of the most important reforms needed in the present national banking law, is a proper provision limiting the amount which can be loaned to any one individual or corporation, in order to insure a general distribution of loans, and to prevent an improper concentration of a bank's funds in the hands of a few borrowers. The provision of the present national banking law designed to carry into effect this important principle is as follows:

SEC. 5200. The total liabilities to any association of any person, or of any company, corporation, or firm, for money borrowed, including in the liabilities of a company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid

in. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

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

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

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

On September 20, 1898, the date of the last call by the Comptroller for statements of condition of national banks, 1,124 banks, constituting nearly one-third of the entire number of banks in the system, reported loans in excess of the limit allowed by section 5200, Revised Statutes of the United States.

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

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

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

The average ratio of resources to the average capital of the 47 national banks in the city of New York is as 18 is to 1; of the 17 national banks in Chicago as 10.2 is to 1; of the 6 national banks in St. Louis as 7.3 is to 1; of the 257 national banks in other reserve cities as 6.6 is to 1; while in 3,255 country banks the ratio is but as 4.7 is to 1.

The law limiting loans to 10 per cent of the capital, when applied to the 3,255 banks of the smaller communities of the country, as a whole would allow the loaning of 2.14 per cent of their total assets to one individual. As compared with this, the banks of the city of New York, on the average, could not loan over fifty-six one-hundredths of 1 per cent

of their total assets to any one individual; the banks of Chicago not over ninety-eight one-hundredths per cent of their total assets; the banks of St. Louis not over 1.4 per cent of their total assets; the banks of other reserve cities not over 1.51 per cent of their total assets.

In other words, the proportion of their assets which the country banks of the United States can loan, in strict compliance with section 5200, to one individual, is sixty-three one-hundredths of 1 per cent greater than in 257 reserve cities, seventy-four one-hundredths of 1 per cent greater than in St. Louis, over twice as great as in Chicago, and nearly four times as great as in the city of New York.

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

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

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

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

But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

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

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

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

Recognizing these truths, it is the easier to understand why in many instances a strict compliance with this provision of the law (sec. 5200, R. S. U. S.) is consistent with all the needs of the current business of a small community and a proper protection to both banks and the

public, yet in some larger communities it seriously interferes with the business requirements of both the banks and the public, and adds in no way to the safety of the depositor.

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

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

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

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

As before stated the present provision, when properly altered, should allow the banks of larger communities to have more nearly the privilege of loaning a given per cent of their total assets to one individual, which now belongs, under a strict compliance with the present provision, to the banks of the smaller communities. From this privilege they are now debarred by law.

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

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

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

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

It would not lessen the amount which the smaller banks can now loan in compliance with the section as it stands at present. At the same time it would not allow the larger banks to loan to any one individual or corporation more than 10 per cent of their capital, unless such loan, in addition to being secured for the excess, would still amount to a less per cent of their total assets, than the per cent of total assets which the smaller banks can now loan under the section as it stands at present.

Section 5200 thus amended will not interfere, as at present, with the right of the banks in the larger communities to meet the legitimate requirements of business in these commercial centers. It will enable

the Comptroller, by its enforcement, to prevent an undue concentration of loans and conserve their general distribution.

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

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

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

| Banks in—                       | Number of banks July 14, 1898. | Average resources. | Average capital. | Maximum average loan 10 per cent of capital. | Ratio of average resources to average capital. | Average maximum loan to average resources now allowed by sec. 5200. |
|---------------------------------|--------------------------------|--------------------|------------------|----------------------------------------------|------------------------------------------------|---------------------------------------------------------------------|
| New York City.....              | 47                             | \$18,598,379       | \$1,036,170      | \$103,617                                    | 18 to 1                                        | $\frac{56}{100}$ of 1 per cent.                                     |
| Chicago.....                    | 17                             | 11,632,219         | 1,144,118        | 114,411                                      | 10.2 to 1                                      | $\frac{38}{100}$ of 1 per cent.                                     |
| St. Louis.....                  | 6                              | 10,257,586         | 1,409,000        | 140,000                                      | 7.3 to 1                                       | 1.4 per cent.                                                       |
| All central reserve cities..... | 70                             | 16,191,676         | 1,093,571        | 109,357                                      | 14.8 to 1                                      | $\frac{58}{100}$ of 1 per cent.                                     |
| Other reserve cities..          | 257                            | 3,909,561          | 591,343          | 59,134                                       | 6.6 to 1                                       | 1.51 per cent.                                                      |
| Country banks.....              | 3,255                          | 565,130            | 120,888          | 12,088                                       | 4.7 to 1                                       | 2.14 per cent.                                                      |
| United States..                 | 3,582                          | 1,110,462          | 173,650          | 17,365                                       | 6.4 to 1                                       | 1.56 per cent.                                                      |

For the purpose of ascertaining the general result of the suggested amendment to section 5200, U. S. R. S., an examination has been made of the reports of condition of the national banks of date July 14, 1898, and examiners' reports for approximate dates nearest thereto. In the following table is set forth the number of banks in reserved cities named, total loans outstanding November 1, loans in excess of the legal limit, loans which would be excessive if allowed to the limit of 2 per cent of the total resources, and number of banks in which loans equaling 10 per cent of their capital would be greater than 2 per cent of total assets, the loaning power of which the proposed limit would not increase. The table also shows similar information relative to one hundred banks selected at random from various sections of the country.

| Cities.                       | Number of banks. | Total number of loans outstanding Nov. 1, 1898. | Number of excessive loans under section 5200. | Number of loans in excess of the proposed 2 per cent limit. | Number of banks in which loans equaling 10 per cent of their capital would be greater than 2 per cent of total assets, the loaning power of which the proposed limit would not increase. |
|-------------------------------|------------------|-------------------------------------------------|-----------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| New York .....                | 47               | 29,919                                          | 504                                           | 30                                                          | 2                                                                                                                                                                                        |
| Chicago .....                 | 17               | 17,652                                          | 53                                            | 12                                                          | 2                                                                                                                                                                                        |
| St. Louis .....               | 6                | 7,791                                           | 24                                            | 10                                                          | 0                                                                                                                                                                                        |
| Total.....                    | 70               | 55,362                                          | 581                                           | 52                                                          | 4                                                                                                                                                                                        |
| Boston .....                  | 52               | 43,123                                          | 9                                             | 1                                                           | 28                                                                                                                                                                                       |
| Albany .....                  | 6                | 4,326                                           | 52                                            | 17                                                          | 0                                                                                                                                                                                        |
| Brooklyn.....                 | 5                | 2,510                                           | 32                                            | 4                                                           | 0                                                                                                                                                                                        |
| Philadelphia.....             | 37               | 25,134                                          | 145                                           | 38                                                          | 1                                                                                                                                                                                        |
| Pittsburg.....                | 30               | 20,576                                          | 48                                            | 14                                                          | 10                                                                                                                                                                                       |
| Baltimore.....                | 22               | 15,533                                          | 35                                            | 11                                                          | 16                                                                                                                                                                                       |
| Washington.....               | 11               | 9,471                                           | 21                                            | 5                                                           | 4                                                                                                                                                                                        |
| Savannah.....                 | 2                | 1,290                                           | 2                                             | 0                                                           | 2                                                                                                                                                                                        |
| New Orleans.....              | 7                | 4,605                                           | 52                                            | 2                                                           | 2                                                                                                                                                                                        |
| Louisville.....               | 6                | 5,216                                           | 7                                             | 2                                                           | 4                                                                                                                                                                                        |
| Houston.....                  | 5                | 1,421                                           | 24                                            | 1                                                           | 0                                                                                                                                                                                        |
| Cincinnati.....               | 13               | 14,542                                          | 14                                            | 5                                                           | 0                                                                                                                                                                                        |
| Cleveland.....                | 13               | 10,211                                          | 27                                            | 12                                                          | 5                                                                                                                                                                                        |
| Detroit.....                  | 6                | 5,600                                           | 10                                            | 2                                                           | 1                                                                                                                                                                                        |
| Milwaukee.....                | 5                | 6,353                                           | 6                                             | 1                                                           | 1                                                                                                                                                                                        |
| Des Moines.....               | 4                | 2,909                                           | 2                                             | 0                                                           | 1                                                                                                                                                                                        |
| St. Paul.....                 | 5                | 2,788                                           | 4                                             | 2                                                           | 3                                                                                                                                                                                        |
| Minneapolis.....              | 6                | 2,951                                           | 14                                            | 2                                                           | 5                                                                                                                                                                                        |
| Kansas City.....              | 5                | 3,911                                           | 31                                            | 9                                                           | 0                                                                                                                                                                                        |
| St. Joseph.....               | 2                | 1,447                                           | 21                                            | 4                                                           | 0                                                                                                                                                                                        |
| Lincoln.....                  | 3                | 1,190                                           | 3                                             | 0                                                           | 3                                                                                                                                                                                        |
| Omaha.....                    | 8                | 4,288                                           | 8                                             | 1                                                           | 4                                                                                                                                                                                        |
| San Francisco.....            | 4                | 2,130                                           | 6                                             | 2                                                           | 2                                                                                                                                                                                        |
| Total.....                    | 257              | 191,519                                         | 573                                           | 135                                                         | 96                                                                                                                                                                                       |
| Total all reserve cities..... | 327              | 246,881                                         | 1,154                                         | 187                                                         | 100                                                                                                                                                                                      |
| Country.....                  | 100              | 51,550                                          | 250                                           | 88                                                          | 54                                                                                                                                                                                       |
| Total.....                    | 427              | 298,431                                         | 1,404                                         | 275                                                         | 154                                                                                                                                                                                      |

INSOLVENT BANKS.

The Comptroller of the Currency is charged with general responsibility for the proper liquidation and distribution of the assets of the insolvent banks of the country, in the hands of receivers appointed by him.

At present the assets of insolvent national banks of the country under his direction, are of the nominal value of \$48,000,000.

The decision of questions which are daily submitted by different receivers as to the proper disposition of these assets, scattered as they are throughout every section of the country, and consisting of the most diversified kinds of property, constitute a most exacting and often perplexing part of the general duties of the office.

During the past year efforts have been made to cut down the expenses of receiverships, and hasten the final liquidation of the trusts. An annual saving approximating \$100,000 has been effected by the reduction of the salaries of receivers and attorneys, to correspond with the gradually lessening assets consequent upon the progress of liquidation, and by the consolidation of various receiverships in the hands of fewer receivers.

Including the receivers appointed to take charge of banks which have failed during the year, the total number of receivers now at work is 113, a reduction of 14 since the last report of this office was issued.

The books and remaining personal assets of eleven receiverships have been removed to Washington, and are managed by one receiver and two assistants, thus dispensing with ten receivers and five clerks, and resulting in other economies. These latter receiverships were of banks in the last stages of liquidation, with slow assets, of a nature which would involve serious loss at forced sale, or which were involved in unfinished litigation. Eight other receiverships are in process of removal to this office, which will result in dispensing with nineteen receivers in all.

With some marked exceptions, the experience of the office shows that the indifference of local receivers to the demands of the business of their trusts, has a tendency to grow, as the assets of the trust and their compensation diminish; and the results of the policy of consolidations of trusts has thus far amply justified the steps taken.

#### RULING AS TO SECOND ASSESSMENTS UPON STOCKHOLDERS AND REBATE TO STOCKHOLDERS IN CASE OF INCORRECT ASSESSMENTS.

The practice of this office heretofore has been when an assessment upon stockholders is once decided upon as the proper one to cover a deficiency in the assets of an insolvent bank and to reimburse depositors, to regard such levy as irrevocable and unchangeable, notwithstanding further developments in the administration of a trust may demonstrate error in the assessment.

This practice the Comptroller has found in many cases, to be inconsistent with the exact fulfillment of the law.

If an ordinary trustee, representing two parties to a settlement, is charged with the collection of a debt for one from the other, and after collecting the amount which he believed to be due, discovers afterwards that he has only collected half the amount really due, it is his unquestionable duty to proceed once more to collect the unpaid balance. In like manner, if such a trustee collects what he considers the amount of the debt, and discovers afterwards that he has collected twice the amount actually due, it is his unquestionable duty to return the half of the amount unjustly collected, to the wronged party. No trustee, upon the discovery of his mistake in either instance, would be justified in claiming that his first action was final, and that he owed no further duty to the parties involved.

The Comptroller, therefore, acting as trustee for the proper protection of the interests involved, can not rightfully refrain from making second assessments against stockholders, where the first assessment was too small, or refuse to return to stockholders a portion of their paid assessments, when they were made in the first instance, through error, in an amount larger than that allowed by law.

An assessment is made against the stockholders of an insolvent bank to cover the difference between the claims against it, and the value of its assets.

When the assessment is made after all the assets have been disposed of, there is little likelihood of mistake by the Comptroller and the receiver in the fixing of the amount; but when the assessment is made prior to the final liquidation of the assets, as is generally the case, it is based upon the difference between the claims, and the amount which the Comptroller and the receiver estimate as the cash value of the assets, after deducting allowances for contingencies and expenses.

The diversified nature, location, and condition of the assets of insolvent banks is such, that some errors in the appraisement of the Com-

troller and receiver are inevitable and unavoidable. These errors if they exist are of course developed by the final liquidation of the trust. If the final liquidation develops that the total deficiency is so large that it would not have been covered by a fully paid assessment of 100 per cent upon the stockholders, and a 100 per cent assessment had already been declared, a former error in the estimate of the value of the assets would of course be immaterial; but, if the former assessment had been for a less amount than the 100 per cent, it is the Comptroller's plain duty as trustee in the interest of the creditors, for the collection of the legal liabilities of the stockholders, to make a second assessment for an amount which, with the former assessment, would equal the full stockholders' liability, to wit, 100 per cent.

And thus, with any other error in deficient assessments, a second assessment should be made to cover the difference between the deficiency as estimated, and the deficiency as developed by final liquidation.

In like manner, when the estimate of the deficiency upon which the assessment was based proves to be too large, it is evident that the Comptroller has collected from the stockholders a greater sum than that which the law gives him authority to collect, and it is his duty to return the excess to the contributing stockholders.

There can be no reasonable dissent from these propositions. In their practical application it will sometimes happen that a return of an illegally collected excess will be made to stockholders, and at the same time the creditors of the same bank will not have been paid in full.

This arises from the fact that the Comptroller can assess against each stockholder under the law, only that proportion of the total deficit which his stock bears to the total stock, irrespective of whether or not, through the insolvency of some of the stockholders, a portion of the total deficit for which the assessment is made is uncollectible.

There are at present in the Comptroller's hands eight insolvent banks where a revision of the former assessment is necessary. In three of these a second assessment against stockholders, in the interest of depositors, has been made, and in five cases a rebate in assessments collected will be returned to stockholders.

The Comptroller reproduces here a portion of holding of the United States Supreme Court and the original ruling made by the Comptroller thereunder, May 5, 1898, as more fully explaining the principles and methods involved:

In the case of the United States v. Knox (102 U. S., 425), the court uses the following language in outlining the process to be pursued in fixing the separate liability of the shareholders:

"In the process to be pursued to fix the amount of the separate liability of each of the shareholders, it is necessary to ascertain (1) the whole amount of the par value of all the stock held by *all the shareholders*; (2) the amount of the deficit to be paid after exhausting all the assets of the bank; (3) then to apply the rule that each shareholder shall contribute such sum as will bear the same proportion to the whole amount of the deficit as his stock bears to the whole amount of the capital stock of the bank at its par value. There is a limitation of this liability. It can not in the aggregate exceed the entire amount of the par value of all the stock.

"The insolvency of one stockholder, or his being beyond the jurisdiction of the court, does not in any wise affect the liability of another; and if the bank itself, in such case, holds any of its stock, it is regarded in all respects as if such stock were in the hands of a natural person, and the extent of the several liability of the other stockholders is computed accordingly." (*Crease v. Babcock*, 10 Metc. (Mass.), 525.)

The court further says: "Although assessments made by the Comptroller under the circumstances of the first assessment in this case, and all other assessments, successive or otherwise, not exceeding the par value of all the stock of the bank, are conclusive upon the stockholders, yet if he were to attempt to enforce one made clearly

and palpably contrary to the views we have expressed, it can not be doubted that a court of equity, if its aid were invoked, would probably restrain him by injunction."

The Supreme Court of the United States having thus determined the basis upon which, under the law, the Comptroller fixes the amount of the assessment to be levied against the shareholders of an insolvent bank, no other course is proper than a reconsideration of the question of the amount of the deficiency when the matter is brought before him upon complaint of either depositors or stockholders, or where an error becomes manifest to him in the course of the further administration of the trust.

The position of the Comptroller in his relations to the stockholders, is that of a trustee for the collection, in the interest of the creditors, of all the legal liabilities of the stockholders under the statute, and as further defined by the courts.

In pursuance of this duty as trustee, when upon further administration of the trust an error in a former assessment is demonstrated in estimating the deficiency in the assets of the trust at too small an amount, it will become the duty of the Comptroller to review the former action, and, if necessary, to levy an additional assessment upon the stockholders of the insolvent bank, for the purpose of collecting from each stockholder that proportion of the difference between the estimated and the actual deficiency which the stock of the individual stockholder bears to the total stock of the bank.

If, in the endeavor to enforce such liability through an error as to the exact deficiency, there is collected a greater amount from the shareholders than that for which they are legally liable, the Comptroller then becomes trustee for the stockholders who have paid such excess, charged with the return of said excess to the contributing stockholders in the proportion in which they have paid their original assessment to him. The determination of the amount to be returned to such stockholders must necessarily be deferred until the final closing of the trust, an amount being reserved at all times in the hands of the Comptroller sufficient to afford full protection to said contributing shareholders against any contingency of change in the amount collected from the assets, over the estimated value of assets at the time of the assessment.

The following illustrations taken from the records of the office show the application of the ruling:

In the case of the El Paso National Bank, El Paso, Tex., an assessment of 35 per cent on the \$150,000 of capital stock was levied December 26, 1894. After all the assets had been liquidated it appeared that if the whole amount of the assessment, \$52,500, had been collected, a deficiency of \$28,500 still existed, for which the shareholders were liable, and on May 6, 1898, an accounting having been made by the receiver, the individual liability of the shareholders was further enforced by an assessment of 19 per cent on the capital stock.

The process of ascertaining the deficiency is exemplified in the following statement of the liabilities and resources of the bank:

LIABILITIES.

|                                                                      |              |                |
|----------------------------------------------------------------------|--------------|----------------|
| Claims at date of suspension .....                                   |              | \$263, 088. 00 |
| Claims established since suspension .....                            |              | 21, 568. 57    |
|                                                                      |              | <hr/>          |
| Total claims .....                                                   |              | 284, 656. 57   |
| Expenses:                                                            |              |                |
| Amount paid for betterment of assets .....                           | \$9, 134. 35 |                |
| Receiver's salary .....                                              | 12, 749. 75  |                |
| Legal expenses .....                                                 | 3, 444. 97   |                |
| General expenses .....                                               | 6, 547. 55   |                |
|                                                                      |              | <hr/>          |
|                                                                      |              | 31, 876. 62    |
| Interest at 6 per cent from date of suspension to December 31, 1898: |              |                |
| On \$161,947.45 claims proved .....                                  | 34, 600. 19  |                |
| On \$2,914.46 liabilities not proved .....                           | 881. 62      |                |
|                                                                      |              | <hr/>          |
|                                                                      |              | 35, 481. 81    |
| Estimated expenses to date of final closing, December 31, 1898.....  |              | 2, 000. 00     |
|                                                                      |              | <hr/>          |
| Total liabilities.....                                               |              | 354, 015. 00   |

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RESOURCES.

|                                                                                                                     |                   |
|---------------------------------------------------------------------------------------------------------------------|-------------------|
| Collections from all sources, exclusive of \$13,650 collected from assessment of 35 per cent upon shareholders..... | \$229,094.70      |
| Offsets allowed against liabilities.....                                                                            | 43,808.28         |
| Assessment of 35 per cent upon shareholders.....                                                                    | 52,500.00         |
| <b>Total resources.....</b>                                                                                         | <b>325,402.98</b> |
| Remaining deficiency of assets.....                                                                                 | 28,612.02         |

Or by the following statement of the liabilities and resources, the same result is obtained:

LIABILITIES.

|                                                                                            |                   |
|--------------------------------------------------------------------------------------------|-------------------|
| Claims proved.....                                                                         | \$161,947.45      |
| Liabilities not proved.....                                                                | 2,914.46          |
| Interest at legal rate from date of suspension to December 31, 1898, on proved claims..... | 34,600.19         |
| On liabilities not proved.....                                                             | 881.62            |
| Estimated expenses of receivership to date of final closing.....                           | 2,000.00          |
| <b>Total liabilities.....</b>                                                              | <b>202,343.72</b> |

RESOURCES.

|                                                                                                      |                   |
|------------------------------------------------------------------------------------------------------|-------------------|
| Cash on deposit in United States Treasury.....                                                       | 95.02             |
| Collections from assets, representing dividends paid to creditors on \$161,947.45 proved claims..... | 121,136.68        |
| Assessment, 35 per cent, upon shareholders.....                                                      | 52,500.00         |
| <b>Total resources.....</b>                                                                          | <b>173,731.70</b> |
| Remaining deficiency of assets.....                                                                  | 28,612.02         |

In the case of one national bank, in which an assessment of 70 per cent had been levied upon its capital stock of \$60,000, it has been ascertained that an assessment of 32 per cent, if paid in full, would have been sufficient in connection with the collections from the assets, to pay its liabilities, and that \$6,856 of the amount collected from the shareholders in excess of the amount that would have been payable on the basis of an assessment at the latter rate, is returnable to them in the following proportions, numbers being used to indicate the shareholders who have paid the assessment of 70 per cent in whole or in part.

| Number of claim.  | Number of shares. | Amount of capital stock. | Assessment of 70 per cent on capital stock. | Amount collected in cash on 70 per cent assessment. | Assessment 32 per cent, representing actual deficiency of assets. | Amount of overpayment on basis of 32 per cent assessment. |
|-------------------|-------------------|--------------------------|---------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------|
| 1.....            | 10                | \$1,000                  | \$700                                       | \$700                                               | \$320                                                             | \$380                                                     |
| 2.....            | 7                 | 700                      | 490                                         | 490                                                 | 224                                                               | 266                                                       |
| 3.....            | 5                 | 500                      | 350                                         | 350                                                 | 160                                                               | 190                                                       |
| 4.....            | 10                | 1,000                    | 700                                         | 700                                                 | 320                                                               | 380                                                       |
| 5.....            | 1                 | 100                      | 70                                          | 70                                                  | 32                                                                | 38                                                        |
| 6.....            | 10                | 1,000                    | 700                                         | 700                                                 | 320                                                               | 380                                                       |
| 7.....            | 5                 | 500                      | 350                                         | 350                                                 | 160                                                               | 190                                                       |
| 8.....            | 100               | 10,000                   | 7,000                                       | 7,000                                               | 3,200                                                             | 3,800                                                     |
| 9.....            | 2                 | 200                      | 140                                         | 140                                                 | 64                                                                | 76                                                        |
| 10.....           | 2                 | 200                      | 140                                         | 140                                                 | 64                                                                | 76                                                        |
| 11.....           | 60                | 6,000                    | 4,200                                       | 3,000                                               | 1,920                                                             | 1,080                                                     |
| <b>Total.....</b> | <b>212</b>        | <b>21,200</b>            | <b>14,840</b>                               | <b>13,640</b>                                       | <b>6,784</b>                                                      | <b>6,856</b>                                              |

All assets of the bank having been liquidated, the amount for which the shareholders should have been assessed to meet the deficiency was \$19,200, instead of \$42,000, as will appear from the following statement of its liabilities and assets:

LIABILITIES.

|                                                                         |             |
|-------------------------------------------------------------------------|-------------|
| Claims proved, upon which 60 per cent in dividends have been paid ..... | \$28,695.18 |
| Claims not proved, as shown by the books .....                          | 565.58      |
| Interest on above claims to date.....                                   | 6,793.51    |
|                                                                         | <hr/>       |
| Total liabilities.....                                                  | 36,054.27   |

ASSETS.

|                                                                                                 |            |
|-------------------------------------------------------------------------------------------------|------------|
| Cash on deposit in United States Treasury .....                                                 | \$5,376.20 |
| Collections from assets representing dividends 60 per cent on \$28,695.18<br>claims proved..... | 11,478.07  |
|                                                                                                 | <hr/>      |
| Total assets.....                                                                               | 16,854.27  |
|                                                                                                 | <hr/>      |
| Deficiency of assets.....                                                                       | 19,200.00  |
|                                                                                                 | <hr/>      |
| Assessment, 32 per cent, on \$60,000 capital stock.....                                         | \$19,200   |
| Assessment, 70 per cent, on \$60,000 capital stock.....                                         | 42,000     |
|                                                                                                 | <hr/>      |
| Excess over amount of actual deficiency.....                                                    | 22,800     |
|                                                                                                 | <hr/>      |
| Amount collected on 70 per cent assessment .....                                                | 13,640.00  |
| Proportionate amount that would have been collected on 32 per cent<br>assessment.....           | 6,784.00   |
|                                                                                                 | <hr/>      |
| Amount collected on 212 shares of stock in excess of 32 per cent<br>assessment.....             | 6,856.00   |

DOMESTIC BRANCH BANKING.

The Comptroller recommends, in accordance with former recommendations of his predecessor, that domestic branch banking should be legalized in communities of less than 2,000 inhabitants, many of which are now unable to support independent banks. This would afford some smaller communities banking privileges which are now without them, but would not materially interfere with the scope of the work now so well performed by the existing banks of the smaller communities.

The main arguments which are advanced in favor of the granting of more liberal privileges of branch banking than this, are based largely upon the theory that with branch banking allowed in all communities, irrespective of size, more uniform interest rates would prevail throughout the country, and the flow of capital to points of scarcity would be facilitated.

Such privileges would place the larger banks of the great cities in competition with the banks of smaller communities, and would probably result in a rapid centralization of the banking business of the country in the hands of a constantly lessening number of institutions. Theoretical advantages are claimed for such results, but in our judgment they would be injurious to the best interests of our country.

Such a system would increase the difficulties in the way of the small borrower, though lessening them for the large borrower. It would tend to separate the borrower from the lender, as it would of necessity remove the central lending power from the small borrowers of small communities.

It may be claimed that the agents in charge of the branch banks would possess the same powers of loaning as the officers of the smaller banks now possess; but such arguments ignore the prevailing tendencies of modern corporate management which magnify of necessity central responsibility, and constantly tend to subordinate to rigid systems, the activities and responsibilities of agents upon detached duty.

The opportunities for individual attention and accommodations to bank customers of limited business, are now well subserved by competing smaller banks. Interest rates are not alone dependent upon local money supply; they also depend upon the risk of loss assumed in loaning. Branch banks in newer communities would not assume unusual risks, without unusual rates. The facilities now afforded by the 3,600 national banks of the country for the movement of capital toward points of scarcity are such that any new system would probably not result in great changes in the general rates of interest. But when the economic tendencies adverse to business individualism involved in unlimited domestic branch banking are considered, the question of interest rates becomes secondary.

#### FOREIGN AND COLONIAL BRANCH BANKING.

In the matter of foreign and colonial branch banking, however, different considerations, arising from different conditions, present themselves.

The subject of the legislation which should be provided by Congress for the regulation of the domestic banking of the new colonies of the United States, and for the defining and regulation of the banking relations between these colonies and the United States, is one of greatest importance at this juncture of our national and commercial career. This legislation is not only most essential to the welfare of the people of the new territories, but to the people of the United States as well.

The foundation for the greater growth of trade between the United States and her colonies must be speedily and firmly laid in proper banking laws, which will result in enabling her merchants to do business with the people of the colonies without the disadvantages existing at present.

The lamentable lack of proper international banking facilities, under which the merchants of the United States have so long labored, has now become a serious hindrance to the speedy adjustment of our trade relations to the new advantages afforded by territorial expansion. For years before the outbreak of the war with Spain the necessity of providing proper banking facilities for our trade with South American countries, had been recognized and widely proclaimed by the business interests of the country.

These facilities are now not only more important than formerly to our business interests, but at present governmental, as well as trade necessities, demand legislation.

In April, 1890, the International American Congress, held at Washington, discussed the needs of better banking facilities between the American republics, and made recommendations in connection therewith which received the indorsement of President Harrison and Mr. Blaine, the Secretary of State.

In furtherance of this object several bills have been favorably reported from the Committee on Banking and Currency of the House. As yet, however, these efforts, made in the interest of trade stimulation, have not resulted in the enactment of law.

Our present national banking laws do not authorize the establishment of American international or American intercolonial banks, nor could any national bank establish a branch in a territory or colony such as Porto Rico or Hawaii, even if our present laws unchanged were extended over it.

While it is questionable whether Congress should legalize the establishing of foreign or colonial branches by national banks transacting business under the present law, that it should at least pass laws authorizing, under proper restrictions, the general incorporation of banks organized to carry on international and intercolonial banking, as distinguished from domestic banking, admits of no reasonable doubt.

Unless some such legislation is provided, the American exporter and importer, in his trade with America's own colonies, will be compelled to endure all the disadvantages under which, in all South American markets, and in many other markets of the world, he now labors in his competition with foreigners enjoying superior banking facilities.

When, by means of international banks and their branches, the proper banking facilities are afforded those engaged in foreign trade, they transact their business with these banks in much the same manner as the domestic shippers of the United States transact business with our present banks.

The American, in his South American trade, as compared with the foreigner in the same line of business, is subjected to the same relative disadvantages as are experienced by a domestic shipper without banking facilities, as compared with another who possesses them.

Domestic dealers in supplies, in good credit, may make contracts with domestic wholesale purchasers in good credit, for the sale and shipment of goods, for which the consignee gives his acceptance, payable at different intervals, sometimes months after the delivery to him of the shipment.

The consignor discounts this accepted draft given him for the goods, with his bank, thus receiving his capital at once for reinvestment, and enabling him to transact a larger business than if the capital invested in the goods was locked up until the maturity of the acceptance. On the other hand, the consignee has the difference between the time of the arrival of the shipment, and the maturity of the draft, to sell the goods, and to collect from the purchaser all or a portion of the amount necessary to pay the draft.

The situation of the shipper without banking facilities is in sharp contrast. He must ordinarily sell for cash, instead of on credit, to the consignee, as he needs his capital in most cases for immediate reinvestment. As a result, in his competition with his more favored rivals, he is not only compelled to accept lower prices, involving smaller margins of profit, but he must do a smaller business on the same capital invested.

Thus, as compared with the English exporter, who, when his goods are shipped, can receive advances from an English international bank upon the credit of his bills of lading and of the foreign consignee, concerning whose credit the home bank, through its foreign branch, is well advised, the American shipper, in the majority of instances, is denied such privileges, and must await entire, instead of partial, reimbursement until the arrival of the goods at the foreign market, and the collection of the draft for the purchase price made at the time of shipment.

In addition to this disadvantage, the American exporter and importer in his trade with South American countries, transacts all his business of consequence through English banks in terms of English money, paying the rates of exchange fixed by these foreign institutions.

The foreign branches of American international and intercolonial banks would obviate many of these difficulties, and would become themselves valuable mediums of introduction of American enterprise into colonial and foreign fields.

The present situation of trade and finance in Porto Rico, is deplorable.

Credit in business is sparingly used, and under most primitive and exacting conditions. While some lines of credit through foreign connections are extended to those engaged in the import and export business, no credits of consequence are extended to this class of trade by Porto Rican banks. The primitive conditions and disadvantages under which business has heretofore been transacted in Porto Rico, have prevented the establishment of Porto Rican branches by foreign banks, and under the new era the American banker in entering this field, will not have the competition of a long established branch bank business, such as exists in most South American countries. That this will prove to be an advantage to American interests from one standpoint, admits of little doubt, provided that new banking laws are framed by Congress authorizing the establishment of international and intercolonial banks, which can perform those numerous and indispensable offices in the facilitation and extension of business between the States and colonies, which domestic banks now perform in the interest of business between the citizens of the States themselves.

The present banking business in connection with American trade in Porto Rico, is done mainly through one house with a New York branch.

This firm of bankers has as agents various commercial houses in different parts of Porto Rico.

Commission merchants are now transacting almost the entire business of this country with Porto Rico. They represent the merchants of the island, and secure or furnish them credit, receiving commissions for their services.

Thus the credits granted in connection with the export and import business of the island, are almost wholly by commission men.

With proper banking facilities, and after the final establishment of a fixed rate of exchange between the present Porto Rican coin and our own money, this country should control almost the entire trade of all kinds in the island.

The determination of the relation of any new banking system, to the existing banks and domestic credits of Porto Rico, differing as they do from those of this country, involves many difficult questions; and legal provision for the appointment of a commission, especially charged with the examination of the conditions of domestic banking and finance on the islands, and with the recommendation of the proper form of laws in connection therewith, is respectfully urged upon Congress.

In Hawaii business conditions are far different. The four commercial banks of Honolulu have adopted largely American methods; and the customs of general business are now American to such an extent that the present national banking act might well be extended over the island, so far as its domestic banking is concerned.

While the present banks, with their correspondents in the United States, now provide reasonably well the exchange and other credits necessary to accommodate the business between the island and the United States, the establishment of intercolonial banks under new laws of Congress, would probably be found of advantage to existing trade relations.

In view of the conditions and necessities of our trade with our new Territories of Porto Rico and Hawaii, and with other South American

countries, as well as with those other territories over which our country must exercise a more or less extended measure of control, the Comptroller earnestly recommends the passage of laws authorizing the incorporation of banks, organized for the purpose of carrying on international and intercolonial branch banking.

ORGANIZATION OF NATIONAL BANKS.

From the date of the granting of the first certificate of authority, June 20, 1863, to the end of the year covered by this report, there have been 5,151 national banking associations organized—an average for each year of 147. On October 31, 1898, there were in active operation 3,598 banks, having an aggregate authorized capital stock of \$624,552,195. The total outstanding circulation amounted to \$239,546,281, of which \$210,045,456 was secured by United States bonds, and the remainder, \$29,500,825, by lawful money deposited with the Treasurer of the United States for account of liquidating and insolvent national banking associations and those reducing circulation. The increase during the year in the amount of circulation secured by bonds was \$6,119,776, and the increase in total circulation, including the notes of liquidating and insolvent national banking associations and those reducing circulation, \$9,582,771.

The following table shows the amount and kind of bonds on deposit as security for circulating notes on October 31, 1897, and October 31, 1898:

| Class.              | 1898.       | 1897.       | Change.     |             |
|---------------------|-------------|-------------|-------------|-------------|
|                     |             |             | Increase.   | Decrease.   |
| Pacific sixes ..... | \$2,906,000 | \$9,030,000 | .....       | \$6,124,000 |
| Fives .....         | 16,231,900  | 15,910,650  | \$321,250   | .....       |
| Fours (1907) .....  | 139,436,050 | 150,288,100 | .....       | 10,852,050  |
| Fours (1895) .....  | 23,990,650  | 30,474,150  | .....       | 6,483,500   |
| Twos .....          | 22,047,750  | 22,039,650  | 8,100       | .....       |
| Threes .....        | 31,006,120  | .....       | 31,006,120  | .....       |
| Total .....         | 235,618,470 | 227,742,550 | *31,335,470 | 23,459,550  |

\* Net increase, \$7,875,920.

The number and capital of the 3,598 banks in operation on October 31, 1898, in each geographical division are as follows: Five hundred and eighty-two banks, with capital stock of \$155,231,620, in the New England States; 961 banks, with capital stock of \$193,887,122, in the Eastern States; 539 banks, with capital stock of \$64,788,200, in the Southern States; 1,045 banks, with capital stock of \$158,653,100, in the Middle States; 348 banks, with capital stock of \$31,699,100, in the Western States, and 123 banks, with capital stock of \$20,065,000, in the Pacific States.

In point of number of banks in active operation, Pennsylvania, New York, Massachusetts, Ohio, Illinois, and Texas lead with 428, 327, 262, 254, 219, and 197, respectively. According to capital stock, Massachusetts is first, with \$91,627,500, New York second, with \$82,944,940, Pennsylvania third, with \$73,359,390, followed by Ohio, with \$45,535,967, Illinois, with \$36,746,000, and Texas, with \$19,515,000.

During the report year there were organized 56 banks located in 20 States and 2 Territories, with aggregate capital stock of \$9,665,000. Of this number, 8 were in Pennsylvania, 7 in Ohio, 6 in Iowa, 5 in Illinois, 4 each in New York and Texas, 3 in Indian Territory, 2 each in Cali-

fornia, Kansas, Missouri, and New Jersey, and 1 each in Alaska, Delaware, Indiana, Kentucky, Maryland, New Hampshire, North Carolina, South Carolina, Virginia, Wisconsin, and Oklahoma Territory.

In geographical divisions the number of banks organized during the year was as follows: New England States, 1, with capital stock \$50,000; Eastern States, 16, with aggregate capital, \$1,185,000; Southern States, 8, combined capital, \$620,000; Middle States, 22, total capital, \$3,960,000; Western States, 6, capital aggregating \$300,000, and Pacific States, 3, capital, \$3,550,000. California is first in amount of capital stock of banks organized during the year, having \$3,500,000; Illinois has \$2,250,000; New York, \$525,000, and Indiana, \$500,000, the total capital of banks in each of the other States ranging from \$460,000 down to \$50,000.

The corporate existence of 20 national banking associations having capital stock of \$2,145,000, total circulation \$844,875, and located in twelve States, has been extended during the year as follows: New York 5, Pennsylvania 3, Illinois and Massachusetts 2 each, and the following 1 each: Delaware, District of Columbia, Indiana, Kentucky, North Dakota, South Dakota, Vermont, and Washington. Of the total capital, New York aggregates \$585,000, Massachusetts \$350,000, Pennsylvania \$210,000, Illinois and North Dakota \$150,000 each, and Delaware, District of Columbia, Indiana, Kentucky, South Dakota, Vermont, and Washington \$100,000 each. Under the act of Congress approved July 12, 1882, providing for the extension of national banking associations, the corporate existence of 1,670 banks, having an aggregate capital stock of \$407,531,115, has been extended. Of these, New York has 244, Massachusetts 231, Pennsylvania 208, Ohio 114. The number of banks in each of the other States ranges from 75 down.

By reason of the expiration of corporate existence, three banks, having an aggregate capital stock of \$534,000 and total circulation of \$165,000, left the system during the year. They were located in Illinois, Kentucky, and Pennsylvania. Those in the last two States were succeeded by new associations with capital stock of \$250,000 and circulation amounting to \$67,500.

During the coming report year, viz, that closing October 31, 1899, the corporate existence of 22 associations, with capital stock aggregating \$3,155,000 and circulation \$1,397,250, will expire. These banks are distributed among the States as follows: Massachusetts, New York, and Pennsylvania, 3 each; and 1 each in California, Connecticut, Illinois, Indiana, Iowa, Kentucky, Maryland, Missouri, New Mexico, North Carolina, North Dakota, Ohio, and Vermont. In the ten years from 1899 to 1908, inclusive, the corporate existence of 1,134 banking associations, with capital stock amounting to \$162,418,150 and circulation \$44,293,753, will expire by limitation.

The number of banks leaving the system during the past year by voluntary liquidation was 69, one of which subsequently passed into the hands of a receiver. The 68 banks which liquidated had a total capital stock of \$12,509,000, and circulation amounting to \$2,184,958.

#### LIQUIDATIONS, DIVIDENDS, ETC.

In the Midsummer of 1893 the capital stock of national banks reached the maximum, \$699,034,665. Since that date 223 banks have been organized with an aggregate capital of \$27,505,000, and 100 have increased their stock in the sum of \$8,612,000. In the same period, by failures, reductions of capital stock, and voluntary liquidations,

\$110,599,490 has been eliminated, leaving \$624,552,195 on October 31, 1898. While 316 banks, with capital of \$43,991,100, liquidated voluntarily, 25 per cent of the number, as shown by the records of this office, were consolidated with other associations. These liquidations and reductions of stock were the inevitable results of constantly decreasing dividends. During the year ended March 1, 1893, the average rate of dividends paid to the shareholders of national banks was 7.5 per cent; in the following year, 6.3 per cent; in 1897, 6.7 per cent; and in 1898, 6.96 per cent. The competition for deposits has developed the very general custom of paying high rates of interest thereon. The prevailing low rates of interest on loans and discounts have also lessened the returns to stockholders.

For the year ended June 30, 1898, the tax on national-bank circulation was \$1,901,817, and the total amount paid to the Government as tax on the circulating notes, \$83,313,202.25.

DURATION OF NATIONAL-BANK CIRCULATION.

In 1886 the Comptroller, in his annual report to Congress, presented a series of tables indicating the average length of time national-bank notes of the various denominations remain in circulation. On the date in question the office records were not in condition to show accurate data, estimates being necessary for the six years antedating October 31, 1869. In 1889 a very careful examination of the records was made, and as a result the table appearing in the appendix shows correctly the circulation account annually from the date of first issues to October 31, 1898.

From this table was obtained the basis for the following calculations of the average lifetime of the issues of each denomination.

NUMBER OF EACH DENOMINATION OF NATIONAL BANK NOTES ISSUED FROM THE BEGINNING OF THE SYSTEM TO OCTOBER 1, 1898; THE CALCULATED AGGREGATE NUMBER OF LIFE YEARS EXPERIENCED WHEN REDEEMED, AND THE RESULTING AVERAGE LIFETIME OF THE NOTES OF EACH DENOMINATION.

| Denominations.            | Number of notes issued. | Calculated aggregate number of life years experienced when redeemed. | Resulting average lifetime of each note in years. |
|---------------------------|-------------------------|----------------------------------------------------------------------|---------------------------------------------------|
| One dollar.....           | 23, 169, 677            | 97, 991, 508                                                         | 4. 229                                            |
| Two dollars.....          | 7, 747, 519             | 33, 862, 860                                                         | 4. 371                                            |
| Five dollars.....         | 148, 400, 164           | 625, 113, 289                                                        | 4. 212                                            |
| Ten dollars.....          | 62, 320, 341            | 301, 032, 014                                                        | 4. 815                                            |
| Twenty dollars.....       | 19, 840, 907            | 100, 732, 420                                                        | 5. 077                                            |
| Fifty dollars.....        | 2, 404, 320             | 11, 657, 443                                                         | 4. 848                                            |
| One hundred dollars.....  | 1, 919, 771             | 8, 705, 304                                                          | 4. 534                                            |
| Five hundred dollars..... | 23, 894                 | 122, 827                                                             | 5. 140                                            |
| One thousand dollars..... | 7, 379                  | 24, 423                                                              | 3. 309                                            |
| Total.....                | 266, 033, 372           | 1, 179, 242, 088                                                     | 4. 433                                            |

Theoretically the lifetime of a note of each denomination is as shown above, but practically it can not be stated with exactness, owing to the fact that complete redemptions are not possible. This is evidenced in the following table pertaining to the issues of ones and twos, which ceased in 1879, and the five hundreds and the one thousands, the last issues having been made in 1885 and 1884, respectively. As shown, the average lifetime of these notes, calculated from the data at date of final issues, was: Ones, 3.808; twos, 4.023; five hundreds, 4.979; one thousands, 3.215 years. As indicative of the protracted continuity of

redemptions, there is also shown in this table the number of each denomination of notes outstanding at the close of the years of final issue, the number and per cent still unredeemed on October 1, 1898, and the percentage of redemptions since last issue.

The following is the table referred to:

| Denominations. | Date of last issue. | Total number of notes issued. | Calculated aggregate number of life years experienced when redeemed. | Resulting average lifetime of each note in years. | Number of notes outstanding at close of year of last issue. | Number and per cent of notes outstanding on Oct. 1, 1898. |       | Percentage of redemptions since last issue. |
|----------------|---------------------|-------------------------------|----------------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------|-------|---------------------------------------------|
| Ones.....      | 1879                | 23, 169, 677                  | 88, 227, 998                                                         | 3. 808                                            | 3, 569, 200                                                 | 349, 633                                                  | 1. 51 | 90. 20                                      |
| Twos.....      | 1879                | 7, 747, 519                   | 31, 171, 435                                                         | 4. 023                                            | 1, 246, 249                                                 | 84, 253                                                   | 1. 09 | 93. 24                                      |
| Five hundreds. | 1885                | 23, 894                       | 118, 977                                                             | 4. 979                                            | 1, 167                                                      | 217                                                       | . 91  | 81. 40                                      |
| One thousands. | 1884                | 7, 379                        | 23, 727                                                              | 3. 215                                            | 223                                                         | 28                                                        | . 38  | 87. 44                                      |
| Total.....     |                     | 30, 948, 469                  | 113, 542, 137                                                        | 3. 863                                            | 4, 816, 839                                                 | 434, 131                                                  | 1. 40 | 90. 99                                      |

The volume of circulation issued and redeemed annually and the amount outstanding at the close of the years indicated appear in the following table:

NATIONAL-BANK CIRCULATION ISSUED AND REDEEMED ANNUALLY AND THE AMOUNT OUTSTANDING AT THE CLOSE OF EACH YEAR FROM DATE OF FIRST ISSUE ON DECEMBER 21, 1863, TO OCTOBER 31, 1897, AND TO OCTOBER 1, 1898.

| Year.      | Issued.          | Redeemed.        | Outstanding.     |
|------------|------------------|------------------|------------------|
| 1864.....  | \$58, 813, 980   | .....            | \$58, 813, 980   |
| 1865.....  | 146, 285, 475    | 464, 250         | 204, 635, 205    |
| 1866.....  | 89, 485, 759     | 1, 034, 005      | 293, 086, 959    |
| 1867.....  | 9, 616, 927      | 3, 609, 062      | 299, 094, 824    |
| 1868.....  | 6, 165, 135      | 5, 143, 001      | 300, 116, 958    |
| 1869.....  | 8, 376, 450      | 8, 768, 617      | 299, 724, 791    |
| 1870.....  | 16, 667, 875     | 14, 533, 391     | 301, 859, 275    |
| 1871.....  | 48, 660, 710     | 26, 044, 778     | 324, 475, 207    |
| 1872.....  | 59, 888, 475     | 34, 372, 857     | 340, 990, 825    |
| 1873.....  | 46, 235, 375     | 38, 878, 526     | 348, 347, 674    |
| 1874.....  | 51, 769, 644     | 51, 323, 412     | 348, 785, 906    |
| 1875.....  | 136, 025, 195    | 141, 635, 083    | 343, 176, 018    |
| 1876.....  | 78, 489, 410     | 101, 789, 358    | 319, 867, 070    |
| 1877.....  | 75, 611, 240     | 79, 697, 120     | 315, 871, 190    |
| 1878.....  | 63, 825, 205     | 60, 055, 835     | 319, 640, 560    |
| 1879.....  | 58, 376, 360     | 42, 896, 002     | 335, 120, 918    |
| 1880.....  | 43, 787, 770     | 36, 860, 366     | 342, 048, 322    |
| 1881.....  | 73, 221, 180     | 56, 344, 600     | 358, 924, 902    |
| 1882.....  | 80, 076, 450     | 78, 018, 639     | 360, 982, 713    |
| 1883.....  | 78, 631, 070     | 88, 904, 108     | 350, 759, 675    |
| 1884.....  | 81, 046, 310     | 90, 353, 041     | 332, 452, 944    |
| 1885.....  | 83, 040, 440     | 100, 620, 456    | 314, 872, 928    |
| 1886.....  | 62, 926, 940     | 75, 909, 362     | 300, 990, 506    |
| 1887.....  | 36, 756, 100     | 66, 095, 019     | 271, 651, 537    |
| 1888.....  | 49, 668, 460     | 82, 275, 225     | 239, 044, 822    |
| 1889.....  | 30, 611, 860     | 67, 912, 593     | 201, 744, 089    |
| 1890.....  | 32, 886, 720     | 55, 180, 851     | 179, 449, 958    |
| 1891.....  | 46, 465, 820     | 53, 937, 105     | 171, 978, 673    |
| 1892.....  | 49, 351, 250     | 49, 893, 102     | 172, 036, 921    |
| 1893.....  | 86, 184, 670     | 49, 520, 402     | 208, 701, 189    |
| 1894.....  | 66, 586, 360     | 68, 147, 445     | 207, 140, 104    |
| 1895.....  | 57, 181, 040     | 50, 829, 997     | 213, 491, 147    |
| 1896.....  | 78, 098, 580     | 57, 152, 155     | 234, 437, 572    |
| 1897.....  | 82, 526, 390     | 86, 948, 237     | 230, 016, 225    |
| 1898.....  | 70, 125, 960     | 64, 816, 691     | 235, 326, 194    |
| Total..... | 2, 134, 206, 185 | 1, 808, 879, 391 | 3, 679, 657, 831 |

From the foregoing statement it is seen that on October 1, 1898, there was \$235,326,194 national-bank circulation outstanding. The aggregate number of life years already experienced by the \$2,134,206,185 issued is 9,444,331,637 (that is, 9,679,657,831 less 235,326,194), and

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the average number of years 4.425—the division of 9,444,331,637 by 2,134,206,185. The average lifetime is necessarily greater than shown in view of the amount outstanding to be redeemed. On the reasonable assumption that the redemption of this amount will be effected in 4.425 equal annual installments—that is, at the rate of \$53,181,061 per annum—the aggregate full lifetime of the total issues (\$2,134,206,185) will be 9,853,825,803 and the average lifetime 4.617 years.

STATE BANKS AND BANKING INSTITUTIONS.

Incorporated in the national-bank act is the provision that the Comptroller of the Currency shall include in his annual report to Congress information relative to the condition of banks and banking institutions chartered and operated under State authority, the necessary data to be procured from reports made by such institutions to the legislatures or State officials, and the deficiency to be supplied from other reliable sources. With the exception of Delaware, official returns are obtainable relative to the condition of State banks from all of the New England and Eastern States. Returns of an official nature from the Southern States are confined to Virginia, North Carolina, Georgia, Florida, Mississippi, and Kentucky. In all of the Middle States banking departments exist, managed by boards or elective officers from whom returns are obtainable. The same can be said of the Western States, with the exception of Montana and Oklahoma. California appears to be the only Pacific State which has such a department.

With a very few exceptions, it is not possible to obtain data relative to the condition of these institutions for a recent date corresponding as to time with returns received from national banks, a fact which causes an impairment of the value of the combined statistics. Efforts were made by my predecessor to induce State officers to urge the enactment of laws which would be remediable in this respect, and it is the intention to continue like efforts in that direction until the desired end is attained. The custom of this office, begun in 1887, to supplement official returns with reports of banks made directly to this office upon request, has been continued. Through both sources it is possible to present statistics relative to practically all of the mutual savings banks and about 90 per cent of the banks of discount and deposit, classed as "State banks." The returns from private banks and loan and trust companies are not so satisfactory, nor will they be until such institutions are subjected by State laws to the same surveillance and requirements with respect to publicity as State and savings banks.

An abstract of returns for the current year shows that reports have been received from 3,965 State banks, 934 savings banks, 246 loan and trust companies, and 758 private banks. In the appendix of this report are given in detail the resources and liabilities of each class by States.

For the purpose of comparison the aggregates of the principal resources and liabilities for the years 1894 to 1898 are set forth in the following table:

| Items.                              | 1894.           | 1895.           | 1896.           | 1897.           | 1898.           |
|-------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans .....                         | \$2,133,628,978 | \$2,417,468,494 | \$2,279,515,283 | \$2,231,013,262 | \$2,480,874,360 |
| Bonds .....                         | 1,010,248,230   | 1,375,026,025   | 1,210,827,389   | 1,243,150,146   | 1,304,890,322   |
| Cash .....                          | 229,373,004     | 227,743,303     | 169,198,601     | 193,094,029     | 194,913,450     |
| Capital .....                       | 398,735,390     | 422,052,618     | 400,831,399     | 380,090,778     | 370,073,788     |
| Surplus and undivided profits ..... | 352,424,784     | 370,397,003     | 362,602,702     | 382,436,990     | 399,766,497     |
| Deposits .....                      | 2,973,414,101   | 3,185,245,810   | 3,276,710,916   | 3,324,254,807   | 3,664,797,296   |
| Resources .....                     | 3,868,474,997   | 4,138,990,529   | 4,200,124,955   | 4,258,677,065   | 4,631,328,357   |

With each year a steady and substantial increase is shown in the total assets. Deposits also have steadily increased. Capital exhibits great fluctuations. The maximum amount was reported in 1895. There was a decrease of nearly \$22,000,000 in the following year, about \$22,000,000 in 1897, and, approximately, \$10,000,000 in 1898.

Reports from State banks to the number of 3,965 have been received. The capital of these institutions is \$233,587,353; surplus and other profits, \$109,554,519; deposits, \$912,365,406. Loans and discounts aggregate \$813,749,803; United States bonds, \$4,185,304; other bonds, stocks and securities, \$127,500,484; cash in bank and amounts due from other banks and bankers, \$327,773,826, and total assets, \$1,356,084,800. Compared with 1897, there is shown an increase of 108 in number of banks reporting and \$217,899,398 in aggregate assets.

It is impossible to state exactly the average rate per cent of dividends paid by these banks, owing to the fact that information on the point is confined to 1,163 banks. It is seen, however, that on stock aggregating \$69,209,285 dividends to the amount of \$4,963,240, or 7.17 per cent, were paid.

#### SAVINGS BANKS.

Reports have been received relative to the condition of 979 savings banks, including 45 commercial banks (in one State) having savings departments. This is but one less than reported in 1897. The principal investments, loans and securities—corporate and other—amount to \$1,070,755,293 and \$74,700,217, respectively. In all States the character of loans is not shown, but real estate appears as collateral to accommodations amounting to \$864,968,285. Government bonds are held to the amount of \$140,029,726; State, county and municipal bonds, \$497,416,292, and other bonds, stocks and securities, \$337,254,199. The total assets are \$2,241,344,991, the liabilities to depositors are \$2,066,601,864, and these banks have \$187,475,971 in surplus and undivided profits. The latter amount is equivalent to nearly 8.4 of the total liabilities.

The depositors who are the exclusive participators in the profits of the mutual savings banks, but who, in stock savings institutions, are paid specific rates of interest, number 5,385,746, and their average deposit is \$383.54. Compared with 1897 there is an increase of \$83,188,300 in deposits and 184,614 in number of depositors. Mutual savings banks are confined almost exclusively to the New England and Eastern States. Outside of the two sections named, but 11 banks of that character have made reports, as follows: 1 in West Virginia, 4 in Ohio, 5 in Indiana, and 1 in Wisconsin. The aggregate assets of the mutual savings banks, which amount to about 90 per cent of the assets of all savings institutions, are \$2,005,950,646; loans aggregate \$920,477,133, over 81 per cent of which are secured by real estate; United States bonds, \$139,561,601; State, county and municipal bonds, \$495,726,686; other bonds, stock and securities, \$294,706,936. Deposits amount to \$1,824,963,410; number of depositors, 4,835,138, and the average deposit, \$377.44. This indicates an increase during the year of \$87,864,040 in deposits, \$7.32 in the average deposit, and 143,694 in number of depositors. The average rate of interest paid on savings accounts is practically 4 per cent in all of the States except Maine, New Hampshire, New York, New Jersey, and Maryland, in which the rate ranges from 3 to 3 $\frac{3}{4}$  per cent.

Information with respect to the classification of deposits is confined to savings banks in Maine and Connecticut, and is as follows:

| Classification of deposits.              | Depositors. |           | Deposits.    |           |
|------------------------------------------|-------------|-----------|--------------|-----------|
|                                          | Number.     | Per cent. | Amount.      | Per cent. |
| MAINE.                                   |             |           |              |           |
| \$500 or less.....                       | 129,865     | 77.30     | \$48,214,077 | 80.9      |
| Over \$500 and less than \$2,000.....    | 33,558      | 20.00     |              |           |
| Over \$2,000.....                        | 4,456       | 2.70      |              |           |
| Total.....                               | 167,879     |           | 59,598,349   |           |
| CONNECTICUT.                             |             |           |              |           |
| \$1,000 or less.....                     | 320,149     | 87.31     | 63,195,480   | 40.52     |
| Over \$1,000 and less than \$2,000.....  | 52,313      | 8.81      | 42,505,536   | 27.25     |
| Over \$2,000 and less than \$10,000..... | 13,964      | 3.81      | 46,869,038   | 30.05     |
| \$10,000 or over.....                    | 235         | .07       | 3,399,744    | 2.18      |
| Total.....                               | 366,661     |           | 155,969,798  |           |

The capital of the 275 reporting stock savings banks is \$18,536,130; deposits, \$203,244,999; number of savings depositors, 403,743, and the average savings deposit, \$501; the total assets are \$235,394,345, of which \$150,574,286 represent loans, and \$44,704,994 bonds, stocks and other securities.

LOAN AND TRUST COMPANIES.

Returns relative to the condition of 246 loan and trust companies have been received. These corporations are capitalized for \$101,228,555, and have \$97,643,666 surplus and profits, and \$662,138,397 deposits. Loans aggregate \$539,317,059; United States bonds, \$34,186,440; other bonds, stocks and securities, \$159,791,312; cash on hand and due from other corporations, etc., \$118,028,856. The average rate of dividends paid by all these companies during the past year, as shown by reports relative to that point, was 11.23 per cent.

PRIVATE BANKS.

The laws of but few of the States provide for reports from unincorporated banks and private bankers, and, in view of the disinclination of the representatives of most of such concerns to submit statements of condition to this office as requested, statistics relative thereto are meager. The abstract of returns from 758 banks show total resources of \$91,436,387; capital, \$16,721,750; deposits, \$62,085,084, and other liabilities, \$12,629,553. Loans and discounts aggregate \$58,174,248; bonds, stocks and other securities, \$4,526,565, and credits with other banks and cash on hand, \$16,161,020 and \$5,857,132 respectively.

The principal items of resources and liabilities of each class of banks hereinbefore referred to are shown herewith:

| Items.                   | State banks.  | Loan and trust companies. | Savings banks.  | Private banks. | Total.          |
|--------------------------|---------------|---------------------------|-----------------|----------------|-----------------|
| Loans.....               | \$813,749,803 | \$539,162,445             | \$1,070,755,293 | \$57,206,819   | \$2,480,874,360 |
| United States bonds..... | 4,185,304     | 34,186,440                | 140,029,726     | 927,473        | 179,328,943     |
| Other bonds.....         | 127,590,484   | 159,791,312               | 834,670,491     | 3,599,092      | 1,125,561,379   |
| Cash.....                | 133,877,133   | 22,250,862                | 32,928,323      | 5,857,132      | 194,913,450     |
| Capital.....             | 233,587,353   | 101,228,555               | 18,536,130      | 16,721,750     | 370,073,788     |
| Surplus and profits..... | 109,554,519   | 97,643,666                | 187,475,971     | 5,092,341      | 399,766,497     |
| Deposits.....            | 912,365,466   | 662,138,397               | 2,028,208,409   | 62,085,084     | 3,664,797,297   |
| Total resources.....     | 1,356,084,860 | 942,462,179               | 2,241,344,991   | 91,436,387     | 4,631,328,357   |

In the following table is exhibited in the most concise form the main items of assets and liabilities of national banks on July 14, 1898, and of other banks, banking institutions, and private banks above referred to:

| Items.                    | 3,582 national banks. | 5,903 other banks. | 9,485 total banks. |
|---------------------------|-----------------------|--------------------|--------------------|
| Loans .....               | \$2,151,757,655       | \$2,489,874,360    | \$4,632,632,015    |
| United States bonds ..... | 285,356,900           | 179,328,943        | 464,685,843        |
| Other bonds .....         | 250,689,373           | 1,135,561,379      | 1,376,250,754      |
| Cash .....                | 492,882,724           | 194,913,459        | 687,796,174        |
| Capital .....             | 622,016,745           | 370,073,788        | 992,090,533        |
| Surplus and profits ..... | 332,971,643           | 399,766,497        | 732,738,140        |
| Deposits .....            | 2,076,226,576         | 3,654,797,296      | 5,741,023,872      |
| Total resources .....     | 3,977,675,445         | 4,331,328,357      | 8,309,003,802      |

The total banking funds—that is, capital, surplus, profits, and individual deposits—of all banks reporting amount to \$7,416,355,568, and, by comparison with returns in 1897, an increase of \$594,028,693 is shown. The per capita distribution by States and classes of banks is set forth in the Appendix. The national bank average is \$39.93; State bank, \$16.82; loan and trust company, \$11.54; savings bank, \$29.93; private bank, \$1.12; and total, \$99.34.

The specie and other currency held by national banks on July 14 and by other banks on the date of the latest reports aggregate \$687,796,173, an increase since 1897 of \$59,595,644. Classified, the holdings are as follows: Gold, \$341,108,985; silver, \$58,947,221; specie not shown in detail, \$2,131,917; legal tenders and other paper currency, \$199,915,862; fractional currency, \$1,093,904; "cash," \$84,598,284. The latter amount undoubtedly includes a quantity of specie, but how much can not even be estimated. The reports from a number of States show merely "cash on hand." It is interesting to note the changes which have occurred since 1897 in the amount of each kind of currency. Gold has increased \$98,755,983; silver, \$5,255,491; fractional currency, \$112,123; specie not classified, \$434,845; "cash," \$2,069,835. Legal tenders and other paper currency decreased \$47,032,633.

In July, 1898, 3,590 national banks and, approximately, 9,500 other banks, banking institutions, and private banks were in operation in the United States. During the year ended October 31, 1898, 7 national banks were found to be insolvent and placed in charge of receivers. From reports made to the Bradstreet Company and furnished to this Bureau, covering the year closed August 31, 1898, it is seen that the failures of banks other than national number 53, the assets and liabilities at date of failure being \$4,493,577 and \$7,080,190, respectively. There were 33 private bank failures, 14 State, 4 savings bank, and 2 trust company. The number, assets, and liabilities of failed banks of each class, by States, will be seen by reference to the Appendix.

The abstract of the reports of condition of the 33 chartered banks of the Dominion of Canada made on September 30, 1898, has been received, from which it is noted that capital stock aggregates \$62,900,034; circulation outstanding, \$40,071,143; deposits, \$242,128,762; total liabilities, \$382,331,503. The banks held, in specie, Dominion notes, bank notes, and checks, 15.5 per cent of deposits. The average rate of dividends paid during the past year was 7.6 per cent.

#### POSTAL AND OTHER FOREIGN SAVINGS BANKS.

In the following table is shown the number of depositors, amount due depositors, and average deposit in postal savings banks in all of the countries named, except Russia, on December 31, 1896. The returns

from Russia are of date January 1, 1898. This information appeared in the July edition of the Bulletin de Statistique de Paris and the Russe de Statistique de St. Petersburg.

| Country.           | Number of depositors. | Deposits.           | Average deposit. |
|--------------------|-----------------------|---------------------|------------------|
| Austria .....      | 1, 174, 902           | a \$23, 592, 961.56 | \$20.08          |
| Belgium.....       | 30, 837               | b 30, 459, 509.94   | 987.76           |
| Canada.....        | 968, 486              | 67, 216, 981.40     | 69.20            |
| France.....        | 130, 503              | 30, 495, 941.19     | 239.52           |
| France.....        | 2, 682, 908           | 151, 495, 389.95    | 56.47            |
| Hungary.....       | 295, 597              | a 5, 555, 480.49    | 18.79            |
| Italy.....         | 4, 517                | b 4, 477, 588.81    | 991.27           |
| Italy.....         | 2, 997, 562           | 89, 789, 354.68     | 29.95            |
| Netherlands.....   | 561, 989              | 21, 425, 571.53     | 38.12            |
| Great Britain..... | 6, 862, 035           | 526, 165, 811.11    | 73.74            |
| Sweden.....        | 451, 872              | 13, 342, 089.00     | 29.53            |
| Russia.....        | 530, 840              | c 32, 902, 082.00   | 61.98            |

a Savings.

b Subject to check.

c January 1, 1898.

Information of a like character to the foregoing with respect to savings institutions other than postal savings banks in France, Russia, United Kingdom, and the United States is given herewith:

| Country.            | Date.         | Number of banks. | Number of depositors. | Deposits.        | Average deposit. |
|---------------------|---------------|------------------|-----------------------|------------------|------------------|
| France.....         | Dec. 31, 1896 | 545              | 6, 633, 447           | \$652, 794, 618  | \$98.40          |
| Russia.....         | Jän. 1, 1898  | 861              | 1, 870, 637           | 198, 423, 532    | 106.07           |
| United Kingdom..... | Dec. 31, 1896 | a 239            | 1, 527, 217           | 235, 853, 935    | 154.43           |
| United States.....  | 1897-1898     | 979              | 5, 385, 746           | 2, 065, 631, 298 | 383.54           |

a November 20, 1896.

FOREIGN BANKS OF ISSUE.

The principal items of resources and liabilities of leading banks of issue in Europe on the dates indicated, reported in the London Economist, October 15, 1898, are set forth in the following table, the amounts being expressed in millions of pounds:

|                          | Bank of England,<br>Oct. 13, 1898. | National bank of Belgium,<br>Oct. 6, 1898. |
|--------------------------|------------------------------------|--------------------------------------------|
| Circulation .....        | £27.7                              | £19.6                                      |
| Deposits, etc.....       | 43.6                               | 3.4                                        |
| Specie and bullion ..... | 31.2                               | 4.3                                        |
| Securities.....          | 41.1                               | 17.2                                       |
|                          | Bank of France,<br>Oct. 13, 1898.  | Bank of Spain,<br>Oct. 8, 1898.            |
| Circulation .....        | £147.8                             | £57.4                                      |
| Deposits, etc.....       | 28.6                               | 35.4                                       |
| Specie and bullion ..... | 123.2                              | 16.2                                       |
| Securities.....          | 61.6                               | .....                                      |
| Discounts, etc.....      | .....                              | 45.7                                       |
|                          | Bank of Germany, Oct. 7,<br>1898.  | Austro-Hungarian Bank,<br>Oct. 7, 1898.    |
| Circulation .....        | £64.7                              | £59.5                                      |
| Deposits, etc.....       | 21.8                               | .....                                      |
| Specie and bullion ..... | 36.3                               | 39.7                                       |
| Discounts, etc.....      | 53.5                               | 20.6                                       |

|                         | Netherlands<br>Bank, Oct. 8,<br>1898. | Bank of Rus-<br>sia, Sept. 28,<br>1898. |
|-------------------------|---------------------------------------|-----------------------------------------|
| Circulation.....        | £17.9                                 | £77.9                                   |
| Deposits.....           | .3                                    | 18.8                                    |
| Specie and bullion..... | 11                                    | 106.6                                   |
| Discounts, etc.....     | 7.8                                   | 20.9                                    |
| Securities.....         |                                       | 3.5                                     |

  

|                         | Bank of Italy,<br>Sept. 20, 1898. | Swiss Banks<br>of Issue, Sept.<br>24, 1898. (a) |
|-------------------------|-----------------------------------|-------------------------------------------------|
| Circulation.....        | £30.6                             | £8.3                                            |
| Deposits, etc.....      | 9.5                               |                                                 |
| Specie and bullion..... | 14.4                              | 4.2                                             |
| Discounts, etc.....     | 7.3                               |                                                 |

a Direct official statement.

MONETARY SYSTEMS AND APPROXIMATE STOCKS OF MONEY IN THE PRINCIPAL COUNTRIES OF THE WORLD.

Through the courtesy of the Director of the Mint the Comptroller is enabled to present data relative to the monetary standards, ratios of gold to full legal-tender and limited-tender silver, the stocks of gold, silver, and uncovered paper, and the per capita of gold, silver, and paper in the principal countries of the world in 1898. Statistics are shown relative to thirty-seven countries having an aggregate population of 1,311,400,000. The gold held in these countries aggregates \$4,619,000,000; silver, \$3,977,500,000, and uncovered paper, \$2,322,800,000. Compared with the returns in 1897 there is an increase in gold of \$259,400,000. The amount held by the United States is \$925,100,000, an increase since 1897 of \$228,800,000; Russia has increased her supply \$169,700,000; Austria-Hungary, \$79,300,000; France, \$33,600,000; Germany, \$14,000,000, and the South American republics, \$12,500,000. The amount of gold held in the United Kingdom decreased from \$534,000,000 in 1897 to \$138,000,000, a reduction of \$146,000,000. Egypt apparently has \$99,300,000 less than a year ago, Roumania \$24,100,000 less, and Belgium \$5,000,000 less.

The changes in the amount of silver are not material, in the aggregate, as compared with 1897. Apparently there has been a falling off, but the decrease shown is mainly due to the revised estimate of the quantity of this metal in India, which is now stated to be \$592,100,000. In 1897 the estimate submitted by a different authority was \$950,000,000. There is noticed a reduction of \$33,600,000 in the amount of silver in Japan, \$24,100,000 in France, and \$12,000,000 in Belgium. The stock in the United States has increased \$3,700,000, in Russia \$54,200,000, and in Austria-Hungary \$81,800,000.

The stock of uncovered paper has apparently been reduced \$243,000,000. In 1897 the amount of uncovered paper in Russia was \$467,200,000, and none in 1898; in Austria-Hungary the reduction has been \$91,400,000, in the United States \$70,900,000, and in Portugal \$10,800,000. The principal increase in uncovered currency is as follows: The South American Republics, \$200,600,000; India, \$80,300,000; Spain, \$34,500,000; Roumania, \$21,900,000; Sweden, \$8,700,000; Italy, \$8,500,000; Germany, \$8,400,000, and the Netherlands, \$7,600,000.

By reference to the table it will be noticed that the average per capita of gold is \$3.52, silver \$3.03, and uncovered paper \$1.77. Hawaii has the largest amount of gold per capita, namely, \$40; the South African Republic is second, with \$32.41; Australasia, \$26.42; France, \$21.06; Cape Colony, \$20.83; Germany, \$12.78; United States, \$12.42; United

Kingdom, \$11.01. The maximum per capita of silver, \$62.05, is in the Straits Settlements; the next largest per capita is \$38.68, in Siam; \$11.45 in the Netherlands, \$10.90 in France, \$10 in Hawaii, and \$8.56 in the United States.

The largest per capita of uncovered paper is \$20.01, in the South American States; Greece and Belgium follow with \$12.75 and \$12.17, respectively. The last column of the table shows the per capita of gold, silver, and uncovered paper combined in each of the countries named. The range is from a maximum of \$62.05 in the Straits Settlements to a minimum of \$1.94 in Cuba.

MONETARY SYSTEMS AND APPROXIMATE STOCKS OF MONEY IN THE AGGREGATE AND PER CAPITA IN THE PRINCIPAL COUNTRIES OF THE WORLD IN 1898.

| Countries.              | Monetary system.* | Ratio between gold and full legal tender silver. |        | Ratio between gold and limited tender silver. | Population. | Stock of silver. |              |                 |            | Per capita.      |            |         |         |        |  |
|-------------------------|-------------------|--------------------------------------------------|--------|-----------------------------------------------|-------------|------------------|--------------|-----------------|------------|------------------|------------|---------|---------|--------|--|
|                         |                   | 1 to —                                           | 1 to — |                                               |             | Stock of gold.   | Full tender. | Limited tender. | Total.     | Uncovered paper. | Gold.      | Silver. | Pa-per. | Total. |  |
|                         |                   |                                                  |        |                                               |             | Mil. tons.       | Mil. tons.   | Mil. tons.      | Mil. tons. | Mil. tons.       | Mil. tons. |         |         |        |  |
| United States           | G and S           | 15.98                                            | 14.95  | 74.5                                          | 925.1       | \$501.5          | \$76.7       | \$638.2         |            | \$12.42          | \$8.56     | \$4.38  | \$25.36 |        |  |
| United Kingdom          | G                 | 14.28                                            |        | 39.8                                          | 438.0       |                  | e 121.7      | e 121.7         | b 112.0    | 11.01            | 3.06       | 2.81    | 16.88   |        |  |
| France                  | G and S           | 15½                                              | 14.38  | 38.5                                          | 6810.6      | b 373.5          | b 46.3       | b 419.8         | b 132.6    | 21.78            | 10.90      | 3.23    | 35.19   |        |  |
| Germany                 | G                 | 13.957                                           |        | 52.3                                          | 668.5       | d 95.2           | d 117.6      | d 212.8         | b 132.2    | 12.78            | 4.07       | 2.53    | 19.38   |        |  |
| Belgium                 | G and S           | 15½                                              | 14.38  | 6.5                                           | 30.0        | e 40.0           | e 5.0        | e 45.0          | b 79.1     | 4.62             | 6.92       | 12.17   | 23.71   |        |  |
| Italy                   | do                | 15½                                              | 14.38  | 31.3                                          | 696.5       | b 16.0           | b 26.5       | b 42.5          | b 199.5    | 3.08             | 1.36       | 5.41    | 9.85    |        |  |
| Switzerland             | do                | 15½                                              | 14.38  | 3                                             | 724.9       |                  | f 10.7       | f 10.7          | b 14.3     | 8.00             | 3.56       | 4.77    | 16.33   |        |  |
| Greece                  | do                | 15½                                              | 14.38  | 2.4                                           | e 5         | e 5              | e 1.0        | e 1.5           | b 30.6     | .21              | .62        | 12.75   | 13.58   |        |  |
| Spain                   | do                | 15½                                              | 14.38  | 18                                            | g 45.5      |                  | g 49.8       | g 49.8          | g 137.5    | 2.53             | 2.76       | 7.61    | 12.93   |        |  |
| Portugal                | G                 | 14.08                                            |        | 5.1                                           | b 5.2       |                  | b 6.1        | b 6.1           | b 39.0     | 1.02             | 1.20       | 7.64    | 9.86    |        |  |
| Roumania                | G and S           |                                                  |        | 5.4                                           | b 14.5      |                  | b 10.6       | b 10.6          | b 33.7     | 2.69             | 1.96       | 6.24    | 10.89   |        |  |
| Servia                  | do                |                                                  |        | 2.3                                           | b 1.2       |                  | b 2.7        | b 2.7           | .52        | 1.17             | 1.17       | 2.86    |         |        |  |
| Austria-Hungary         | G                 | 13.69                                            |        | 45.4                                          | b 251.8     | b 48.5           | b 97.0       | b 145.5         | b 86.2     | 5.55             | 3.20       | 1.90    | 10.65   |        |  |
| Netherlands             | G and S           | 15½                                              | 15     | 4.9                                           | b 21.9      | b 52.7           | b 3.4        | b 56.1          | b 45.5     | 4.47             | 11.45      | 9.28    | 25.20   |        |  |
| Norway                  | G                 | 14.88                                            |        | 2                                             | b 7.8       |                  | b 2.3        | b 2.3           | b 3.8      | 3.90             | 1.15       | 1.90    | 6.95    |        |  |
| Sweden                  | do                | 14.88                                            |        | 5                                             | b 8.6       |                  | b 5.7        | b 5.7           | b 27.7     | 1.72             | 1.14       | 5.54    | 8.40    |        |  |
| Denmark                 | do                | 14.88                                            |        | 2.3                                           | b 15.3      |                  | b 5.4        | b 5.4           | b 7.0      | 6.65             | 2.35       | 3.04    | 12.94   |        |  |
| Russia                  | do                | 15½                                              | 12.90  | 129.2                                         | b 756.6     | b 83.4           | b 45.0       | b 128.4         |            | 5.86             | 3.99       | 9.99    | 6.85    |        |  |
| Turkey                  | G and S           | 15½                                              | 15.875 | 24.1                                          | e 50.0      | e 30.0           | e 30.0       | e 40.0          |            | 2.07             | 1.66       |         | 3.73    |        |  |
| Australasia             | G                 | 14.23                                            |        | 5                                             | b 132.1     |                  | b 7.0        | b 7.0           | b 22.5     | 26.42            | 1.40       | 4.50    | 32.32   |        |  |
| Egypt                   | do                | 15.68                                            |        | 9.7                                           | e 30.0      |                  | b 6.4        | b 5.4           |            | 3.09             | 6.66       |         | 3.75    |        |  |
| Mexico                  | S                 | 16½                                              |        | 13                                            | e 8.6       | b 10610          |              | b 106.0         | b 4.0      | .67              | 8.15       | 3.07    | 11.89   |        |  |
| Central American States | do                |                                                  |        | 3.3                                           | b 1.3       | b 19.0           |              | b 19.0          | b 8.4      | .39              | 5.76       | 2.54    | 8.69    |        |  |
| South American States   | S b               | 15½                                              |        | 37.5                                          | b 77.5      | e 25.0           | e 10.0       | e 55.0          | b 750.6    | 2.07             | 9.33       | 20.01   | 23.01   |        |  |
| Japan                   | G and S           | 32.36                                            |        | 45.1                                          | b 79.9      | b 41.9           | b 18.5       | b 60.4          |            | 1.77             | 1.94       |         | 3.11    |        |  |
| India                   | do                | 15                                               |        | 296.9                                         |             | b 592.1          |              | b 592.1         | b 117.3    | 1.99             | 1.40       |         | 2.39    |        |  |
| China                   | S                 |                                                  |        | 333.3                                         |             | e 750.0          |              | e 750.0         |            | 1.96             |            |         | 1.96    |        |  |
| Straits Settlements     | do                |                                                  |        | 3.9                                           |             | d 240.0          | d 2.0        | d 242.0         |            | 62.05            |            |         | 62.05   |        |  |
| Canada                  | G                 | 14.28                                            |        | 5.3                                           | b 16.0      |                  | b 5.0        | b 5.0           | b 35.0     | 3.01             | .95        | 6.60    | 10.56   |        |  |
| Cuba                    | G and S           | 15½                                              |        | 1.8                                           | e 2.0       |                  | e 1.5        | e 1.5           |            | 1.11             | .83        |         | 1.94    |        |  |
| Haiti                   | do                | 15½                                              |        | 1                                             | b 4.0       | b 3.0            | e 1.5        | b 4.5           | b 4.1      | 4.00             | 4.50       | 4.10    | 12.60   |        |  |
| Bulgaria                | do                | 15½                                              | 14.38  | 3.3                                           | e 1.0       | e 3.4            | e 3.4        | e 6.8           |            | .30              | 2.06       |         | 2.36    |        |  |
| Siam                    | S                 |                                                  |        | 5                                             | b 20.0      | b 193.4          |              | b 193.4         |            | 4.00             | 38.68      |         | 42.68   |        |  |
| Hawaii                  | G and S           | 15.98                                            | 14.95  | .1                                            | b 4.0       | 1.0              |              | b 1.0           |            | 40.00            | 10.00      |         | 50.00   |        |  |
| Cape Colony             | G                 | 14.28                                            |        | 1.8                                           | e 37.5      |                  | e 1.0        | e 1.0           |            | 20.83            | .55        |         | 21.38   |        |  |
| South African Republic  | do                | 14.28                                            |        | .9                                            | e 29.2      |                  | e 1.2        | e 1.2           |            | 32.44            | 1.33       |         | 33.77   |        |  |
| Finland                 | do                | 15.50                                            |        | 2.6                                           | g 4.3       |                  | g 4          | g 4             | g 9.4      | 1.65             | .15        | 3.62    | 5.42    |        |  |
| Total                   |                   |                                                  |        | 1,311.4                                       | 4,619.0     |                  | 3,276.1      | 701.4           | 3,977.5    | 2,322.8          | 3.52       | 3.03    | 1.77    | 8.32   |  |

\* G (gold). S (silver).

a Nov. 1, 1898; all other countries Jan. 1, 1898.

b Information furnished through United States representatives.

c Money and Prices, State Department, United States.

d Haupt.

e Estimate, Bureau of the Mint.

f C. Cramer Frey.

g Bulletin de Statistique, Paris, January, 1898.

h Except Venezuela, Chile, and Peru.

i Includes Aden, Perim, Ceylon, Hongkong, Iauan, and Straits Settlements.

In conclusion, the Comptroller desires to commend the associates of his office for their faithful, able, and efficient services, much of it rendered to the Government during extra hours of labor without compensation.

To Mr. Lawrence O. Murray, Deputy Comptroller; Messrs. A. D. Lynch and George T. May, in charge of work connected with insolvent banks; George S. Anthony, W. J. Fowler, W. W. Eldridge, E. E. Schreiner, in charge of divisions; T. O. Ebaugh; W. D. Swan; J. Y. Paige, chief clerk, and to Mr. T. P. Kane, secretary, the Comptroller desires to publicly express his appreciation of their fidelity to the best interests of the governmental work in which they are engaged.

A handwritten signature in cursive script, reading "Charles G. Dawes". The signature is written in dark ink and is positioned above the printed name and title.

*Comptroller of the Currency.*

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

## EUROPEAN BANKING LAWS AND REGULATIONS.

In 1896 this Bureau obtained, through the diplomatic and consular officers, information with respect to the banking laws and regulations of the countries to which those officers were accredited. From the correspondence resulting was obtained the following relative to the procedure in cases of insolvency:

AUSTRIA.—There are no special laws governing the closing up of the business of insolvent banks. The procedure is the same as in case of other bankrupt and insolvent corporations.—BARTLETT TRIPP, *United States Minister*.

BELGIUM.—The law of 1873 provides for the closing up of the business of insolvent banks.

“ARTICLE 117. The receivers, without prejudice to the rights of preferred creditors (*créanciers privilégiés*), will pay all the debts of the company in proportion and without distinction between notes on demand or otherwise (*dettes exigibles et non exigibles*), discount for the latter being deducted. They can, however, upon their personal guaranty, pay first the notes on demand, if the assets clearly exceed the liabilities, or if the notes payable at a certain date (*créances à terme*) have a sufficient guaranty, the right of creditors to have recourse to courts of justice being reserved.”—JAS. H. EWING, *United States Minister*.

DENMARK.—The proceedings are the same as in the case of any other business—that is, by action in the courts by any person.—JOHN E. RISLEY, *United States Minister*.

FRANCE.—It seems that there is no special provision of law applicable to such cases—that is, the insolvency of a bank.—J. B. EUSTIS, *United States Ambassador*.

GERMANY.—In the case of the insolvency of a bank the general bankruptcy proceeding is applicable as regulated by the imperial bankruptcy regulation of February 10, 1877.—THEODORE RUNYON, *United States Ambassador*.

GREAT BRITAIN.—There are no special regulations as to procedure in winding up insolvent banks. Joint-stock banks are subject in this respect to the provisions of the companies' acts as regards the winding up of any case registered under those acts.

The law provides that in case of the winding up of the limited banking companies, which are also banks of issue, if the general assets are insufficient to satisfy the claims both of note holders and of general creditors, then the members of the company, after satisfying the remaining demands of the note holders, shall be liable to contribute toward the payment of the debts of the general creditors a sum equal to the amount received by the note holders out of the general assets of the company. No obligation rests upon private banks of issue in England to provide specially for the redemption of their notes, but the liability of the members of these banks is unlimited.—T. F. BAYARD, *United States Ambassador*.

(Mr. L. Carroll Root, author of No. 9, Volume III, Sound Currency, in connection with the reference to the provisions of the act of 1844, placing in the issue department of the Bank of England, to be held as security for its issues, £14,000,000 of Government bonds and requiring the deposit in coin in full for all notes issued above this amount, says: “No occasion has ever arisen for testing the legal import of this provision, which is not very definitely expressed. The consensus of opinion, however, seems to be that the securities thus deposited are pledged toward the redemption of notes, and that in case of the insolvency of the institution the other creditors of the bank holding claims against the banking department could have no resort to the coin or bonds deposited in the issue department until the note holders were paid in full.”)

GREECE.—The closing up of its affairs, when insolvent, is determined by the regulations of each bank. In general, it may be said that when a bank has lost one-half or two-thirds of its capital stock a meeting of its shareholders is held. Three examiners appointed at this meeting examine the books of the bank and make a detailed report to the shareholders, who then decide whether the bank shall close up or continue its business. In other cases the court of first instance is called upon to decide in matters relating to insolvent banks which may be brought before it.—E. ALEXANDER, *United States Minister*.

ITALY.—The Italian banking legislation contains no special provision relating to the affairs of insolvent banks of emission; hence they would be subject to common-law proceedings.—*Italian Foreign Office, per Secretary of the United States Embassy*.

PORTUGAL.—When a bank fails to fulfill entirely or in part the obligations incurred in the course of its operations, the Government appoints a commissioner of its own whose duty it is to act with the directors until settlement of the crisis is reached—either by restoring the normal state of affairs or by a declaration of bankruptcy.—GEORGE WILLIAM CARUTH, *United States Minister*.

RUSSIA.—Insolvent banks are closed up under the general insolvency law like other insolvents.—C. R. BRECKINRIDGE, *United States Minister*.

ROUMANIA.—So far as I can find out, there is no special law for the closing up of the business of insolvent banks, but I presume that the ordinary commercial law would be applied to such cases. Up to the present, cases of banks becoming insolvent have not been known in Roumania.—E. ALEXANDER, *United States Minister*.

SWITZERLAND.—ARTICLE 30 (law on the issue and retirement of bank notes in case of forced liquidation). The holders of notes, who are collectively represented by a commissioner appointed by the court, have the right to be satisfied, first, out of the stock on hand and the proceeds of the liquidation of the negotiable paper, then from the securities. When a canton has guaranteed the issue of notes by a bank, it is held responsible for 60 per cent of the issue of the outstanding notes of the amount not covered by the stock on hand for the payment of the creditors. For the balance of their claims the holders of notes directly acquire an equitable interest in the mortgages.



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# THE NATIONAL-BANK ACT

AS AMENDED,

WITH OTHER LAWS RELATING TO  
NATIONAL BANKS.

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# THE NATIONAL-BANK ACT, AS AMENDED, WITH OTHER LAWS RELATING TO NATIONAL BANKS.

(Index to sections of Revised Statutes, p. 83.)

## CHAPTER ONE.

### THE CURRENCY BUREAU.

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1. **THE NATIONAL-BANK ACT.**—Sec. 1 of the act of June 20, 1874, provides that the act entitled “An act to provide a national currency secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof,” approved June third, eighteen hundred and sixty-four, shall hereafter be known as the “National-Bank Act.”

2. **COMPTROLLER OF THE CURRENCY.** (SEC. 324.) There shall be in the Department of the Treasury a Bureau charged with the execution of all laws passed by Congress relating to the issue and regulation of a national currency secured by United States bonds, the chief officer of which Bureau shall be called the Comptroller of the Currency, and shall perform his duties under the general direction of the Secretary of the Treasury.

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

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

5. **DEPUTY COMPTROLLER.** (SEC. 327.) There shall be in the Bureau of the Comptroller of the Currency a Deputy Comptroller of the Currency, to be appointed by the Secretary, who shall be entitled to a salary of two thousand eight hundred dollars a year, and who shall possess the power and perform the duties attached by law to the office of Comptroller during a vacancy in the office or during the absence or inability of the Comptroller. The Deputy Comptroller shall also take

the oath of office prescribed by the Constitution and laws of the United States, and shall give a like bond in the penalty of fifty thousand dollars.

6. **INTEREST IN NATIONAL BANKS PROHIBITED.** (SEC. 329.) It shall not be lawful for the Comptroller or the Deputy Comptroller of the Currency, either directly or indirectly, to be interested in any association issuing national currency under the laws of the United States.

7. **OFFICE CLERKS.** (SEC. 328.) The Comptroller of the Currency shall employ, from time to time, the necessary clerks, to be appointed and classified by the Secretary of the Treasury, to discharge such duties as the Comptroller shall direct.

8. **SEAL OF OFFICE.** (SEC. 330.) The seal devised by the Comptroller of the Currency for his office, and approved by the Secretary of the Treasury, shall continue to be the seal of office of the Comptroller, and may be renewed when necessary. A description of the seal, with an impression thereof, and a certificate of approval of the Secretary of the Treasury, shall be filed in the office of the Secretary of State.

9. **OFFICES, VAULTS, ETC.** (SEC. 331.) There shall be assigned, from time to time, to the Comptroller of the Currency, by the Secretary of the Treasury, suitable rooms in the Treasury building for conducting the business of the Currency Bureau, containing safe and secure fire-proof vaults, in which the Comptroller shall deposit and safely keep all the plates not necessarily in the possession of engravers or printers, and other valuable things belonging to his department; and the Comptroller shall from time to time furnish the necessary furniture, stationery, fuel, lights, and other proper conveniences for the transaction of the business of his office.

10. **ANNUAL REPORT.** (SEC. 333.) The Comptroller of the Currency shall make an annual report to Congress, at the commencement of its session, exhibiting—

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

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

Third. *Amendments proposed.*—Any amendment to the laws relative to banking by which the system may be improved and the security of the holders of its notes and other creditors may be increased.

Fourth. *Condition of other banks.*—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 by the Comptroller from the reports made by such banks, banking companies, and savings banks to the legislatures or officers of the different States and Territories, and, where such reports can not be obtained, the deficiency to be supplied from such other authentic sources as may be available.

Fifth. *Employés and expenses.*—The names and compensation of the clerks employed by him, and the whole amount of the expenses of the banking department during the year.

11. WHEN ANNUAL REPORT IS PRINTED. (SEC. 3811.) When the Annual Report of the Comptroller of the Currency upon the national banks and banks under State and Territorial laws is completed, or while it is in process of completion, if thereby the business may be sooner dispatched, the work of printing shall be commenced, under the superintendence of the Secretary, and the whole shall be printed and ready for delivery on or before the first day of December next after the close of the year to which the report relates.

12. NUMBER OF COPIES TO BE PRINTED.—The act of January 12, 1895, provides that there shall be printed of the Annual Report of the Comptroller of the Currency ten thousand copies; one thousand for the Senate, two thousand for the House, and seven thousand for distribution by the Comptroller of the Currency.

## CHAPTER TWO.

### ORGANIZATION AND POWERS OF NATIONAL BANKS.

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13. ARTICLES OF ASSOCIATION. (SEC. 5133.) Associations for carrying on the business of banking under this Title may be formed by any number of natural persons, not less in any case than five. They shall enter into articles of association, which shall specify in general terms the object for which the association is formed, and may contain any other provisions, not inconsistent with law, which the association may see fit to adopt for the regulation of its business and the conduct of its affairs. These articles shall be signed by the persons uniting to form the association, and a copy of them shall be forwarded to the Comptroller of the Currency, to be filed and preserved in his office.

14. ORGANIZATION CERTIFICATE. (SEC. 5134.) The persons uniting to form such an association shall, under their hands, make an organization certificate, which shall specifically state—

First. *Title.*—The name assumed by such association; which name shall be subject to the approval of the Comptroller of the Currency.

Second. *Location.*—The place where its operations of discount and deposit are to be carried on, designating the State, Territory, or District, and the particular county and city, town, or village.

Third. *Capital stock.*—The amount of capital stock and the number of shares into which the same is to be divided.

Fourth. *Shareholders.*—The names and places of residence of the shareholders and the number of shares held by each of them.

Fifth. *Object of certificate.*—The fact that the certificate is made to enable such persons to avail themselves of the advantages of this Title.

15. EXECUTION OF ORGANIZATION CERTIFICATE. (SEC. 5135.) The organization certificate shall be acknowledged before a judge of some court of record or notary public, and shall be, together with the acknowledgment thereof, authenticated by the seal of such court or notary, transmitted to the Comptroller of the Currency, who shall record and carefully preserve the same in his office.

16. CORPORATE POWERS. (SEC. 5136.) Upon duly making and filing articles of association and an organization certificate, the association shall become, as from the date of the execution of its organization certificate, a body corporate, and as such, and in the name designated in the organization certificate, it shall have power—

First. *Seal.*—To adopt and use a corporate seal.

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

Third. *Contracts.*—To make contracts.

Fourth. *Suits.*—To sue and be sued, complain and defend, in any court of law and [or] equity, as fully as natural persons.

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

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

Seventh. *Incidental powers.*—To exercise by its board of directors, or duly authorized officers or agents, subject to law, all such incidental powers as shall be necessary to carry on the business of banking; by discounting and negotiating promissory notes, drafts, bills of exchange, and other evidences of debt; by receiving deposits; by buying and selling exchange, coin, and bullion; by loaning money on personal security; and by obtaining, issuing, and circulating notes according to the provisions of this Title; but no association shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Comptroller of the Currency to commence the business of banking.

17. AMOUNT OF CAPITAL STOCK REQUIRED. (SEC. 5138.) No association shall be organized under this Title with a less capital than one hundred thousand dollars, except that banks with a capital of not less than fifty thousand dollars may, with the approval of the Secretary of the Treasury, be organized in any place the population of which does not exceed six thousand inhabitants. No association shall be organized in a city the population of which exceeds fifty thousand persons with a less capital than two hundred thousand dollars.

18. SHARES OF STOCK. (SEC. 5139.) The capital stock of each association shall be divided into shares of one hundred dollars each, and

be deemed personal property, and transferable on the books of the association in such manner as may be prescribed in the by-laws or articles of association. Every person becoming a shareholder by such transfer shall, in proportion to his shares, succeed to all the rights and liabilities of the prior holder of such shares.

19. PAYMENT OF CAPITAL STOCK. (SEC. 5140.) At least fifty per centum of the capital stock of every association shall be paid in before it shall be authorized to commence business; and the remainder of the capital stock of such association shall be paid in installments of at least ten per centum each, on the whole amount of the capital, as frequently as one installment at the end of each succeeding month from the time it shall be authorized by the Comptroller of the Currency to commence business; and the payment of each installment shall be certified to the Comptroller, under oath, by the president or cashier of the association.

20. ENFORCING PAYMENT OF CAPITAL. (SEC. 5141.) Whenever any shareholder, or his assignee, fails to pay any installment on the stock when the same is required by the preceding section to be paid, the directors of such association may sell the stock of such delinquent shareholder at public auction, having given three weeks' previous notice thereof in a newspaper published and of general circulation in the city or county where the association is located, or if no newspaper is published in said city or county, then in a newspaper published nearest thereto, to any person who will pay the highest price therefor, to be not less than the amount then due thereon, with the expenses of advertisement and sale; and the excess, if any, shall be paid to the delinquent shareholder. If no bidder can be found who will pay for such stock the amount due thereon to the association, and the cost of advertisement and sale, the amount previously paid shall be forfeited to the association, and such stock shall be sold as the directors may order, within six months from the time of such forfeiture, and if not sold it shall be canceled and deducted from the capital stock of the association.

21. RESTORATION OF CAPITAL. (SEC. 5141.) If any such cancellation and reduction shall reduce the capital of the association below the minimum of capital required by law, the capital stock shall, within thirty days from the date of such cancellation, be increased to the required amount; in default of which a receiver may be appointed, according to the provisions of section fifty-two hundred and thirty-four, to close up the business of the association.

22. EXAMINATION OF ORGANIZATION PROCEEDINGS. (SEC. 5168.) Whenever a certificate is transmitted to the Comptroller of the Currency, as provided in this Title, and the association transmitting the same notifies the Comptroller that at least fifty per centum of its capital stock has been duly paid in, and that such association has complied with all the provisions of this Title required to be complied with before an association shall be authorized to commence the business of banking, the Comptroller shall examine into the condition of such association, ascertain especially the amount of money paid in on account of its capital, the name and place of residence of each of its directors, and the amount of the capital stock of which each is the owner in good faith, and generally whether such association has complied with all the provisions of this Title required to entitle it to engage in the business of banking.

23. CERTIFICATE OF OFFICERS AND DIRECTORS. (SEC. 5168.) And shall cause to be made and attested by the oaths of a majority of the directors, and by the president or cashier of the association, a statement of all the facts necessary to enable the Comptroller to determine

whether the association is lawfully entitled to commence the business of banking.

24. DEPOSIT OF UNITED STATES BONDS. (SEC. 5159.) Every association, after having complied with the provisions of this Title, preliminary to the commencement of the banking business, and before it shall be authorized to commence banking business under this Title, shall transfer and deliver to the Treasurer of the United States, as security for its circulating notes, any United States registered bonds bearing interest, to an amount where the capital is one hundred and fifty thousand dollars or less, of not less than one-fourth of the capital, and fifty thousand dollars where the capital is in excess of one hundred and fifty thousand dollars. (NOTE.—As amended by sec. 8 of the act of July 12, 1882.)

25. COMPTROLLER'S CERTIFICATE OF AUTHORITY. (SEC. 5169.) If, upon a careful examination of the facts so reported, and of any other facts which may come to the knowledge of the Comptroller, whether by means of a special commission appointed by him for the purpose of inquiring into the condition of such association, or otherwise, it appears that such association is lawfully entitled to commence the business of banking, the Comptroller shall give to such association a certificate, under his hand and official seal, that such association has complied with all the provisions required to be complied with before commencing the business of banking, and that such association is authorized to commence such business. But the Comptroller may withhold from an association his certificate authorizing the commencement of business whenever he has reason to suppose that the shareholders have formed the same for any other than the legitimate objects contemplated by this title.

26. PUBLICATION OF CERTIFICATE OF AUTHORITY. (SEC. 5170.) The association shall cause the certificate issued under the preceding section to be published in some newspaper printed in the city or county where the association is located, for at least sixty days next after the issuing thereof; or, if no newspaper is published in such city or county, then in the newspaper published nearest thereto.

27. NUMBER AND ELECTION OF DIRECTORS. (SEC. 5145.) The affairs of each association shall be managed by not less than five directors, who shall be elected by the shareholders at a meeting to be held at any time before the association is authorized by the Comptroller of the Currency to commence the business of banking, and afterward at meetings to be held on such day in January of each year as is specified therefor in the articles of association. The directors shall hold office for one year, and until their successors are elected and have qualified.

28. QUALIFICATIONS OF DIRECTORS. (SEC. 5146.) Every director must, during his whole term of service, be a citizen of the United States, and at least three-fourths of the directors must have resided in the State, Territory, or District in which the association is located for at least one year immediately preceding their election, and must be residents therein during their continuance in office. Every director must own, in his own right, at least ten shares of the capital stock of the association of which he is a director. Any director who ceases to be the owner of ten shares of the stock, or who becomes in any other manner disqualified, shall thereby vacate his place.

29. QUALIFICATIONS OF DIRECTORS IN OKLAHOMA.—Sec. 17 of the act of May 2, 1890, provides "that the provisions of Title sixty-two of the Revised Statutes of the United States relating to national banks, and all amendments thereto, shall have the same force and effect in the Territory of Oklahoma as elsewhere in the United States:

*“Provided, That persons otherwise qualified to act as directors shall not be required to have resided in said Territory for more than three months immediately preceding their election as such.”*

30. **QUALIFICATIONS OF VOTERS AT ELECTIONS.** (SEC. 5144.) In all elections of directors, and in deciding all questions at meetings of shareholders, each shareholder shall be entitled to one vote on each share of stock held by him. Shareholders may vote by proxies duly authorized in writing; but no officer, clerk, teller, or bookkeeper of such association shall act as proxy; and no shareholder whose liability is past due and unpaid shall be allowed to vote.

31. **OATHS OF DIRECTORS.** (SEC. 5147.) Each director, when appointed or elected, shall take an oath that he will, so far as the duty devolves on him, diligently and honestly administer the affairs of such association, and will not knowingly violate, or willingly permit to be violated, any of the provisions of this Title, and that he is the owner in good faith, and in his own right, of the number of shares of stock required by this Title, subscribed by him, or standing in his name on the books of the association, and that the same is not hypothecated or in any way pledged as security for any loan or debt. Such oath, subscribed by the director making it, and certified by the officer before whom it is taken, shall be immediately transmitted to the Comptroller of the Currency, and shall be filed and preserved in his office.

32. **FAILURE TO HOLD ANNUAL ELECTION.** (SEC. 5149.) If, from any cause, an election of directors is not made at the time appointed, the association shall not for that cause be dissolved, but an election may be held on any subsequent day, thirty days' notice thereof in all cases having been given in a newspaper published in the city, town, or county in which the association is located; and if no newspaper is published in such city, town, or county such notice shall be published in a newspaper published nearest thereto. If the articles of association do not fix the day on which the election shall be held, or if no election is held on the day fixed, the day for the election shall be designated by the board of directors in their by-laws, or otherwise; or if the directors fail to fix the day, shareholders representing two-thirds of the shares may do so.

33. **VACANCIES IN BOARD OF DIRECTORS.** (SEC. 5148.) Any vacancy in the board shall be filled by appointment by the remaining directors, and any director so appointed shall hold his place until the next election.

34. **PRESIDENT SHALL BE A DIRECTOR.** (SEC. 5150.) One of the directors, to be chosen by the board, shall be the president of the board.

35. **ORGANIZATION OF GOLD BANKS.** (SEC. 5185.) Associations may be organized in the manner prescribed by this Title for the purpose of issuing notes payable in gold.

36. **CONVERSION OF GOLD BANKS.**—The act of February 14, 1880, provides that any national gold bank organized under the provisions of the laws of the United States may, in the manner and subject to the provisions prescribed by section fifty-one hundred and fifty-four of the Revised Statutes of the United States, for the conversion of banks incorporated under the laws of any State, cease to be a gold bank and become such an association as is authorized by section fifty-one hundred and thirty-three, for carrying on the business of banking, and shall have the same powers and privileges, and shall be subject to the same duties, responsibilities, and rules, in all respects, as are by law prescribed for such associations: *Provided, That* all certificates of organization which shall be issued under this act shall bear the date of the original organization of each bank respectively as a gold bank.

37. **CONVERSION OF STATE BANKS.** (SEC. 5154.) Any bank incorporated by special law, or any banking institution organized under a general law of any State, may become a national association under this Title by the name prescribed in its organization certificate; and in such case the articles of association and the organization certificate may be executed by a majority of the directors of the bank or banking institution; and the certificate shall declare that the owners of two-thirds of the capital stock have authorized the directors to make such certificate, and to change and convert the bank or banking institution into a national association. A majority of the directors, after executing the articles of association and organization certificate, shall have power to execute all other papers, and to do whatever may be required to make its organization perfect and complete as a national association. The shares of any such bank may continue to be for the same amount each as they were before the conversion, and the directors may continue to be the directors of the association until others are elected or appointed in accordance with the provisions of this chapter; and any State bank which is a stockholder in any other bank, by authority of State laws, may continue to hold its stock, although either bank, or both, may be organized under and have accepted the provisions of this Title. When the Comptroller of the Currency has given to such association a certificate, under his hand and official seal, that the provisions of this Title have been complied with, and that it is authorized to commence the business of banking, the association shall have the same powers and privileges, and shall be subject to the same duties, responsibilities, and rules, in all respects, as are prescribed for other associations, originally organized as national banking associations, and shall be held and regarded as such an association. But no such association shall have a less capital than the amount prescribed for associations organized under this Title.

38. **CAPITAL OF STATE BANKS.** (SEC. 3410.) The capital of any State bank or banking association which has ceased or shall cease to exist, or which has been or shall be converted into a national bank, shall be assumed to be the capital as it existed immediately before such bank ceased to exist or was converted as aforesaid.

39. **CONVERTED BANKS MAY RETAIN BRANCHES.** (SEC. 5155.) It shall be lawful for any bank or banking association, organized under State laws and having branches, the capital being joint and assigned to and used by the mother bank and branches in definite proportions, to become a national banking association in conformity with existing laws and to retain and keep in operation its branches, or such one or more of them as it may elect to retain, the amount of the circulation redeemable at the mother bank and each branch to be regulated by the amount of capital assigned to and used by each.

40. **PERSONAL LIABILITY OF SHAREHOLDERS.** (SEC. 5151.) The shareholders of every national banking association shall be held individually responsible, equally and ratably, and not one for another, for all contracts, debts, and engagements of such association to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares, except that shareholders of any banking association now existing under State laws having not less than five millions of dollars of capital actually paid in and a surplus of twenty per centum on hand, both to be determined by the Comptroller of the Currency, shall be liable only to the amount invested in their shares; and such surplus of twenty per centum shall be kept undiminished, and be in addition to the surplus provided for in this

Title; and if at any time there is a deficiency in such surplus of twenty per centum such association shall not pay any dividends to its shareholders until the deficiency is made good; and in case of such deficiency the Comptroller of the Currency may compel the association to close its business and wind up its affairs under the provisions of chapter four of this Title.

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

42. AMENDMENT OF ARTICLES RESTRICTED.—Sec. 5139 provides that no change shall be made in the articles of association of a national bank by which the rights, remedies, or security of the existing creditors of the association shall be impaired.

43. INCREASE OF CAPITAL STOCK. (SEC. 5142.) Any association formed under this Title may, by its articles of association, provide for an increase of its capital from time to time, as may be deemed expedient, subject to the limitations of this Title. But the maximum of such increase to be provided in the articles of association shall be determined by the Comptroller of the Currency. Sec. 1 of the act of May 1, 1886, provides that any national banking association may, with the approval of the Comptroller of the Currency, by the vote of shareholders owning two-thirds of the stock of such association, increase its capital stock, in accordance with existing laws, to any sum approved by the said Comptroller, notwithstanding the limit fixed in its original articles of association and determined by said Comptroller; and no increase of the capital stock of any national banking association either within or beyond the limit fixed in its original articles of association shall be made except in the manner herein provided.

44. WHEN INCREASE BECOMES VALID. (SEC. 5142.) And no increase of capital shall be valid until the whole amount of such increase is paid in, and notice thereof has been transmitted to the Comptroller of the Currency, and his certificate obtained specifying the amount of such increase of capital stock, with his approval thereof, and that it has been duly paid in as part of the capital of such association.

45. REDUCTION OF CAPITAL STOCK. (SEC. 5143.) Any association formed under this Title may, by the vote of shareholders owning two-thirds of its capital stock, reduce its capital to any sum not below the amount required by this Title to authorize the formation of associations, but no such reduction shall be allowable which will reduce the capital of the association below the amount required for its outstanding circulation, nor shall any such reduction be made until the amount of the proposed reduction has been reported to the Comptroller of the Currency and his approval thereof obtained.

46. CHANGE OF TITLE AND LOCATION.—Secs. 2, 3, and 4 of the act of May 1, 1886, provide:

SEC. 2. That any national banking association may change its name or the place where its operations of discount and deposit are to be carried on to any other place within the same State, not more than thirty miles distant, with the approval of the Comptroller of the Currency, by the vote of shareholders owning two-thirds of the stock of such association. A duly authenticated notice of the vote and of the new name or location selected shall be sent to the office of the Comptroller

of the Currency, but no change of name or location shall be valid until the Comptroller shall have issued his certificate of approval of the same.

SEC. 3. That all debts, liabilities, rights, provisions, and powers of the association under its old name shall devolve upon and inure to the association under its new name.

SEC. 4. That nothing in this act contained shall be so construed as in any manner to release any national banking association under its old name or at its old location from any liability, or affect any action or proceeding in law in which said association may be or become a party or interested.

47. STATUS OF NATIONAL BANKS ORGANIZED UNDER THE ACT OF FEBRUARY 25, 1863. (SEC. 5156.) That nothing in this Title shall affect any appointments made, acts done, or proceedings had or commenced prior to the third day of June, eighteen hundred and sixty-four, in or toward the organization of any national banking association under the act of February twenty-five, eighteen hundred and sixty-three; but all associations which on the third day of June, eighteen hundred and sixty-four, were organized or commenced to be organized under that act shall enjoy all the rights and privileges granted, and be subject to all the duties, liabilities, and restrictions imposed by this Title, notwithstanding all the steps prescribed by this Title for the organization of associations were not pursued, if such associations were duly organized under that act.

## CHAPTER THREE.

### BANK CIRCULATION.

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|--------------------------------------------|-----------------------------------------------------|
| 48. United States bonds defined.           | 65. Worn-out or mutilated circulation.              |
| 49. Security for circulation.              | 66. Provisions for redeeming circulation.           |
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48. UNITED STATES BONDS DEFINED. (SEC. 5158.) The term "United States bonds," as used throughout this chapter, shall be construed to mean registered bonds of the United States.

49. SECURITY FOR CIRCULATION. (SEC. 5159.) Every association, after having complied with the provisions of this Title, preliminary to the commencement of the banking business, and before it shall be authorized to commence banking business under this Title, shall transfer and deliver to the Treasurer of the United States, as security for its circulating notes, any United States registered bonds, bearing interest, to an amount, where the capital is one hundred and fifty thousand dollars or less, not less than one-fourth of the capital, and fifty thou-

sand dollars where the capital is in excess of one hundred and fifty thousand dollars. Such bonds shall be received by the Treasurer upon deposit, and shall be by him safely kept in his office until they shall be otherwise disposed of in pursuance of the provisions of this Title; and such of those banks having on deposit bonds in excess of that amount are authorized to reduce their circulation by the deposit of lawful money as provided by law: *Provided*, That the amount of such circulating notes shall not exceed in any case ninety per centum of the par value of the bonds deposited as herein provided. (NOTE.—As amended by sec. 4 of the act of June 20, 1874, and sec. 8 of the act of July 12, 1882.)

50. RELATION OF BOND DEPOSIT TO CAPITAL. (SEC. 5160.) The deposit of bonds made by each association shall be increased as its capital may be paid up or increased, so that every association shall at all times have on deposit with the Treasurer registered United States bonds to the amount required by law. And any association that may desire to reduce its capital or close up its business and dissolve its organization may take up its bonds upon returning to the Comptroller its circulating notes in the proportion hereinafter required, or may take up any excess of bonds beyond the amount required by law, and upon which no circulating notes have been delivered.

51. EXCHANGE OF BONDS. (SEC. 5161.) To facilitate a compliance with the two preceding sections, the Secretary of the Treasury is authorized to receive from any association, and cancel, any United States coupon bonds, and to issue in lieu thereof registered bonds of like amount, bearing a like rate of interest, and having the same time to run.

52. BONDS HELD BY TREASURER. (SEC. 5162.) All transfers of United States bonds made by any association under the provisions of this Title shall be made to the Treasurer of the United States in trust for the association, with a memorandum written or printed on each bond, and signed by the cashier, or some other officer of the association making the deposit. A receipt shall be given to the association, by the Comptroller of the Currency, or by a clerk appointed by him for that purpose, stating that the bond is held in trust for the association on whose behalf the transfer is made, and as security for the redemption and payment of any circulating notes that have been or may be delivered to such association. No assignment or transfer of any such bond by the Treasurer shall be deemed valid unless countersigned by the Comptroller of the Currency.

53. RECORD OF BOND TRANSFERS. (SEC. 5163.) The Comptroller of the Currency shall keep in his office a book in which he shall cause to be entered, immediately upon countersigning it, every transfer or assignment by the Treasurer, of any bonds belonging to a national banking association, presented for his signature. He shall state in such entry the name of the association from whose account the transfer is made, the name of the party to whom it is made, and the par value of the bonds transferred.

54. NOTICE OF TRANSFER. (SEC. 5164.) The Comptroller of the Currency shall, immediately upon countersigning and entering any transfer or assignment by the Treasurer of any bonds belonging to a national banking association, advise by mail the association from whose accounts the transfer is made of the kind and numerical designation of the bonds and the amount thereof so transferred.

55. EXAMINATION OF BONDS AND RECORDS. (SEC. 5165.) The Comptroller of the Currency shall have at all times, during office hours, access to the books of the Treasurer of the United States for the purpose of ascertaining the correctness of any transfer or assignment of the bonds

deposited by an association, presented to the Comptroller to counter-sign; and the Treasurer shall have the like access to the book mentioned in section fifty-one hundred and sixty-three, during office hours, to ascertain the correctness of the entries in the same; and the Comptroller shall also at all times have access to the bonds on deposit with the Treasurer to ascertain their amount and condition.

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

57. GENERAL PROVISIONS RESPECTING BONDS. (SEC. 5167.) The bonds transferred to and deposited with the Treasurer of the United States by any association for the security of its circulating notes shall be held exclusively for that purpose until such notes are redeemed, except as provided in this Title. The Comptroller of the Currency shall give to any such association powers of attorney to receive and appropriate to its own use the interest on the bonds which it has so transferred to the Treasurer; but such powers shall become inoperative whenever such association fails to redeem its circulating notes. Whenever the market or cash value of any bonds thus deposited with the Treasurer is reduced below the amount of the circulation issued for the same the Comptroller may demand and receive the amount of such depreciation in other United States bonds at cash value, or in money, from the association, to be deposited with the Treasurer as long as such depreciation continues. And the Comptroller, upon the terms prescribed by the Secretary of the Treasury, may permit an exchange to be made of any of the bonds deposited with the Treasurer by any association for other bonds of the United States authorized to be received as security for circulating notes if he is of opinion that such an exchange can be made without prejudice to the United States; and he may direct the return of any bonds to the association which transferred the same, in sums of not less than one thousand dollars, upon the surrender to him and the cancellation of a proportionate amount of such circulating notes: *Provided*, That the remaining bonds which shall have been transferred by the association offering to surrender circulating notes are equal to the amount required for the circulating notes not surrendered by such association, and that the amount of bonds in the hands of the Treasurer is not diminished below the amount required to be kept on deposit with him, and that there has been no failure by the association to redeem its circulating notes, nor any other violation by it of the provisions of this Title, and that the market or cash value of the remaining bonds is not below the amount required for the circulation issued for the same.

58. AMOUNT OF CIRCULATION OBTAINABLE.—Sec. 10 of the act of July 12, 1882, provides that upon a deposit of bonds as described by

sections fifty-one hundred and fifty-nine and fifty one hundred and sixty, the association making the same shall be entitled to receive from the Comptroller of the Currency circulating notes of different denominations, in blank, registered and countersigned as provided by law, equal in amount to ninety per centum of the current market value, not exceeding par, of the United States bonds so transferred and delivered, and at no time shall the total amount of such notes issued to any such association exceed ninety per centum of the amount at such time actually paid in of its capital stock.

59. PREPARATION OF BANK CIRCULATION. (SEC. 5172.) In order to furnish suitable notes for circulation, the Comptroller of the Currency shall, under the direction of the Secretary of the Treasury, cause plates and dies to be engraved, in the best manner to guard against counterfeiting and fraudulent alterations, and shall have printed therefrom, and numbered, such quantity of circulating notes, in blank, of the denominations of five dollars, ten dollars, twenty dollars, fifty dollars, one hundred dollars, five hundred dollars, and one thousand dollars, as may be required to supply the associations entitled to receive the same. Such notes shall express upon their face that they are secured by United States bonds, deposited with the Treasurer of the United States, by the written or engraved signatures of the Treasurer and Register, and by the imprint of the seal of the Treasury; and shall also express upon their face the promise of the association receiving the same to pay on demand, attested by the signatures of the president or vice-president and cashier; and shall bear such devices and such other statements, and shall be in such form, as the Secretary of the Treasury shall, by regulation, direct.

60. CIRCULATION SHALL BEAR CHARTER NUMBER.—Sec. 5 of the act of June 20, 1874, provides that the Comptroller of the Currency shall, under such rules and regulations as the Secretary of the Treasury may prescribe, cause the charter numbers of the associations to be printed upon all national-bank notes which may be hereafter issued by him.

61. CONTROL OF PLATES AND DIES. (SEC. 5173.) The plates and special dies to be procured by the Comptroller of the Currency for the printing of such circulating notes shall remain under his control and direction.

62. EXAMINATION OF PLATES AND DIES. (SEC. 5174.) The Comptroller of the Currency shall cause to be examined, each year, the plates, dies, but pieces [bed pieces], and other material from which the national-bank circulation is printed, in whole or in part, and file in his office annually a correct list of the same. Such material as shall have been used in the printing of the notes of associations which are in liquidation, or have closed business, shall be destroyed, under such regulations as shall be prescribed by the Comptroller of the Currency and approved by the Secretary of the Treasury. The expenses of any such examination or destruction shall be paid out of any appropriation made by Congress for the special examination of national banks and bank note plates.

63. CIRCULATION, FOR WHAT RECEIVABLE. (SEC. 5182.) After any association receiving circulating notes under this Title has caused its promise to pay such notes on demand to be signed by the president or vice-president and cashier thereof, in such manner as to make them obligatory promissory notes, payable on demand at its place of business, such association may issue and circulate the same as money. And the same shall be received at par in all parts of the United States

in payment of taxes, excises, public lands, and all other dues to the United States, except duties on imports; and also for all salaries and other debts and demands owing by the United States to individuals, corporations, and associations within the United States, except interest on the public debt, and in redemption of the national currency.

64. CIRCULATION OF GOLD BANKS. (SEC. 5185.) Associations may be organized in the manner prescribed by this Title for the purpose of issuing notes payable in gold; and upon the deposit of any United States bonds bearing interest payable in gold with the Treasurer of the United States, in the manner prescribed for other associations, it shall be lawful for the Comptroller of the Currency to issue to the association making the deposit circulating notes of different denominations, but none of them of less than five dollars, and not exceeding in amount eighty per centum of the par value of the bonds deposited, which shall express the promise of the association to pay them, upon presentation at the office at which they are issued, in gold coin of the United States, and shall be so redeemable.

65. WORN-OUT OR MUTILATED CIRCULATION. (SEC. 5184.) It shall be the duty of the Comptroller of the Currency to receive worn-out or mutilated circulating notes issued by any banking association, and also, on due proof of the destruction of any such circulating notes, to deliver in place thereof to the association other blank circulating notes to an equal amount. Such worn-out or mutilated notes, after a memorandum has been entered in the proper books, in accordance with such regulations as may be established by the Comptroller, as well as all circulating notes which shall have been paid or surrendered to be canceled, shall be macerated in presence of four persons, one to be appointed by the Secretary of the Treasury, one by the Comptroller of the Currency, one by the Treasurer of the United States, and one by the association, under such regulations as the Secretary of the Treasury may prescribe. A certificate of such maceration, signed by the parties so appointed, shall be made in the books of the Comptroller, and a duplicate thereof forwarded to the association whose notes are thus canceled.

66. PROVISIONS FOR REDEEMING CIRCULATION.—Sec. 3 of the act of June 20, 1874, provides that every association organized, or to be organized, under the provisions of the said act, and of the several acts amendatory thereof, shall at all times keep and have on deposit in the Treasury of the United States, in lawful money of the United States, a sum equal to five per centum of its circulation, to be held and used for the redemption of such circulation; which sum shall be counted as a part of its lawful reserve, as provided in section two of this act; and when the circulating notes of any such associations, assorted or unassorted, shall be presented for redemption, in sums of one thousand dollars or any multiple thereof, to the Treasurer of the United States, the same shall be redeemed in United States notes. All notes so redeemed shall be charged by the Treasurer of the United States to the respective associations issuing the same, and he shall notify them severally, on the first day of each month, or oftener, at his discretion, of the amount of such redemptions; and whenever such redemptions for any association shall amount to the sum of five hundred dollars, such association so notified shall forthwith deposit with the Treasurer of the United States a sum in United States notes equal to the amount of its circulating notes so redeemed. And all notes of national banks, worn, defaced, mutilated, or otherwise unfit for circulation, shall, when received by any assistant treasurer, or at any designated depository of

the United States, be forwarded to the Treasurer of the United States for redemption as provided herein. And when such redemptions have been so reimbursed, the circulating notes so redeemed shall be forwarded to the respective associations by which they were issued; but if any of such notes are worn, mutilated, defaced, or rendered otherwise unfit for use, they shall be forwarded to the Comptroller of the Currency and destroyed, and replaced as now provided by law: *Provided*, That each of said associations shall reimburse to the Treasury the charges for transportation and the costs for assorting such notes; and the associations hereafter organized shall also severally reimburse to the Treasury the cost of engraving such plates as shall be ordered by each association respectively; and the amount assessed upon each association shall be in proportion to the circulation redeemed, and be charged to the fund on deposit with the Treasurer.

67. WITHDRAWING CIRCULATION.—Sec. 4 of the act of June 20, 1874, provides that any association organized under this act, or any of the acts of which this is an amendment, desiring to withdraw its circulating notes, in whole or in part, may, upon the deposit of lawful money with the Treasurer of the United States in sums of not less than nine thousand dollars, take up the bonds which said association has on deposit with the Treasurer for the security of such circulating notes, which bonds shall be assigned to the bank in the manner specified in the nineteenth section of the national-bank act; and the outstanding notes of said association, to an amount equal to the legal-tender notes deposited, shall be redeemed at the Treasury of the United States, and destroyed as now provided by law: *Provided*, That the amount of the bonds on deposit for circulation shall not be reduced below fifty thousand dollars.

68. GENERAL PROVISIONS FOR WITHDRAWING CIRCULATION.—Secs. 8 and 9 of the act of July 12, 1882, provide: (SEC. 8.) That the national banks which shall hereafter make deposits of lawful money for the retirement in full of their circulation shall, at the time of their deposit, be assessed for the cost of transporting and redeeming their notes then outstanding, a sum equal to the average cost of the redemption of national-bank notes during the preceding year, and shall thereupon pay such assessment; and all national banks which have heretofore made or shall hereafter make deposits of lawful money for the reduction of their circulation shall be assessed, and shall pay an assessment in the manner specified in section three of the act approved June twentieth, eighteen hundred and seventy-four, for the cost of transporting and redeeming their notes redeemed from such deposits subsequently to June thirtieth, eighteen hundred and eighty-one.

SEC. 9. That any national banking association now organized, or hereafter organized, desiring to withdraw its circulating notes, upon a deposit of lawful money with the Treasurer of the United States, as provided in section four of the act of June twentieth, eighteen hundred and seventy-four, or as provided in this act, is authorized to deposit lawful money and withdraw a proportionate amount of the bonds held as security for its circulating notes in the order of such deposits; and no national bank which makes any deposit of lawful money in order to withdraw its circulating notes shall be entitled to receive any increase of its circulation for the period of six months from the time it made such deposit of lawful money for the purpose aforesaid: *Provided*, That not more than three millions of dollars of lawful money shall be deposited during any calendar month for this purpose: *And provided further*, That the provisions of this section shall not apply to bonds

called for redemption by the Secretary of the Treasury, nor to the withdrawal of circulating notes in consequence thereof.

69. CIRCULATION OF EXTENDED BANKS.—Sec. 6 of the act of July 12, 1882, provides that the circulating notes of any association so extending the period of its succession which shall have been issued to it prior to such extension shall be redeemed at the Treasury of the United States, as provided in section three of the act of June twentieth, eighteen hundred and seventy-four, entitled “An act fixing the amount of United States notes, providing for redistribution of national bank currency, and for other purposes,” and such notes when redeemed shall be forwarded to the Comptroller of the Currency, and destroyed, as now provided by law; and at the end of three years from the date of the extension of the corporate existence of each bank the association so extended shall deposit lawful money with the Treasury of the United States sufficient to redeem the remainder of the circulation which was outstanding at the date of its extension, as provided in sections fifty-two hundred and twenty-two, fifty-two hundred and twenty-four, and fifty-two hundred and twenty-five of the Revised Statutes; and any gain that may arise from the failure to present such circulating notes for redemption shall inure to the benefit of the United States; and from time to time, as such notes are redeemed or lawful money deposited therefor as provided herein, new circulating notes shall be issued as provided for by this act, bearing such devices, to be approved by the Secretary of the Treasury, as shall make them readily distinguishable from the circulating notes heretofore issued: *Provided, however,* That each banking association which shall obtain the benefit of this act shall reimburse to the Treasury the cost of preparing the plate or plates for such new circulating notes as shall be issued to it.

70. CIRCULATION OF LIQUIDATING BANKS. (SEC. 5225.) Whenever the Treasurer has redeemed any of the notes of an association which has commenced to close its affairs, he shall cause the notes to be mutilated and charged to the redemption account of the association; and all notes so redeemed by the Treasurer shall, every three months, be certified to and destroyed in the manner prescribed in section fifty-one hundred and eighty-four.

71. CIRCULATION OF CLOSED BANKS.—Sec. 8 of the act of June 20, 1874, provides: And it shall be the duty of the Treasurer, assistant treasurers, designated depositaries, and national bank depositaries of the United States to assort and return to the Treasury for redemption the notes of such national banks as have failed, or gone into voluntary liquidation for the purpose of winding up their affairs, and of such as shall hereafter so fail or go into liquidation.

72. REGULATIONS FOR REDEMPTION RECORDS. (SEC. 5232.) The Secretary of the Treasury may, from time to time, make such regulations respecting the disposition to be made of circulating notes after presentation at the Treasury of the United States for payment, and respecting the perpetuation of the evidence of the payment thereof, as may seem to him proper.

73. REDEEMED NOTES TO BE CANCELED. (SEC. 5233.) All notes of national banking associations presented at the Treasury of the United States for payment shall, on being paid, be canceled.

74. REDEMPTION IN UNITED STATES NOTES.—Sec. 3 of the act approved June 20, 1874, provides that when the circulating notes of any such associations, assorted or unassorted, shall be presented for redemption, in sums of one thousand dollars or any multiple thereof, to the Treasurer of the United States, the same shall be redeemed in United States notes.

75. **DISPOSITION OF REDEMPTION ACCOUNT.**—Sec. 6 of the act of July 14, 1890, provides that upon the passage of this act the balances standing with the Treasurer of the United States to the respective credits of national banks for deposits made to redeem the circulating notes of such banks, and all deposits thereafter received for like purpose, shall be covered into the Treasury as a miscellaneous receipt, and the Treasury of the United States shall redeem from the general cash in the Treasury the circulating notes of said banks which may come into his possession subject to redemption; and upon the certificate of the Comptroller of the Currency that such notes have been received by him and that they have been destroyed and that no new notes will be issued in their place, reimbursement of their amount shall be made to the Treasurer, under such regulations as the Secretary of the Treasury may prescribe, from an appropriation hereby created, to be known as “national-bank notes, redemption account.” But the provisions of this act shall not apply to the deposits received under section three of the act of June twentieth, eighteen hundred and seventy-four, requiring every national bank to keep in lawful money with the Treasurer of the United States a sum equal to five per centum of its circulation, to be held and used for the redemption of its circulating notes; and the balance remaining of the deposits so covered shall, at the close of each month, be reported on the monthly public debt statement as debt of the United States bearing no interest.

76. **REDEMPTION OF INCOMPLETE CIRCULATION.**—The act of July 28, 1892, provides that the provisions of the Revised Statutes of the United States, providing for the redemption of national-bank notes, shall apply to all national bank notes that have been or may be issued to, or received by, any national bank, notwithstanding such notes may have been lost by or stolen from the bank and put in circulation without the signature or upon the forged signature of the president or vice-president and cashier.

77. **BANKS TAKE CIRCULATION AT PAR.** (SEC. 5196.) Every national banking association formed or existing under this Title shall take and receive at par, for any debt or liability to it, any and all notes or bills issued by any lawfully organized national banking association. But this provision shall not apply to any association organized for the purpose of issuing notes payable in gold.

78. **ISSUE OF OTHER NOTES PROHIBITED.** (SEC. 5183.) Nonnational banking association shall issue post notes or any other notes to circulate as money than such as are authorized by the provisions of this Title.

79. **FRAUDULENT NOTES TO BE MARKED.**—Sec. 5 of the act of June 30, 1876, provides that all United States officers charged with the receipt or disbursement of public moneys, and all officers of national banks, shall stamp or write in plain letters the word “counterfeit,” “altered,” or “worthless” upon all fraudulent notes issued in the form of and intended to circulate as money which shall be presented at their places of business; and if such officer shall wrongfully stamp any genuine note of the United States, or of the national banks, they shall, upon presentation, redeem such notes at the face value thereof.

## CHAPTER FOUR.

## TAX ON CIRCULATION.

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| <p>80. Tax on circulation.<br/>       81. Semiannual return of circulation.<br/>       82. Proceedings on default.<br/>       83. Enforcing tax on circulation.<br/>       84. Refunding excess tax.<br/>       85. Circulation, when exempt from tax.<br/>       86. Tax on unauthorized circulation.</p> | <p>87. Semiannual return of taxable circulation.<br/>       88. Failure to make such return.<br/>       89. Tax on converted bank circulation.<br/>       90. Tax provisions restricted.<br/>       91. Taxation of notes, etc.</p> |
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**80. TAX ON CIRCULATION. (SEC. 5214.)** In lieu of all existing taxes, every association shall pay to the Treasurer of the United States, in the months of January and July, a duty of one-half of one per centum each half year upon the average amount of its notes in circulation.

**81. SEMIANNUAL RETURN OF CIRCULATION. (SEC. 5215.)** In order to enable the Treasurer to assess the duties imposed by the preceding section, each association shall, within ten days from the first days of January and July of each year, make a return, under the oath of its president or cashier, to the Treasurer of the United States, in such form as the Treasurer may prescribe, of the average amount of its notes in circulation for the six months next preceding the most recent first day of January or July. Every association which fails so to make such return shall be liable to a penalty of two hundred dollars, to be collected either out of the interest as it may become due such association on the bonds deposited with the Treasurer, or, at his option, in the manner in which penalties are to be collected of other corporations under the laws of the United States.

**82. PROCEEDINGS ON DEFAULT. (SEC. 5216.)** Whenever any association fails to make the half-yearly return required by the preceding section, the duties to be paid by such association shall be assessed upon the amount of notes delivered to such association by the Comptroller of the Currency.

**83. ENFORCING TAX ON CIRCULATION. (SEC. 5217.)** Whenever an association fails to pay the duties imposed by the three preceding sections, the sums due may be collected in the manner provided for the collection of United States taxes from other corporations; or the Treasurer may reserve the amount out of the interest, as it may become due, on the bonds deposited with him by such defaulting association.

**84. REFUNDING EXCESS TAX. (SEC. 5218.)** In all cases where an association has paid or may pay in excess of what may be or has been found due from it, on account of the duty required to be paid to the Treasurer of the United States, the association may state an account therefor, which, on being certified by the Treasurer of the United States, and found correct by the Comptroller of the Treasury, shall be refunded in the ordinary manner by warrant on the Treasury.

**85. CIRCULATION, WHEN EXEMPT FROM TAX. (SEC. 3411.)** Whenever the outstanding circulation of any bank, association, corporation, company, or person is reduced to an amount not exceeding five per centum of the chartered or declared capital existing at the time the same was issued, said circulation shall be free from taxation; and whenever any bank which has ceased to issue notes for circulation deposits in the Treasury of the United States, in lawful money, the amount of its outstanding circulation, to be redeemed at par, under such regulations as the Secretary of the Treasury shall prescribe, it shall be exempt from any tax upon such circulation.

86. **TAX ON UNAUTHORIZED CIRCULATION.**—Secs. 19, 20, and 21 of the act of February 8, 1875, provide:

SEC. 19. That every person, firm, association, other than national-bank associations, and every corporation, State bank, or State banking association shall pay a tax of ten per centum on the amount of their own notes used for circulation and paid out by them.

SEC. 20. That every such person, firm, association, corporation, State bank, or State banking association, and also every national banking association, shall pay a like tax of ten per centum on the amount of notes of any person, firm, association, other than a national banking association, or of any corporation, State bank, or State banking association, or of any town, city, or municipal corporation, used for circulation and paid out by them.

SEC. 21. That the amount of such circulating notes, and of the tax due thereon, shall be returned, and the tax paid at the same time, and in the same manner, and with like penalties for failure to return and pay the same, as provided by law for the return and payment of taxes on deposits, capital, and circulation imposed by the existing provisions of internal-revenue law.

87. **SEMIANNUAL RETURN OF TAXABLE CIRCULATION.** (SEC. 3414.) A true and complete return of the monthly amount of circulation, as aforesaid, and of the monthly amount of notes of persons, town, city, or municipal corporation, State banks, or State banking associations paid out as aforesaid for the previous six months, shall be made and rendered in duplicate on the first day of December and the first day of June by each of such banks, associations, corporations, companies, or persons, with a declaration annexed thereto, under the oath of such person, or of the president or cashier of such bank, association, corporation, or company, in such form and manner as may be prescribed by the Commissioner of Internal Revenue, that the same contains a true and faithful statement of the amounts subject to tax, as aforesaid; and one copy shall be transmitted to the collector of the district in which any such bank, association, corporation, or company is situated, or in which such person has his place of business, and one copy to the Commissioner of Internal Revenue.

88. **FAILURE TO MAKE SUCH RETURN.** (SEC. 3415.) In default of the returns provided in the preceding section the amount of circulation, and notes of persons, town, city, and municipal corporations, State banks, and State banking associations paid out, as aforesaid, shall be estimated by the Commissioner of Internal Revenue, upon the best information he can obtain. And for any refusal or neglect to make return and payment any such bank, association, corporation, company, or person so in default shall pay a penalty of two hundred dollars, besides the additional penalty and forfeitures provided in other cases.

89. **TAX ON CONVERTED BANK CIRCULATION.** (SEC. 3416.) Whenever any State bank or banking association has been converted into a national banking association, and such national banking association has assumed the liabilities of such State bank or banking association, including the redemption of its bills, by any agreement or understanding whatever with the representatives of such State bank or banking association, such national banking association shall be held to make the required return and payment on the circulation outstanding, so long as such circulation shall exceed five per centum of the capital before such conversion of such State bank or banking association.

90. **TAX PROVISIONS RESTRICTED.** (SEC. 3417.) The provisions of this chapter relating to the tax on the circulation of banks and to

their returns, except as contained in sections thirty-four hundred and eleven, thirty-four hundred and twelve, thirty-four hundred and thirteen, and thirty-four hundred and sixteen, and such parts of sections thirty-four hundred and fourteen and thirty-four hundred and fifteen as relate to the tax of ten per centum on certain notes, shall not apply to associations which are taxed under and by virtue of Title "NATIONAL BANKS."

91. **TAXATION OF NOTES, ETC. (SEC. 3701.)** All stocks, bonds, Treasury notes, and other obligations of the United States shall be exempt from taxation by or under State or municipal or local authority. The act of August 13, 1894, provides: (SEC. 1.) That circulating notes of national banking associations and United States legal-tender notes and other notes and certificates of the United States, payable on demand and circulating or intended to circulate as currency, and gold, silver, or other coin shall be subject to taxation as money on hand or on deposit under the laws of any State or Territory: *Provided*, That any such taxation shall be exercised in the same manner and at the same rate that any such State or Territory shall tax money or currency circulating as money within its jurisdiction.

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

## CHAPTER FIVE.

### REGULATION OF THE BANKING BUSINESS.

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|----------------------------------------------------------|--------------------------------------------------|
| 92. Laws governing certain associations.                 | 110. Restriction on loans.                       |
| 93. Place of business.                                   | 111. Associations must not hold their own stock. |
| 94. Reserve cities and reserve requirements.             | 112. Restriction on bank's liability.            |
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| 96. Reserve agents' balances counted as reserve.         | 114. Unearned dividends prohibited.              |
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| 104. Additional reserve cities.                          | 122. Penalty for failure to report.              |
| 105. Additional central reserve cities.                  | 123. Reports of other banks.                     |
| 106. Real estate.                                        | 124. State taxation of national banks.           |
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92. **LAWS GOVERNING CERTAIN ASSOCIATIONS. (SEC. 5157.)** The provisions of chapters two, three, and four [three, five, and seven of this edition] of this Title, which are expressed without restrictive words, as applying to "national banking association," or to "associations," apply to all associations organized to carry on the business of banking under any act of Congress.

93. **PLACE OF BUSINESS. (SEC. 5190.)** 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.

94. RESERVE CITIES AND RESERVE REQUIREMENTS. (SEC. 5191.) Every national banking association in either of the following cities: Albany, Baltimore, Boston, Cincinnati, Chicago, Cleveland, Detroit, Louisville, Milwaukee, New Orleans, New York, Philadelphia, Pittsburgh, Saint Louis, San Francisco, and Washington, shall at all times have on hand, in lawful money of the United States, an amount equal to at least twenty-five per centum of the aggregate amount of its deposits; and every other association shall at all times have on hand, in lawful money of the United States, an amount equal to at least fifteen per centum of the aggregate amount of its deposits.

95. RESERVE NOT MAINTAINED. (SEC. 5191.) Whenever the lawful money of any association in any of the cities named shall be below the amount of twenty-five per centum of its deposits, and whenever the lawful money of any other association shall be below fifteen per centum of its deposits, such association shall not increase its liabilities by making any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight, nor make any dividend of its profits until the required proportion between the aggregate amount of its deposits and its lawful money of the United States has been restored. And the Comptroller of the Currency may notify any association, whose lawful-money reserve shall be below the amount above required to be kept on hand, to make good such reserve; and if such association shall fail for thirty days thereafter so to make good its reserve of lawful money, the Comptroller may, with the concurrence of the Secretary of the Treasury, appoint a receiver to wind up the business of the association, as provided in section fifty-two hundred and thirty-four.

96. RESERVE AGENTS' BALANCES COUNTED AS RESERVE. (SEC. 5192.) Three-fifths of the reserve of fifteen per centum required by the preceding section to be kept may consist of balances due to an association from associations approved by the Comptroller of the Currency, organized under the act of June three, eighteen hundred and sixty-four, or under this Title, and doing business in the cities of Albany, Baltimore, Boston, Charleston, Chicago, Cincinnati, Cleveland, Detroit, Louisville, Milwaukee, New Orleans, New York, Philadelphia, Pittsburgh, Richmond, Saint Louis, San Francisco, and Washington.

97. CLEARING-HOUSE CERTIFICATES COUNTED AS RESERVE.—Clearing-house certificates, representing specie or lawful money specially deposited for the purpose, of any clearing-house association shall also be deemed to be lawful money in the possession of any association belonging to such clearing house, holding and owning such certificate, within the preceding section.

98. REDEMPTION FUND COUNTED AS RESERVE.—Sec. 3 of the act of June 20, 1874, provides that the five per cent redemption fund, which shall at all times be kept on deposit with the Treasurer of the United States, shall be counted as a part of the lawful reserve.

99. UNITED STATES NOTE CERTIFICATES COUNTED AS RESERVE. (SEC. 5193.) The Secretary of the Treasury may receive United States notes on deposit, without interest, from any national banking associations, in sums of not less than ten thousand dollars, and issue certificates therefor in such form as he may prescribe, in denominations of not less than five thousand dollars, and payable on demand in United States notes at the place where the deposits were made. The notes so deposited shall not be counted as part of the lawful-money reserve of the association; but the certificates issued therefor may be counted as part of its lawful-money reserve, and may be accepted in the settlement

of clearing-house balances at the places where the deposits therefor were made.

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

101. UNITED STATES GOLD CERTIFICATES COUNTED AS RESERVE.—Sec. 12 of the act of July 12, 1882, provides that the Secretary of the Treasury is authorized and directed to receive deposits of gold coin with the Treasurer or assistant treasurers of the United States, in sums not less than twenty dollars, and to issue certificates therefor in denominations of not less than twenty dollars each, corresponding with the denominations of United States notes. The coin deposited for or representing the certificates of deposit shall be retained in the Treasury for the payment of the same on demand. Said certificates shall be receivable for customs, taxes, and all public dues, and when so received may be reissued; and such certificates, as also silver certificates, when held by any national banking association, shall be counted as part of its lawful reserve; and no national banking association shall be a member of any clearing house in which such certificates shall not be receivable in the settlement of clearing-house balances: *Provided*, That the Secretary of the Treasury shall suspend the issue of such gold certificates whenever the amount of gold coin and gold bullion in the Treasury reserved for the redemption of United States notes falls below one hundred millions of dollars; and the provisions of section fifty-two hundred and seven of the Revised Statutes shall be applicable to the certificates herein authorized and directed to be issued.

102. RESERVE REQUIREMENTS FOR GOLD BANKS. (SEC. 5186.) Every association organized for the purpose of issuing notes payable in gold shall at all times keep on hand not less than twenty-five per centum of its outstanding circulation, in gold or silver coin of the United States; and shall receive at par in the payment of debts the gold notes of every other such association which at the time of such payment is redeeming its circulating notes in gold coin of the United States, and shall be subject to all the provisions of this Title: *Provided*, That, in applying the same to associations organized for issuing gold notes, the terms "lawful money" and "lawful money of the United States" shall be construed to mean gold or silver coin of the United States; and the circulation of such association shall not be within the limitation of circulation mentioned in this Title.

103. RESERVE DEPOSIT IN CENTRAL RESERVE CITY. (SEC. 5195.) Each association organized in any of the cities named in section fifty-one hundred and ninety-one may keep one-half of its lawful-money reserve in cash deposits in the city of New York. But the foregoing provision shall not apply to associations organized and located in the city of San Francisco for the purpose of issuing notes payable in gold. This section shall not relieve any association from its liability to redeem its circulating notes at its own counter at par in lawful money on demand.

104. ADDITIONAL RESERVE CITIES.—Sec. 1 of the act of March 3, 1887, provides that whenever three-fourths in number of the national banks located in any city of the United States having a population of fifty thousand people shall make application to the Comptroller of the

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

105. **ADDITIONAL CENTRAL RESERVE CITIES.**—Sec. 2 of the act of March 3, 1887, provides that whenever three-fourths in number of the national banks located in any city of the United States having a population of two hundred thousand people shall make application to the Comptroller of the Currency, in writing, asking that such city may be a central reserve city, like the city of New York, in which one-half of the lawful-money reserve of the national banks located in other reserve cities may be deposited, as provided in section fifty-one hundred and ninety-five of the Revised Statutes, the Comptroller shall have authority, with the approval of the Secretary of the Treasury, to grant such request, and every bank located in such city shall at all times thereafter have on hand, in lawful money of the United States, twenty-five per centum of its deposits, as provided in section fifty-one hundred and ninety-one of the Revised Statutes.

106. **REAL ESTATE. (SEC. 5137.)** A national banking association may purchase, hold, and convey real estate for the following purposes, and for no others:

First. Such as shall be necessary for its immediate accommodation in the transaction of its business.

Second. Such as shall be mortgaged to it in good faith by way of security for debts previously contracted.

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

Fourth. Such as it shall purchase at sales under judgments, decrees, or mortgages held by the association, or shall purchase to secure debts due to it.

But no such association shall hold the possession of any real estate under mortgage, or the title and possession of any real estate purchased to secure any debts due to it, for a longer period than five years.

107. **INTEREST. (SEC. 5197.)** Any association may take, receive, reserve, and charge on any loan or discount made, or upon any note, bill of exchange, or other evidences of debt, interest at the rate allowed by the laws of the State, Territory, or District where the bank is located, and no more, except that where by the laws of any State a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized or existing in any such State under this Title. When no rate is fixed by the laws of the State, or Territory, or District, the bank may take, receive, reserve, or charge a rate not exceeding seven per centum, and such interest may be taken in advance, reckoning the days from which the note, bill, or other evidence of debt has to run. And the purchase, discount, or sale of a bona fide bill of exchange, payable at another place than the place of such purchase, discount, or sale, at not more than the current rate of exchange for sight drafts in addition to the interest, shall not be considered as taking or receiving a greater rate of interest.

108. **PENALTY FOR UNLAWFUL INTEREST. (SEC. 5198.)** The taking, receiving, reserving, or charging a rate of interest greater than is

allowed by the preceding section, when knowingly done, shall be deemed a forfeiture of the entire interest which the note, bill, or other evidence of debt carries with it, or which has been agreed to be paid thereon. In case the greater rate of interest has been paid, the person by whom it has been paid, or his legal representatives, may recover back, in an action in the nature of an action of debt, twice the amount of the interest thus paid from the association taking or receiving the same, provided such action is commenced within two years from the time the usurious transaction occurred.

109. **SURPLUS AND DIVIDENDS. (SEC. 5199.)** The directors of any association may semiannually declare a dividend of so much of the net profits of the association as they shall judge expedient; but each association shall, before the declaration of a dividend, carry one-tenth part of its net profits of the preceding half year to its surplus fund until the same shall amount to twenty per centum of its capital stock.

110. **RESTRICTION ON LOANS. (SEC. 5200.)** The total liabilities to any association, of any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of a company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed.

111. **ASSOCIATIONS MUST NOT HOLD THEIR OWN STOCK. (SEC. 5201.)** No association shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale; or, in default thereof, a receiver may be appointed to close up the business of the association, according to section fifty-two hundred and thirty-four.

112. **RESTRICTION ON BANK'S LIABILITY. (SEC. 5202.)** No association shall at any time be indebted, or in any way liable, to an amount exceeding the amount of its capital stock at such time actually paid in and remaining undiminished by losses or otherwise, except on account of demands of the nature following:

First. Notes of circulation.

Second. Moneys deposited with or collected by the association.

Third. Bills of exchange or drafts drawn against money actually on deposit to the credit of the association, or due thereto.

Fourth. Liabilities to the stockholders of the association for dividends and reserve profits.

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

114. **UNEARNED DIVIDENDS PROHIBITED. (SEC. 5204.)** No association, or any member thereof, shall, during the time it shall continue its banking operations, withdraw, or permit to be withdrawn, either in the form of dividends or otherwise, any portion of its capital. If losses have at any time been sustained by any such association equal to or exceeding its undivided profits then on hand, no dividend shall be

made; and no dividend shall ever be made by any association, while it continues its banking operations, to an amount greater than its net profits then on hand, deducting therefrom its losses and bad debts. All debts due to any associations, on which interest is past due and unpaid for a period of six months, unless the same are well secured, and in process of collection, shall be considered bad debts within the meaning of this section. But nothing in this section shall prevent the reduction of the capital stock of the association under section fifty-one hundred and forty-three.

115. ASSESSMENT FOR IMPAIRMENT OF CAPITAL. (SEC. 5205.) Every association which shall have failed to pay up its capital stock, as required by law, and every association whose capital stock shall have become impaired by losses or otherwise, shall, within three months after receiving notice thereof from the Comptroller of the Currency, pay the deficiency in the capital stock, by assessment upon the shareholders pro rata for the amount of capital stock held by each; and the Treasurer of the United States shall withhold the interest upon all bonds held by him in trust for any such association, upon notification from the Comptroller of the Currency, until otherwise notified by him. If any such association shall fail to pay up its capital stock, and shall refuse to go into liquidation, as provided by law, for three months after receiving notice from the Comptroller, a receiver may be appointed to close up the business of the association, according to the provisions of section fifty-two hundred and thirty-four.

116. PROVISION FOR ENFORCEMENT OF ASSESSMENT.—Sec. 4 of the act of June 30, 1876, provides that if any shareholder or shareholders of a bank shall neglect or refuse, after three months' notice, to pay the assessment, as provided in this section, it shall be the duty of the board of directors to cause a sufficient amount of the capital stock of such shareholder or shareholders to be sold at public auction (after thirty days' notice shall be given by posting such notice of sale in the office of the bank and by publishing such notice in a newspaper of the city or town in which the bank is located, or in a newspaper published nearest thereto) to make good the deficiency; and the balance, if any, shall be returned to such delinquent shareholder or shareholders.

117. PROHIBITION AGAINST UNCURRENT NOTES. (SEC. 5206.) No association shall at any time pay out on loans or discounts, or in purchasing drafts or bills of exchange, or in payment of deposits, or in any other mode pay or put in circulation the notes of any bank or banking association which are not, at any such time, receivable, at par, on deposit, and in payment of debts by the association so paying out or circulating such notes; nor shall any association knowingly pay out or put in circulation any notes issued by any bank or banking association which at the time of such paying out or putting in circulation is not redeeming its circulating notes in lawful money of the United States.

118. LIST OF SHAREHOLDERS. (SEC. 5210.) The president and cashier of every national banking association shall cause to be kept at all times a full and correct list of the names and residences of all the shareholders in the association, and the number of shares held by each, in the office where its business is transacted. Such list shall be subject to the inspection of all the shareholders and creditors of the association, and the officers authorized to assess taxes under State authority, during business hours of each day in which business may be legally transacted. A copy of such list, on the first Monday of July of each year, verified by the oath of such president or cashier, shall be transmitted to the Comptroller of the Currency.

**119. REPORTS OF CONDITION.** (SEC. 5211.) Every association shall make to the Comptroller of the Currency not less than five reports during each year, according to the form which may be prescribed by him, verified by the oath or affirmation of the president or cashier of such association, and attested by the signature of at least three of the directors. Each such report shall exhibit, in detail and under appropriate heads, the resources and liabilities of the associations at the close of business on any past day by him specified, and shall be transmitted to the Comptroller within five days after the receipt of a request or requisition therefor from him, and in the same form in which it is made to the Comptroller shall be published in a newspaper published in the place where such association is established, or if there is no newspaper in the place, then in one published nearest thereto in the same county, at the expense of the association; and such proof of publication shall be furnished as may be required by the Comptroller. The Comptroller shall also have power to call for special reports from any particular association whenever in his judgment the same are necessary in order to a full and complete knowledge of its condition.

**120. VERIFICATION OF SUCH REPORTS.**—The act of February 26, 1881, provides that the oath or affirmation required by section fifty-two hundred and eleven of the Revised Statutes, verifying the returns made by national banks to the Comptroller of the Currency, when taken before a notary public properly authorized and commissioned by the State in which such notary resides and the bank is located, or any other officer having an official seal, authorized in such State to administer oaths, shall be a sufficient verification as contemplated by said section fifty-two hundred and eleven: *Provided*, That the officer administering the oath is not an officer of the bank.

**121. REPORTS OF DIVIDENDS AND EARNINGS.** (SEC. 5212.) In addition to the reports required by the preceding section, each association shall report to the Comptroller of the Currency, within ten days after declaring any dividend, the amount of such dividend and the amount of net earnings in excess of such dividend. Such reports shall be attested by the oath of the president or cashier of the association.

**122. PENALTY FOR FAILURE TO REPORT.** (SEC. 5213.) Every association which fails to make and transmit any report required under either of the two preceding sections shall be subject to a penalty of one hundred dollars for each day after the periods, respectively, therein mentioned, that it delays to make and transmit its report. Whenever any association delays or refuses to pay the penalty herein imposed, after it has been assessed by the Comptroller of the Currency, the amount thereof may be retained by the Treasurer of the United States, upon the order of the Comptroller of the Currency, out of the interest, as it may become due to the association, on the bonds deposited with him to secure circulation. All sums of money collected for penalties under this section shall be paid into the Treasury of the United States.

**123. REPORTS OF OTHER BANKS.**—Sec. 6 of the act of June 30, 1876, provides that all savings banks or savings and trust companies organized under authority of any act of Congress shall be, and are hereby, required to make, to the Comptroller of the Currency, and publish, all the reports which national banking associations are required to make and publish under the provisions of sections fifty-two hundred and eleven, fifty-two hundred and twelve, and fifty-two hundred and thirteen of the Revised Statutes, and shall be subject to the same penalties for failure to make or publish such reports as are therein provided; which penalties may be collected by suit before any court of the United States in

the district in which said savings banks or savings and trust companies may be located. And all savings or other banks now organized, or which shall hereafter be organized in the District of Columbia, under any act of Congress, which shall have capital stock paid up in whole or in part, shall be subject to all the provisions of the Revised Statutes, and of all acts of Congress applicable to national banking associations, so far as the same may be applicable to such savings or other banks: *Provided*, That such savings banks now established shall not be required to have a paid-in capital exceeding one hundred thousand dollars.

124. STATE TAXATION OF NATIONAL BANKS. (SEC. 5219.) Nothing herein shall prevent all the shares in any association from being included in the valuation of the personal property of the owner or holder of such shares, in assessing taxes imposed by authority of the State within which the association is located; but the legislature of each State may determine and direct the manner and place of taxing all the shares of national banking associations located within the State, subject only to the two restrictions, that the taxation shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State, and that the shares of any national banking association owned by nonresidents of any State shall be taxed in the city or town where the bank is located, and not elsewhere. Nothing herein shall be construed to exempt the real property of associations from either State, county, or municipal taxes, to the same extent, according to its value, as other real property is taxed.

125. NATIONAL-BANK EXAMINERS. (SEC. 5240.) The Comptroller of the Currency, with the approval of the Secretary of the Treasury, shall, as often as shall be deemed necessary or proper, appoint a suitable person or persons to make an examination of the affairs of every banking association, who shall have power to make a thorough examination into all the affairs of the association, and in doing so to examine any of the officers and agents thereof on oath; and shall make a full and detailed report of the condition of the association to the Comptroller.

126. QUALIFICATION FOR EXAMINER. (SEC. 5240.) But no person shall be appointed to examine the affairs of any banking association of which he is a director or other officer.

127. COMPENSATION OF EXAMINERS. (SEC. 5240.) All persons appointed to be examiners of national banks not located in the redemption cities specified in section five thousand one hundred and ninety-two of the Revised Statutes of the United States, or in any one of the States of Oregon, California, and Nevada, or in the Territories, shall receive compensation for such examination as follows: For examining national banks having a capital less than one hundred thousand dollars, twenty dollars; those having a capital of one hundred thousand dollars and less than three hundred thousand dollars, twenty-five dollars; those having a capital of three hundred thousand dollars and less than four hundred thousand dollars, thirty-five dollars; those having a capital of four hundred thousand dollars and less than five hundred thousand dollars, forty dollars; those having a capital of five hundred thousand dollars and less than six hundred thousand dollars, fifty dollars; those having a capital of six hundred thousand dollars and over, seventy-five dollars; which amounts shall be assessed by the Comptroller of the Currency upon, and paid by, the respective association so examined, and shall be in lieu of the compensation and mileage heretofore allowed for making said examinations; and persons appointed to make examinations of national banks in the cities named in section five thousand one hundred and ninety-two of the Revised Statutes of the United States, or in any

one of the States of Oregon, California, and Nevada, or in the Territories, shall receive such compensation as may be fixed by the Secretary of the Treasury upon the recommendation of the Comptroller of the Currency; and the same shall be assessed and paid in the manner hereinbefore provided.

128. EXAMINATIONS IN DISTRICT OF COLUMBIA. (SEC. 332.) The Comptroller of the Currency, in addition to the powers conferred upon him by law for the examination of national banks, is further authorized, whenever he may deem it useful, to cause examination to be made into the condition of any bank in the District of Columbia organized under act of Congress. The Comptroller, at his discretion, may report to Congress the results of such examination. The expense necessarily incurred in any such examination shall be paid out of any appropriation made by Congress for special bank examinations.

129. LIMITATION OF VISITORIAL POWERS. (SEC. 5241.) No association shall be subject to any visitorial powers other than such as are authorized by this Title, or are vested in the courts of justice.

130. USE OF "NATIONAL" IN TITLES. (SEC. 5243.) All banks not organized and transacting business under the national currency laws, or under this Title, and all persons or corporations doing the business of bankers, brokers, or savings institutions, except savings banks authorized by Congress to use the word "national" as a part of their corporate name, are prohibited from using the word "national" as a portion of the name or title of such bank, corporation, firm, or partnership; and any violation of this prohibition committed after the third day of September, eighteen hundred and seventy-three, shall subject the party chargeable therewith to a penalty of fifty dollars for each day during which it is permitted or repeated.

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## CHAPTER SIX.

### EXTENSION OF CORPORATE EXISTENCE.

131. Corporate existence may be extended.  
132. Consent of two-thirds necessary.  
133. Special examination of bank.

134. Status not changed by extension.  
135. Dissenting shareholders may withdraw.

131. CORPORATE EXISTENCE MAY BE EXTENDED.—The act of July 12, 1882, provides: (SEC. 1) That any national banking association organized under the acts of February twenty-fifth, eighteen hundred and sixty-three, June third, eighteen hundred and sixty-four, and February fourteenth, eighteen hundred and eighty, or under sections fifty-one hundred and thirty-three, fifty-one hundred and thirty-four, fifty-one hundred and thirty-five, fifty-one hundred and thirty-six, and fifty-one hundred and fifty-four of the Revised Statutes of the United States, may, at any time within the two years next previous to the date of the expiration of its corporate existence under present law, and with the approval of the Comptroller of the Currency, to be granted as hereinafter provided, extend its period of succession by amending its articles of association for a term of not more than twenty years from the expiration of the period of succession named in said articles of association, and shall have succession for such extended period, unless sooner dissolved by the act of shareholders owning two-thirds of its stock, or unless its franchise becomes forfeited by some violation of law, or unless hereafter modified or repealed.

132. **CONSENT OF TWO-THIRDS NECESSARY.** (SEC. 2.) That such amendment of said articles of association shall be authorized by the consent in writing of shareholders owning not less than two-thirds of the capital stock of the association; and the board of directors shall cause such consent to be certified under the seal of the association, by its president or cashier, to the Comptroller of the Currency, accompanied by an application made by the president or cashier for the approval of the amended articles of association by the Comptroller; and such amended articles of association shall not be valid until the Comptroller shall give to such association a certificate under his hand and seal that the association has complied with all the provisions required to be complied with and is authorized to have succession for the extended period named in the amended articles of association.

133. **SPECIAL EXAMINATION OF BANK.** (SEC. 3.) That upon the receipt of the application and certificate of the association provided for in the preceding section, the Comptroller of the Currency shall cause a special examination to be made, at the expense of the association, to determine its condition; and if after such examination or otherwise it appears to him that said association is in a satisfactory condition, he shall grant his certificate of approval provided for in the preceding section, or if it appears that the condition of said association is not satisfactory, he shall withhold such certificate of approval.

134. **STATUS NOT CHANGED BY EXTENSION.** (SEC. 4.) That any association so extending the period of its succession shall continue to enjoy all the rights and privileges and immunities granted and shall continue to be subject to all the duties, liabilities, and restrictions imposed by the Revised Statutes of the United States and other acts having reference to national banking associations, and it shall continue to be in all respects the identical association it was before the extension of its period of succession.

135. **DISSENTING SHAREHOLDERS MAY WITHDRAW.** (SEC. 5.) That when any national banking association has amended its articles of association as provided in this act, and the Comptroller has granted his certificate of approval, any shareholder not assenting to such amendment may give notice in writing to the directors, within thirty days from the date of the certificate of approval, of his desire to withdraw from said association, in which case he shall be entitled to receive from said banking association the value of the shares so held by him, to be ascertained by an appraisal made by a committee of three persons, one to be selected by such shareholder, one by the directors, and the third by the first two; and in case the value so fixed shall not be satisfactory to any such shareholder, he may appeal to the Comptroller of the Currency, who shall cause a reappraisal to be made, which shall be final and binding; and if said reappraisal shall exceed the value fixed by said committee, the bank shall pay the expenses of said reappraisal, and otherwise the appellant shall pay said expenses; and the value so ascertained and determined shall be deemed to be a debt due, and be forthwith paid, to said shareholder, from said bank; and the shares so surrendered and appraised shall, after due notice, be sold at public sale, within thirty days after the final appraisal provided in this section: *Provided*, That in the organization of any banking association intended to replace any existing banking association, and retaining the name thereof, the holders of stock in the expiring association shall be entitled to preference in the allotment of the shares of the new association in proportion to the number of shares held by them respectively in the expiring association.

## CHAPTER SEVEN.

## LIQUIDATION AND RECEIVERSHIP.

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136. **TWO-THIRDS VOTE REQUIRED FOR LIQUIDATION.** (SEC. 5220.) Any association may go into liquidation and be closed by the vote of its shareholders owning two-thirds of its stock.

137. **NOTICE OF VOLUNTARY LIQUIDATION.** (SEC. 5221.) Whenever a vote is taken to go into liquidation it shall be the duty of the board of directors to cause notice of this fact to be certified, under the seal of the association, by its president or cashier, to the Comptroller of the Currency, and the publication thereof to be made for a period of two months in a newspaper published in the city of New York, and also in a newspaper published in the city or town in which the association is located, or if no newspaper is there published, then in the newspaper published nearest thereto, that the association is closing up its affairs, and notifying the holders of its notes and other creditors to present the notes and other claims against the association for payment.

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

139. **NO DEPOSIT REQUIRED FOR CONSOLIDATION.** (SEC. 5223.) An association which is in good faith winding up its business for the purpose of consolidating with another association shall not be required to deposit lawful money for its outstanding circulation; but its assets and liabilities shall be reported by the association with which it is in process of consolidation.

140. **BONDS OF LIQUIDATING BANKS.** (SEC. 5224.) Whenever a sufficient deposit of lawful money to redeem the outstanding circulation of an association proposing to close its business has been made, the bonds deposited by the association to secure payment of its notes shall be reassigned to it, in the manner prescribed by section fifty-one hun-

dred and sixty-two. And thereafter the association and its shareholders shall stand discharged from all liabilities upon the circulating notes, and those notes shall be redeemed at the Treasury of the United States. And if any such bank shall fail to make the deposit and take up its bonds for thirty days after the expiration of the time specified, the Comptroller of the Currency shall have power to sell the bonds pledged for the circulation of said bank at public auction in New York City, and, after providing for the redemption and cancellation of said circulation, and the necessary expenses of the sale, to pay over any balance remaining to the bank or its legal representatives.

141. **BANKS WHOSE EXISTENCE HAS EXPIRED.**—Sec. 7 of the act of July 12, 1882, provides that national banking associations whose corporate existence has expired or shall hereafter expire, and which do not avail themselves of the provisions of this act, shall be required to comply with the provisions of sections fifty-two hundred and twenty-one and fifty-two hundred and twenty-two of the Revised Statutes in the same manner as if the shareholders had voted to go into liquidation, as provided in section fifty-two hundred and twenty of the Revised Statutes; and the provisions of sections fifty-two hundred and twenty-four and fifty-two hundred and twenty-five of the Revised Statutes shall also be applicable to such associations, except as modified by this act; and the franchise of such associations is hereby extended for the sole purpose of liquidating their affairs until such affairs are finally closed.

142. **PROTEST OF BANK CIRCULATION.** (SEC. 5226.) Whenever any national banking association fails to redeem in the lawful money of the United States any of its circulating notes, upon demand of payment duly made during the usual hours of business, at the office of such association, the holder may cause the same to be protested, in one package by a notary public, unless the president or cashier of the association whose notes are presented for payment offers to waive demand and notice of the protest, and, in pursuance of such offer, makes, signs, and delivers to the party making such demand an admission in writing, stating the time of the demand, the amount demanded, and the fact of the nonpayment thereof. The notary public, on making such protest, or upon receiving such admission, shall forthwith forward such admission or notice of protest to the Comptroller of the Currency, retaining a copy thereof. If, however, satisfactory proof is produced to the notary public that the payment of the notes demanded is restrained by order of any court of competent jurisdiction, he shall not protest the same. When the holder of any notes causes more than one note or package to be protested on the same day, he shall not receive pay for more than one protest.

143. **BONDS FORFEITED IF CIRCULATION IS DISHONORED.** (SEC. 5227.) On receiving notice that any national banking association has failed to redeem any of its circulating notes, as specified in the preceding section, the Comptroller of the Currency, with the concurrence of the Secretary of the Treasury, may appoint a special agent, of whose appointment immediate notice shall be given to such association, who shall immediately proceed to ascertain whether it has refused to pay its circulating notes in the lawful money of the United States, when demanded, and shall report to the Comptroller the fact so ascertained. If from such protest, and the report so made, the Comptroller is satisfied that such association has refused to pay its circulating notes and is in default, he shall, within thirty days after he has received notice of such failure, declare the bonds deposited by such association forfeited to the United States, and they shall thereupon be so forfeited.

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

145. WHERE PROCEEDINGS MUST BE BROUGHT. (SEC. 736.) All proceedings by any national banking association to enjoin the Comptroller of the Currency, under the provisions of any law relating to national banking associations, shall be had in the district where such association is located.

146. SUSPENSION OF BUSINESS AFTER DEFAULT. (SEC. 5228.) After a default on the part of an association to pay any of its circulating notes has been ascertained by the Comptroller, and notice thereof has been given by him to the association, it shall not be lawful for the association suffering the same to pay out any of its notes, discount any notes or bills, or otherwise prosecute the business of banking, except to receive and safely keep money belonging to it, and to deliver special deposits.

147. NOTICE TO PRESENT CIRCULATION FOR REDEMPTION. (SEC. 5229.) Immediately upon declaring the bonds of an association forfeited for nonpayment of its notes, the Comptroller shall give notice, in such manner as the Secretary of the Treasury shall, by general rules or otherwise direct, to the holders of the circulating notes of such association, to present them for payment at the Treasury of the United States; and the same shall be paid as presented in lawful money of the United States; whereupon the Comptroller may, in his discretion, cancel an amount of bonds pledged by such association equal at current market rates, not exceeding par, to the notes paid.

148. BONDS SOLD AT PUBLIC AUCTION. (SEC. 5230.) Whenever the Comptroller has become satisfied, by the protest or the waiver and admission specified in section fifty-two hundred and twenty-six, or by the report provided for in section fifty-two hundred and twenty-seven, that any association has refused to pay its circulating notes, he may, instead of canceling its bonds, cause so much of them as may be necessary to redeem its outstanding notes to be sold at public auction in the city of New York, after giving thirty days' notice of such sale to the association.

149. FIRST LIEN FOR REDEEMING CIRCULATION. (SEC. 5230.) For any deficiency in the proceeds of all the bonds of an association, when thus sold, to reimburse to the United States the amount expended in paying the circulating notes of the association, the United States shall have a paramount lien upon all its assets; and such deficiency shall be made good out of such assets in preference to any and all other claims whatsoever, except the necessary costs and expenses of administering the same.

150. BONDS SOLD AT PRIVATE SALE. (SEC. 5231.) The Comptroller may, if he deems it for the interest of the United States, sell at private

sale any of the bonds of an association shown to have made default in paying its notes, and receive therefor either money or the circulating notes of the association. But no such bonds shall be sold by private sale for less than par, nor for less than the market value thereof at the time of sale; and no sales of any such bonds, either public or private, shall be complete until the transfer of the bonds shall have been made with the formalities prescribed by sections fifty-one hundred and sixty-two, fifty-one hundred and sixty-three, and fifty-one hundred and sixty-four.

151. **APPOINTMENT AND DUTIES OF RECEIVER.** (SEC. 5234.) On becoming satisfied, as specified in sections fifty-two hundred and twenty-six and fifty-two hundred and twenty-seven, that any association has refused to pay its circulating notes as therein mentioned, and is in default, the Comptroller of the Currency may forthwith appoint a receiver, and require of him such bond and security as he deems proper. Such receiver, under the direction of the Comptroller, shall take possession of the books, records, and assets of every description of such association, collect all debts, dues, and claims belonging to it, and, upon the order of a court of record of competent jurisdiction, may sell or compound all bad or doubtful debts, and, on a like order, may sell all the real and personal property of such association, on such terms as the court shall direct; and may, if necessary to pay the debts of such association, enforce the individual liability of the stockholders. Such receiver shall pay over all money so made to the Treasurer of the United States, subject to the order of the Comptroller, and also make report to the Comptroller of all his acts and proceedings.

152. **WHEN RECEIVER MAY BE APPOINTED.**—Sec. 1 of the act of June 30, 1876, provides that whenever any national banking association shall be dissolved, and its rights, privileges, and franchises declared forfeited, as prescribed in section fifty-two hundred and thirty-nine of the Revised Statutes of the United States, or whenever any creditor of any national banking association shall have obtained a judgment against it in any court of record, and made application, accompanied by a certificate from the clerk of the court stating that such judgment has been rendered and has remained unpaid for the space of thirty days, or whenever the Comptroller shall become satisfied of the insolvency of the national banking association, he may, after due examination of its affairs, in either case, appoint a receiver, who shall proceed to close up such association, and enforce the personal liability of the shareholders, as provided in section fifty-two hundred and thirty-four of said statutes.

A receiver may also be appointed, under the provisions of section fifty-two hundred and thirty-four of the Revised Statutes of the United States, for the following violations of law:

Where the capital stock of a national bank has not been fully paid in and it is thus reduced below the legal minimum and remains so for thirty days. (Sec. 5141, R. S.)

For failure to make good the lawful-money reserve within thirty days after notice. (Sec. 5191, R. S.)

Where a bank purchases or acquires its own stock, other than to prevent loss upon a debt previously contracted in good faith, and the same is not sold or disposed of within six months from the time of its purchase. (Sec. 5201, R. S.)

Where an association fails to make good any impairment in its capital stock and refuses to go into liquidation within three months after receiving notice. (Sec. 5205, R. S.)

The act of any officer, clerk, or agent of any association in violation of the provisions relating to the false certification of checks shall subject such bank to the appointment of a receiver. (Sec. 5208, R. S.)

153. NOTICE TO CREDITORS OF INSOLVENT BANKS. (SEC. 5235.) The Comptroller shall, upon appointing a receiver, cause notice to be given, by advertisement in such newspapers as he may direct, for three consecutive months, calling on all persons who may have claims against such association to present the same and to make legal proof thereof.

154. DISTRIBUTION OF ASSETS OF INSOLVENT BANKS. (SEC. 5236.) From time to time, after full provision has been first made for refunding to the United States any deficiency in redeeming the notes of such association, the Comptroller shall make a ratable dividend of the money so paid over to him by such receiver on all such claims as may have been proved to his satisfaction or adjudicated in a court of competent jurisdiction, and, as the proceeds of the assets of such association are paid over to him, shall make further dividends on all claims previously proved or adjudicated; and the remainder of the proceeds, if any, shall be paid over to the shareholders of such association, or their legal representatives, in proportion to the stock by them respectively held.

155. EXPENSES OF RECEIVERSHIP—HOW PAID. (SEC. 5238.) All fees for protesting the notes issued by any national banking association shall be paid by the person procuring the protest to be made, and such association shall be liable therefor; but no part of the bonds deposited by such association shall be applied to the payment of such fees. All expenses of any preliminary or other examinations into the condition of any association shall be paid by such association. All expenses of any receivership shall be paid out of the assets of such association before distribution of the proceeds thereof.

156. FORFEITURE OF CHARTER. (SEC. 5239.) If the directors of any national banking association shall knowingly violate, or knowingly permit any of the officers, agents, or servants of the association to violate, any of the provisions of this Title, all the rights, privileges, and franchises of the association shall be thereby forfeited. Such violation shall, however, be determined and adjudged by a proper circuit, district, or Territorial court of the United States, in a suit brought for that purpose by the Comptroller of the Currency, in his own name, before the association shall be declared dissolved.

157. INDIVIDUAL LIABILITY OF DIRECTORS. (SEC. 5239.) And in cases of such violation every director who participated in or assented to the same shall be held liable in his personal and individual capacity for all damages which the association, its shareholders, or any other person shall have sustained in consequence of such violation.

158. RECEIVER MAY PURCHASE PROPERTY TO PROTECT HIS TRUST.—The act of March 29, 1886, provides: (SEC. 1.) That whenever the receiver of any national bank duly appointed by the Comptroller of the Currency, and who shall have duly qualified and entered upon the discharge of his trust, shall find it in his opinion necessary, in order to fully protect and benefit his said trust, to the extent of any and all equities that such trust may have in any property, real or personal, by reason of any bond, mortgage, assignment, or other proper legal claim attaching thereto, and which said property is to be sold under any execution, decree of foreclosure, or proper order of any court of jurisdiction, he may certify the facts in the case, together with his opinion as to the value of the property to be sold and the value of the equity his said trust may have in the same, to the Comptroller of the Currency, together with a request for the right and authority to use and employ so much of the money of said trust as may be necessary to purchase such property at such sale.

SEC. 2. That such request, if approved by the Comptroller of the Currency, shall be, together with the certificate of facts in the case and

his recommendation as to the amount of money which in his judgment should be so used and employed, submitted to the Secretary of the Treasury, and if the same shall likewise be approved by him the request shall be by the Comptroller of the Currency allowed, and notice thereof, with copies of the request, certificate of facts, and indorsement of approvals, shall be filed with the Treasurer of the United States.

SEC. 3. That whenever any such request shall be allowed as hereinbefore provided, the said Comptroller of the Currency shall be, and is, empowered to draw upon and from such funds of any such trust as may be deposited with the Treasurer of the United States for the benefit of the bank in interest to the amount as may be recommended and allowed and for the purpose for which such allowance was made: *Provided, however,* That all payments to be made for or on account of the purchase of any such property and under any such allowance shall be made by the Comptroller of the Currency direct, with the approval of the Secretary of the Treasury, for such purpose only and in such manner as he may determine and order.

159. TAXES ON INSOLVENT NATIONAL BANKS REMITTED.—The act of March 1, 1879, provides that whenever and after any bank has ceased to do business by reason of insolvency or bankruptcy no tax shall be assessed or collected, or paid into the Treasury of the United States, on account of such bank, which shall diminish the assets thereof necessary for the full payment of all its depositors; and such tax shall be abated from such national banks as are found by the Comptroller of the Currency to be insolvent; and the Commissioner of Internal Revenue, when the facts shall so appear to him, is authorized to remit so much of said tax against insolvent State and savings banks as shall be found to affect the claims of their depositors.

160. APPOINTMENT AND QUALIFICATION OF SHAREHOLDERS' AGENT.—Sec. 3 of the act of June 30, 1876, as amended by acts of August 3, 1892, and March 2, 1897, provides 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 the Revised Statutes of the United States, and when, as provided in section fifty-two hundred and thirty-six thereof, the Comptroller of the Currency 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 such meeting the shareholders shall determine whether the receiver shall be continued and shall wind up the affairs of such association, or whether an agent shall be elected for that purpose, and in so determining the said shareholders shall vote by ballot, in person or by proxy, each share of stock entitling the holder to one vote, and the majority of the stock in value and number of shares shall be necessary to determine whether the said receiver shall be continued, or whether an agent shall be elected. In case such majority shall determine that the said receiver shall be continued, the said receiver shall

thereupon proceed with the execution of his trust, and shall sell, dispose of, or otherwise collect the assets of the said association, and shall possess all the powers and authority, and be subject to all the duties and liabilities originally conferred or imposed upon him by his appointment as such receiver, so far as the same remain applicable. In case the said meeting shall, by the vote of a majority of the stock in value and number of shares, determine that an agent shall be elected, the said meeting shall thereupon proceed to elect an agent, voting by ballot, in person or by proxy, each share of stock entitling the holder to one vote, and the person who shall receive votes representing at least a majority of stock in value and number shall be declared the agent for the purposes hereinafter provided; and whenever any of the shareholders of the association shall, after the election of such agent, have executed and filed a bond to the satisfaction of the Comptroller of the Currency, conditioned for the payment and discharge in full of each and every claim that may thereafter be proved and allowed by and before a competent court, and for the faithful performance 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 of such association then remaining in the hands or subject to the order and control of said Comptroller and said receiver, or either of them; and for this purpose said Comptroller and said receiver are hereby severally empowered and directed to execute any deed, assignment, transfer, or other instrument in writing that may be necessary and proper; and upon the execution and delivery of such instrument to the said agent the said Comptroller and the said receiver shall by virtue of this act be discharged from any and all liabilities to such association and to each and all the creditors and shareholders thereof.

161. DUTIES OF SHAREHOLDERS' AGENT.—Sec. 3 of the act of June 30, 1876, as amended by acts of August 3, 1892, and March 2, 1897, provides: Upon receiving such deed, assignment, transfer, or other instrument, the person elected such agent shall hold, control, and dispose of the assets and property of such association which he may receive under the terms hereof for the benefit of the shareholders of such association, 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, and may sell, compromise, or compound the debts due to such association, with the consent and approval of the circuit or district court of the United States for the district where the business of such association was carried on, and shall at the conclusion of his trust render to such district or circuit court a full account of all his proceedings, receipts, and expenditures as such agent, which court shall, upon due notice, settle and adjust such accounts and discharge said agent and the sureties upon said bond. And in case any such agent so elected shall refuse to serve, or die, resign, or be removed, any shareholder may call a meeting of the shareholders of such association in the town, city, or village where the business of the said association was carried on, by giving notice thereof for thirty days in a newspaper published in said town, city, or village, 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 shall have executed a bond to the shareholders conditioned for the faithful performance of his duties, in the penalty fixed by the shareholders

at said meeting, with two sureties, to be approved by a judge of a court of record, and file said bond in the office of the clerk of a court of record in the county where the business of said association was carried on, he shall have all the rights, powers, and duties of the agent first elected as hereinbefore provided. At any meeting held as hereinbefore provided administrators or executors of deceased shareholders may act and sign as the decedent might have done if living, and guardians of minors and trustees of other persons may so act and sign for their ward or wards or cestui que trust. The proceeds of the assets or property of any such association which may be undistributed at the time of such meeting or may be subsequently received shall be distributed as follows:

“First. To pay the expenses of the execution of the trust to the date of such payment.

“Second. To repay any amount or amounts which have been paid in by any shareholder or shareholders of such association upon and by reason of any and all assessments made upon the stock of such association by the order of the Comptroller of the Currency in accordance with the provisions of the statutes of the United States; and

“Third. The balance ratably among such stockholders, in proportion to the number of shares held and owned by each. Such distribution shall be made from time to time as the proceeds shall be received and as shall be deemed advisable by the said Comptroller or said agent.”

162. **ILLEGAL PREFERENCE OF CREDITORS.** (SEC. 5242.) All transfers of the notes, bonds, bills of exchange, or other evidences of debt owing to any national banking association, or of deposits to its credit; all assignments of mortgages, sureties on real estate, or of judgments or decrees in its favor; all deposits of money, bullion, or other valuable thing for its use, or for the use of any of its shareholders or creditors; and all payments of money to either, made after the commission of an act of insolvency, or in contemplation thereof, made with a view to prevent the application of its assets in the manner prescribed by this chapter, or with a view to the preference of one creditor to another, except in payment of its circulating notes, shall be utterly null and void. No attachment, injunction, or execution shall be issued against such association or its property before final judgment in any suit, action, or proceeding in any State, county, or municipal court.

163. **CREDITOR'S BILL AGAINST SHAREHOLDERS.**—Sec. 2 of the act of June 30, 1876, provides that when any national banking association shall have gone into liquidation under the provisions of section five thousand two hundred and twenty of said statutes, the individual liability of the shareholders provided for by section fifty-one hundred and fifty-one of said statutes may be enforced by any creditor of such association, by bill in equity in the nature of a creditor's bill, brought by such creditor on behalf of himself and of all other creditors of the association, against the shareholders thereof, in any court of the United States having original jurisdiction in equity for the district in which such association may have been located or established.

## CHAPTER EIGHT.

## CRIMES, JURISDICTION, ETC.

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| <p>164. Penalty for improper countersigning or delivering circulation.</p> <p>165. Penalty for pledging United States notes or bank circulation.</p> <p>166. Penalty for imitating bank circulation for advertising purposes.</p> <p>167. Penalty for mutilating circulation.</p> <p>168. Penalty for counterfeiting circulation.</p> <p>169. What are obligations of the United States.</p> <p>170. Penalty for illegal possession or use of material for circulation.</p> <p>171. Penalty for passing counterfeit circulation.</p> <p>172. Penalty for taking unauthorized impressions of tools.</p> <p>173. Penalty for having such impressions.</p> <p>174. Penalty for dealing in counterfeit circulation.</p> | <p>175. Penalty for issuing circulation of expired associations.</p> <p>176. False certification of checks.</p> <p>177. Penalty for false certification of checks.</p> <p>178. Penalty for official malfeasance.</p> <p>179. Jurisdiction of circuit courts to enjoin Comptroller.</p> <p>180. General jurisdiction of national-bank cases.</p> <p>181. Sealed certificates of Comptroller are competent evidence.</p> <p>182. Certified copy of organization certificate as evidence.</p> <p>183. Suits against United States officers or agents.</p> <p>184. Indian Territory.</p> |
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**164. PENALTY FOR IMPROPER COUNTERSIGNING OR DELIVERING CIRCULATION.** (SEC. 5187.) No officer acting under the provisions of this Title shall countersign or deliver to any association, or to any other company or person, any circulating notes contemplated by this Title, except in accordance with the true intent and meaning of its provisions. Every officer who violates this section shall be deemed guilty of a high misdemeanor, and shall be fined not more than double the amount so countersigned and delivered, and imprisoned not less than one year and not more than fifteen years.

**165. PENALTY FOR PLEDGING UNITED STATES NOTES OR BANK CIRCULATION.** (SEC. 5207.) No association shall hereafter offer or receive United States notes or national-bank notes as security or as collateral security for any loan of money, or for a consideration agree to withhold the same from use, or offer or receive the custody or promise of custody of such notes as security, or as collateral security, or consideration for any loan of money. Any association offending against the provisions of this section shall be deemed guilty of a misdemeanor, and shall be fined not more than one thousand dollars and a further sum equal to one-third of the money so loaned. The officer or officers of any association who shall make any such loan shall be liable for a further sum equal to one-quarter of the money loaned; and any fine or penalty incurred by a violation of this section shall be recoverable for the benefit of the party bringing such suit. Sec. 12 of the act of July 12, 1882, provides that the provisions of this section shall apply to the United States certificates of gold and silver coin.

**166. PENALTY FOR IMITATING BANK CIRCULATION FOR ADVERTISING PURPOSES.** (SEC. 5188.) It shall not be lawful to design, engrave, print, or in any manner make or execute, or to utter, issue, distribute, circulate, or use any business or professional card, notice, placard, circular, handbill, or advertisement in the likeness or similitude of any circulating note or other obligation or security of any banking association organized or acting under the laws of the United States which has been or may be issued under this Title, or any act of Congress, or to write, print, or otherwise impress upon any such note, obligation, or security any business or professional card, notice, or advertisement, or any notice or advertisement of any matter or thing whatever. Every person who violates this section shall be liable to a penalty of one hundred dollars, recoverable one-half to the use of the informer.

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

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

169. **WHAT ARE OBLIGATIONS OF THE UNITED STATES.** (SEC. 5413.) The words "obligation or other security of the United States" shall be held to mean all bonds, certificates of indebtedness, national-bank currency, coupons, United States notes, Treasury notes, fractional notes, certificates of deposit, bills, checks, or drafts for money drawn by or upon authorized officers of the United States, stamps and other representatives of value, of whatever denomination, which have been or may [be] issued under any act of Congress.

170. **PENALTY FOR ILLEGAL POSSESSION OR USE OF MATERIAL FOR CIRCULATION.** (SEC. 5430.) Every person having control, custody, or possession of any plate, or any part thereof, from which has been printed, or which may be prepared by direction of the Secretary of the Treasury for the purpose of printing, any obligation or other security of the United States, who uses such plate, or knowingly suffers the same to be used for the purpose of printing any such or similar obligation, or other security, or any part thereof, except as may be printed for the use of the United States by order of the proper officer thereof; and every person who engraves, or causes or procures to be engraved, or assists in engraving, any plate in the likeness of any plate designed for the printing of such obligation or other security, or who sells any such plate, or who brings into the United States from any foreign place any such plate, except under the direction of the Secretary of the Treasury or other proper officer, or with any other intent, in either case, than that such plate be used for the printing of the obligations or other securities of the United States; or who has in his control, custody, or possession any metallic plate engraved after the similitude of any plate from which any such obligation or other security has been printed, with intent to use such plate, or suffer the same to be used in forging or counterfeiting any such obligation or other security, or any part thereof; or who has in his possession or custody, except under authority from the Secretary of the Treasury or other proper officer, any obligation or other security, engraved and printed after

the similitude of any obligation or other security issued under the authority of the United States, with intent to sell or otherwise use the same; and every person who prints, photographs, or in any other manner makes or executes, or causes to be printed, photographed, made, or executed, or aids in printing, photographing, making, or executing any engraving, photograph, print, or impression in the likeness of any such obligation or other security, or any part thereof, or who sells any such engraving, photograph, print, or impression, except to the United States, or who brings into the United States from any foreign place any such engraving, photograph, print, or impression, except by direction of some proper officer of the United States, or who has or retains in his control or possession, after a distinctive paper has been adopted by the Secretary of the Treasury for the obligations and other securities of the United States, any similar paper adapted to the making of any such obligation or other security, except under the authority of the Secretary of the Treasury or some other proper officer of the United States, shall be punished by a fine of not more than five thousand dollars, or by imprisonment at hard labor not more than fifteen years, or by both.

171. PENALTY FOR PASSING COUNTERFEIT CIRCULATION. (SEC. 5431.) Every person who, with intent to defraud, passes, utters, publishes, or sells, or attempts to pass, utter, publish, or sell, or brings into the United States with intent to pass, publish, utter, or sell, or keeps in possession or conceals, with like intent, any falsely made, forged, counterfeited, or altered obligation, or other security of the United States, shall be punished by a fine of not more than five thousand dollars and by imprisonment at hard labor not more than fifteen years.

172. PENALTY FOR TAKING UNAUTHORIZED IMPRESSION OF TOOLS. (SEC. 5432.) Every person who, without authority from the United States, takes, procures, or makes, upon lead, foil, wax, plaster, paper, or any other substance or material, an impression, stamp, or imprint of, from, or by the use of, any bedplate, bedpiece, die, roll, plate, seal, type, or other tool, implement, instrument, or thing used or fitted, or intended to be used, in printing, stamping, or impressing, or in making other tools, implements, instruments, or things, to be used, or fitted or intended to be used, in printing, stamping, or impressing any kind or description of obligation or other security of the United States, now authorized or hereafter to be authorized by the United States, or circulating note or evidence of debt of any banking association under the laws thereof, shall be punished by imprisonment at hard labor not more than ten years, or by a fine of not more than five thousand dollars, or both.

173. PENALTY FOR HAVING SUCH IMPRESSIONS. (SEC. 5433.) Every person who, with intent to defraud, has in his possession, keeping, custody, or control, without authority from the United States, any imprint, stamp, or impression, taken or made upon any substance or material whatsoever, of any tool, implement, instrument, or thing used, or fitted, or intended to be used for any of the purposes mentioned in the preceding section; or who, with intent to defraud, sells, gives, or delivers any such imprint, stamp, or impression to any other person, shall be punished by imprisonment at hard labor not more than ten years, or by a fine of not more than five thousand dollars.

174. PENALTY FOR DEALING IN COUNTERFEIT CIRCULATION. (SEC. 5434.) Every person who buys, sells, exchanges, transfers, receives, or delivers any false, forged, counterfeited, or altered obligation or other security of the United States, or circulating note of any banking association organized or acting under the laws thereof, which has been or may hereafter be issued by virtue of any act of Congress, with the intent that the same be passed, published, or used as true and genuine, shall

be imprisoned at hard labor not more than ten years, or fined not more than five thousand dollars, or both.

175. **PENALTY FOR ISSUING CIRCULATION OF EXPIRED ASSOCIATIONS.** (SEC. 5437.) In all cases where the charter of any corporation which has been or may be created by act of Congress has expired or may hereafter expire, if any director, officer, or agent of the corporation, or any trustee thereof or any agent of such trustee, or any person having in his possession or under his control the property of the corporation for the purpose of paying or redeeming its notes and obligations, knowingly issues, reissues, or utters as money, or in any other way knowingly puts in circulation any bill, note, check, draft, or other security purporting to have been made by any such corporation whose charter has expired, or by any officer thereof, or purporting to have been made under authority derived therefrom, or if any person knowingly aids in any such act, he shall be punished by a fine of not more than ten thousand dollars, or by imprisonment not less than one year nor more than five years, or by both such fine and imprisonment. But nothing herein shall be construed to make it unlawful for any person, not being such director, officer, or agent of the corporation, or any trustee thereof, or any agent of such trustee, or any person having in his possession or under his control the property of the corporation for the purpose hereinbefore set forth, who has received or may hereafter receive such bill, note, check, draft, or other security, bona fide and in the ordinary transactions of business, to utter as money and otherwise circulate the same.

176. **FALSE CERTIFICATION OF CHECKS.** (SEC. 5208.) It shall be unlawful for any officer, clerk, or agent of any national banking association to certify any check drawn upon the association unless the person or company drawing the check has on deposit with the association, at the time such check is certified, an amount of money equal to the amount specified in such check. Any check so certified by duly authorized officers shall be a good and valid obligation against the association; but the act of any officer, clerk, or agent of any association, in violation of this section, shall subject such bank to the liabilities and proceedings on the part of the Comptroller as provided for in section fifty-two hundred and thirty-four.

177. **PENALTY FOR FALSE CERTIFICATION OF CHECKS.**—Sec. 13 of the act of July 12, 1882, provides that any officer, clerk, or agent of any national banking association who shall willfully violate the provisions of section fifty-two hundred and eight of the Revised Statutes of the United States, or who shall resort to any device, or receive any fictitious obligation, direct or collateral, in order to evade the provisions thereof, or who shall certify checks before the amount thereof shall have been regularly entered to the credit of the dealer upon the books of the banking association, shall be deemed guilty of a misdemeanor and shall, on conviction thereof in any circuit or district court of the United States, be fined not more than five thousand dollars, or shall be imprisoned not more than five years, or both, in the discretion of the court.

178. **PENALTY FOR OFFICIAL MALFEASANCE.** (SEC. 5209.) Every president, director, cashier, teller, clerk, or agent of any association who embezzles, abstracts, or willfully misapplies any of the moneys, funds, or credits of the association, or who, without authority from the directors, issues or puts in circulation any of the notes of the association; or who, without such authority, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment, or decree; or who makes any false entry in any book, report, or statement of the association, with intent, in either case, to injure or defraud the associa-

tion or any other company, body politic or corporate, or any individual person, or to deceive any officer of the association or any agent appointed to examine the affairs of any such association; and every person who with like intent aids or abets any officer, clerk, or agent in any violation of this section, shall be deemed guilty of a misdemeanor, and shall be imprisoned not less than five years nor more than ten.

179. JURISDICTION OF CIRCUIT COURTS TO ENJOIN COMPTROLLER. (SEC. 629.) The circuit courts shall have original jurisdiction of all suits brought by any banking association established in the district for which the court is held, under the provisions of Title "THE NATIONAL BANKS," to enjoin the Comptroller of the Currency, or any receiver acting under his direction, as provided by said Title.

180. GENERAL JURISDICTION OF NATIONAL-BANK CASES.—Sec. 4 of the act of July 12, 1882, provides 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. Sec. 4 of the act of March 3, 1887, provides 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.

181. SEALED CERTIFICATES OF COMPTROLLER ARE COMPETENT EVIDENCE. (SEC. 884.) Every certificate, assignment, and conveyance executed by the Comptroller of the Currency, in pursuance of law, and sealed with his seal of office, shall be received in evidence in all places and courts; and all copies of papers in his office, certified by him and authenticated by the said seal, shall in all cases be evidence equally with the originals. An impression of such seal directly on the paper shall be as valid as if made on wax or wafer.

182. CERTIFIED COPY OF ORGANIZATION CERTIFICATE AS EVIDENCE. (SEC. 885.) Copies of the organization certificate of any national banking association, duly certified by the Comptroller of the Currency and authenticated by his seal of office, shall be evidence in all courts and places within the jurisdiction of the United States of the existence of the association and of every matter which could be proved by the production of the original certificate.

183. SUITS AGAINST UNITED STATES OFFICERS OR AGENTS. (SEC. 380.) 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.

184. INDIAN TERRITORY.—Sec. 31 of the Act of May 2, 1890, provides that all laws relating to national banking associations shall have the same force and effect in Indian Territory as elsewhere in the United States.

## CHAPTER NINE.

## TRUST COMPANIES, ETC., DISTRICT OF COLUMBIA.

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185. PROVISION FOR ORGANIZATION.—The act of October 1, 1890, sec. 1, provides that corporations may be formed within the District of Columbia for the purposes hereinafter mentioned in the following manner: Any time hereafter any number of natural persons, citizens of the United States, not less than twenty-five, may associate themselves together to form a company for the purpose of carrying on in the District of Columbia any one of the three classes of business herein specified, to wit:

First. A safe deposit, trust, loan, and mortgage business.

Second. A title insurance, loan, and mortgage business.

Third. A security, guaranty, indemnity, loan, and mortgage business: *Provided*, That the capital stock of any of said companies shall not be less than one million of dollars: *Provided further*, That any of said companies may also do a storage business when their capital stock amounts to the sum of not less than one million two hundred thousand dollars.

186. ORGANIZATION CERTIFICATE OF COMPANY. (SEC. 2.) That such persons shall, under their hands and seals, execute, before some officer in said District competent to take the acknowledgment of deeds, an organization certificate, which shall specifically state—

First. *Title*.—The name of the corporation.

Second. *Purposes*.—The purposes for which it is formed.

Third. *Period of existence*.—The term for which it is to exist, which shall not exceed the term of fifty years, and be subject to alteration, amendment, or repeal by Congress at any time.

Fourth. *Officers*.—The number of its directors, and the names and residences of the officers who for the first year are to manage the affairs of the company.

Fifth. *Capital stock*.—The amount of the capital stock and its subdivision into shares.

187. CHARTER OBTAINED FROM DISTRICT COMMISSIONERS. (SEC. 3.) That this certificate shall be presented to the Commissioners of the District, who shall have power and discretion to grant or to refuse to said persons a charter of incorporation upon the terms set forth in the said certificate and the provisions of this act.

188. NOTICE OF INTENTION TO APPLY FOR CHARTER. (SEC. 4.) That previous to the presentation of the said certificate to the said Commissioners notice of the intention to apply for such charter shall be inserted in two newspapers of general circulation printed in the District of Columbia at least four times a week for three weeks, setting forth briefly the name of the proposed company, its character and object, the names of the proposed incorporators, and the intention to make application for a charter on a specified day, and the proof of such publication shall be presented with said certificate when presentation thereof is made to said Commissioners.

189. CHARTER FILED WITH RECORDER OF DEEDS FOR THE DISTRICT. (SEC. 5.) That if the charter be granted as aforesaid it, together with the certificate of the Commissioners granting the same indorsed thereon, shall be filed for record in the office of the recorder of deeds for the District of Columbia, and shall be recorded by him. On the filing of the said certificate with the said recorder of deeds as herein provided, approved as aforesaid by the said Commissioners, the persons named therein and their successors shall thereupon and thereby be and become a body corporate and politic, and as such shall be vested with all the powers and charged with all the liabilities conferred upon and imposed by this act upon companies organized under the provisions hereof: *Provided, however,* That no corporation created and organized under the provisions hereof, or availing itself of the provisions hereof as provided in section eleven, shall be authorized to transact the business of a trust company, or any business of a fiduciary character, until it shall have filed with the Comptroller of the Currency a copy of its certificate of organization and charter and shall have obtained from him and filed the same for record with the said recorder of deeds a certificate that the capital stock of said company has been paid in and the deposit of securities made with said Comptroller in the manner and to the extent required by this act.

190. TRUST COMPANIES UNDER COMPTROLLER'S SUPERVISION. (SEC. 6.) That all companies organized hereunder, or which shall under the provisions hereof become entitled to transact the business of a trust company, shall report to the Comptroller of the Currency in the manner prescribed by sections fifty-two hundred and eleven, fifty-two hundred and twelve, and fifty-two hundred and thirteen, Revised Statutes of the United States, in the case of national banks, and all acts amendatory thereof or supplementary thereto, and with similar provisions for compensating examiners, and shall be subject to like penalties for failure to do so. The Comptroller shall have and exercise the same visitatorial powers over the affairs of the said corporation as is conferred upon him by section fifty-two hundred and forty of the Revised Statutes of the United States in the case of national banks. He shall also have power, when in his opinion it is necessary, to take possession of any such company for the reasons and in the manner and to the same extent as are provided in the laws of the United States with respect to national banks.

191. POWERS OF THESE COMPANIES. (SEC. 7.) That all companies organized under this act are hereby declared to be corporations possessed of the powers and functions of corporations generally, and shall have power—

First. *Contracts*.—To make contracts.

Second. *Suits*.—To sue and be sued, implead and be impleaded, in any court as fully as natural persons.

Third. *Seal*.—To make and use a common seal and alter the same at pleasure.

Fourth. *Loans*.—To loan money.

Fifth. *Special powers*.—When organized under subdivision one of the first section of this act to accept and execute trusts of any and every description which may be committed or transferred to them, and to accept the office and perform the duties of a receiver, assignee, executor, administrator, guardian of the estates of minors, with the consent of the guardian of the person of such minor, and committee of the estates of lunatics and idiots whenever any trusteeship or any such office or appointment is committed or transferred to them, with their consent, by any person, body politic or corporate, or by any court in the District of Columbia, and all such companies organized under the first subdivision of section one of this act are further authorized to accept deposits of money for the purposes designated herein upon such terms as may be agreed upon from time to time with depositors, and to act as agent for the purpose of issuing or countersigning the bonds or obligations of any corporation, association, municipality, or State, or other public authority, and to receive and manage any sinking fund on any such terms as may be agreed upon, and shall have power to issue its debenture bonds upon deeds of trust or mortgages of real estate to a sum not exceeding the face value of said deeds of trust or mortgages, and which shall not exceed fifty per centum of the fair cash value of the real estate covered by said deeds or mortgages, to be ascertained by the Comptroller of the Currency. But no debenture bonds shall be issued until the securities on which the same are based have been placed in the actual possession of the trustee named in the debenture bonds, who shall hold said securities until all of said bonds are paid; and when organized under the second subdivision of the first section of this act said company is authorized to insure titles to real estate and to transact generally the business mentioned in said subdivision; and when organized under the third subdivision of section one of this act said company is hereby authorized, in addition to the loan and mortgage business therein mentioned, to secure, guaranty, and insure individuals, bodies politic, associations, and corporations against loss by or through trustees, agents, servants, or employees, and to guaranty the faithful performance of contracts and of obligations of whatever kind entered into by or on the part of any person or persons, association, corporation or corporations, and against loss of every kind: *Provided*, That any corporation formed under the provisions of this act when acting as trustee shall be liable to account for the amounts actually earned by the moneys held by it in trust in addition to the principal so held; but such corporation may be allowed a reasonable compensation for services performed in the care of the trust estate.

192. COMPETENT TO ACT AS TRUSTEE, ETC. (SEC. 8.) That in all cases in which application shall be made to any court in the District of Columbia, or wherever it becomes necessary or proper for said court to appoint a trustee, receiver, administrator, guardian of the estate of a minor, or committee of the estate of a lunatic, it shall and may be lawful for said court (but without prejudice to any preference in the order of any such appointments required by existing law) to appoint any such company organized under the first subdivision of section one of this act, with its assent, such trustee, receiver, administrator,

committee, or guardian, with the consent of the guardian of the person of such minor: *Provided, however,* That no court or judge who is an owner of or in any manner financially interested in the stock or business of such corporation shall commit by order or decree to any such corporation any trust or fiduciary duty.

193. **QUALIFICATIONS OF SUCH TRUSTEE, ETC. (SEC. 9.)** That whenever any corporation operating under this act shall be appointed such trustee, executor, administrator, receiver, assignee, guardian, or committee as aforesaid, the president, vice-president, secretary, or treasurer of said company shall take the oath or affirmation now required by law to be made by any trustee, executor, receiver, assignee, guardian, or committee.

194. **SECURITY FOR FAITHFUL PERFORMANCE OF TRUST. (SEC. 10.)** That when any court shall appoint the said company a trustee, receiver, administrator, or such guardian, or committee, or shall order the deposit of money or other valuables with said company, or where any individual or corporation shall appoint any of said companies a trustee, executor, assignee, or such guardian, the capital stock of said company subscribed for or taken, and all property owned by said company, together with the liability of the stockholders and officers as herein provided, shall be taken and considered as the security required by law for the faithful performance of its duties, and shall be absolutely liable in case of any default whatever.

195. **PRIVILEGES EXTENDED TO EXISTING CORPORATIONS. (SEC. 11.)** That any safe deposit company, trust company, surety or guaranty company, or title-insurance company now incorporated and operating under the laws of the United States or of the District of Columbia, or any of the States, and now doing business in said District, may avail itself of the provisions of this act on filing in the office of the recorder of deeds of the District of Columbia, or with the Comptroller of the Currency, a certificate of its intention to do so, which certificate shall specify which one of the three classes of business set out in section one it will carry on, and shall be verified by the oath of its president to the effect that it has in every respect complied with the requirements of existing law, especially with the provisions of this act; that its capital stock is paid in as provided in section twenty-one of this act and is not impaired, and thereafter such company may exercise all powers and perform all duties authorized by any one of the subdivisions of section one of this act in addition to the powers now lawfully exercised by such company.

196. **REAL ESTATE. (SEC. 12.)** That any company operating under this act may lease, purchase, hold, and convey real estate, not exceeding in value five hundred thousand dollars, and such in addition as it may acquire in satisfaction of debts due the corporation, under sales, decrees, judgments, and mortgages. But no such association shall hold the possession of any real estate under foreclosure of mortgage, or the title and possession of any real estate purchased to secure any debts due to it, for a longer period than five years.

197. **PERIOD OF CORPORATIONS' EXISTENCE. (SEC. 13.)** That the charters for incorporations named in this act may be made perpetual, or may be limited in time by their provisions, subject to the approval of Congress.

198. **PROVISIONS RELATING TO CAPITAL STOCK. (SEC. 14.)** That the capital stock of every such company shall be at least one million dollars, and at least fifty per centum thereof must have been paid in, in cash or by the transfer of assets as hereinafter provided in section

twenty-one of this act, before any such company shall be entitled to transact business as a corporation, except with its own members, and before any company organized hereunder shall be entitled to transact the business of a trust company, or to become and act as an administrator, executor, guardian of the estate of a minor, or undertake any other kindred fiduciary duty, it shall deposit, either in money or in bonds, mortgages, deed of trust, or other securities equal in actual value to one-fourth of the capital stock paid in, with the Comptroller of the Currency, to be kept by him upon the trust and for the purposes hereinafter provided; and the said Comptroller may from time to time require an additional deposit from any such company, to be held upon and for the same trust and purposes, not exceeding, however, in value one-half the paid-in capital stock; and the said Comptroller shall not issue to any corporation the certificate heretofore provided for until said deposit with him of securities required by this section. Within one year after the organization of any corporation under the provisions of this act, or after any corporation heretofore existing shall have availed itself of the powers and rights given by this act in the manner herein provided for, its entire capital stock shall have been paid in.

199. ENFORCEMENT OF SUBSCRIPTIONS TO STOCK. (SEC. 15.) That the capital stock of every such company shall be divided into shares of one hundred dollars each. It shall be lawful for such company to call for and demand from the stockholders, respectively, all sums of money by them subscribed, at such time and in such proportions as its board of directors shall deem proper, within the time specified in section fourteen, and it may enforce payment by all remedies provided by law; and if any stockholder shall refuse or neglect to pay any installment as required by a resolution of the board of directors, after thirty days' notice of the same, the said board of directors may sell at public auction, to the highest bidder, so many shares of said stock as shall pay said installment, under such general regulations as may be adopted in the by-laws of said company, and the highest bidder shall be taken to be the person who offers to purchase the least number of shares for the assessment due.

200. ANNUAL REPORT TO COMPTROLLER. (SEC. 16.) That every such company shall annually, within twenty days after the first of January of each year, make a report to the Comptroller of the Currency, which shall be published in a newspaper in the District, which shall state the amount of capital and of the proportion actually paid, the amount of debts, and the gross earnings for the year ending December thirty-first then next previous, together with their expenses, which report shall be signed by the president and a majority of the directors or trustees, and shall be verified by the oath of the president, secretary, and at least three of the directors or trustees.

201. TAX ON GROSS EARNINGS. (SEC. 16.) And said company shall pay to the District of Columbia, in lieu of personal taxes for each next ensuing year, one and a half per centum of its gross earnings for the preceding year, shown by said verified statement, which amount shall be payable to the collector of taxes at the times and in the manner that other taxes are payable.

202. LIABILITY FOR FAILURE TO REPORT. (SEC. 17.) That if any company fails to comply with the provisions of the preceding section, all the directors or trustees of such company shall be jointly and severally liable for the debts of the company then existing, and for all that shall be contracted before such report shall be made: *Provided*, That in case of failure of the company in any year to comply with the pro-

visions of section sixteen of this act, and any of the directors shall, on or before January fifteenth of such year, file his written request for such compliance with the secretary of the company, the Comptroller of the Currency, and the recorder of deeds of the District of Columbia, such director shall be exempt from the liability prescribed in this section.

203. PERJURY AND LARCENY. (SEC. 18.) That any willful false swearing in regard to any certificate or report or public notice required by the provisions of this act shall be perjury, and shall be punished as such according to the laws of the District of Columbia. And any misappropriation of any of the money of any corporation or company formed under this act, or any money, funds, or property intrusted to it, shall be held to be larceny, and shall be punished as such under the laws of said District.

204. TRANSFER OF STOCK. (SEC. 19.) That the stock of such company shall be deemed personal estate, and shall be transferable only on the books of such company in such manner as shall be prescribed by the by-laws of the company; but no shares shall be transferable until all previous calls thereon shall have been fully paid, and the said stock shall not be taxable, in the hands of individual owners, the tax on the capital stock, gross earnings of the company hereinbefore provided being in lieu of other personal tax. All certificates of the stock of any company organized under this act shall show upon their face the par value of each share and the amount paid thereon.

205. LIABILITY OF STOCKHOLDERS. (SEC. 20.) That all stockholders of every company incorporated under this act, or availing itself of its provisions under section eleven, shall be severally and individually liable to the creditors of such company to an amount equal to and in addition to the amount of stock held by them, respectively, for all debts and contracts made by such company.

206. MONEY PAYMENT OF CAPITAL STOCK REQUIRED. (SEC. 21.) That nothing but money shall be considered as payment of any part of the capital stock, except that in the case of any company now doing business in the District of Columbia in any of the classes herein provided for, or under any act of Congress or by virtue of the laws of any of the States, and which company has actually received full payment in money of at least fifty per centum of the capital stock required by this act and which company desires to obtain a charter under this act, all the assets or property may be received and considered as money, at a value to be appraised and fixed by the Comptroller of the Currency: *Provided*, That all such assets and property are also transferred to and are thereafter owned by the company organized under this act.

207. NUMBER AND ELECTION OF DIRECTORS. (SEC. 22.) That the stock, property, and concerns of such company shall be managed by not less than nine nor more than thirty directors or trustees, who shall, respectively, be stockholders and at least one-half residents and citizens of the District of Columbia, and shall, except the first year, be annually elected by the stockholders at such time and place and after such published notice as shall be determined by the by-laws of the company, and said directors or trustees shall hold until their successors are elected and qualified.

208. APPOINTMENT OF OFFICERS. (SEC. 23.) That there shall be a president of the company, who shall be a director, also a secretary and a treasurer, all of whom shall be chosen by the directors or trustees: *Provided*, That only one of the above-named offices shall be held by the same person at the same time. Subordinate officers may be appointed by the directors or trustees, and all such officers may be

required to give such security for the faithful performance of the duties of their office as the directors or trustees may require.

209. **BY-LAWS. (SEC. 24.)** That the directors or trustees shall have power to make such by-laws as they deem proper for the management or disposal of the stock and business affairs of such company, not inconsistent with the provisions of this act, and prescribing the duties of officers and servants that may be employed, for the appointment of all officers, and for carrying on all kinds of business within the objects and purposes of such company.

210. **DIRECTORS LIABLE FOR PAYMENT OF UNEARNED DIVIDENDS. (SEC. 25.)** That if the directors or trustees of any company shall declare or pay any dividend, the payment of which would render it insolvent, or which would create a debt against such company, they shall be jointly and severally liable as guarantors for all of the debts of the company then existing, and for all that shall be thereafter contracted, while they shall, respectively, remain in office.

211. **DIRECTORS' LIABILITY MAY BE AVOIDED. (SEC. 26.)** That if any of the directors or trustees shall object to declaring of such dividend or the payment of the same, and shall at any time before the time fixed for the payment thereof file a certificate of their objection in writing with the secretary of the company and with the recorder of deeds of the District they shall be exempt from liability prescribed in the preceding section.

212. **RESPONSIBILITY OF DIRECTORS FOR EXCESS LIABILITIES. (SEC. 27.)** That if the liabilities of any company shall at any time exceed the amount of the fair cash value of the assets, the directors or trustees of such company assenting thereto shall be personally and individually liable for such excess to the creditors of the company after the additional liability of the stockholders has been enforced.

213. **TRUSTEE, ETC., NOT LIABLE ON STOCK ASSESSMENT. (SEC. 28.)** That no person holding stock in such company as executor, administrator, guardian, or trustee shall be personally subject to any liability as stockholder of such company, but the estate and funds in the hands of such executor, administrator, guardian, or trustee shall be liable in like manner and to the same extent as the testator or intestate or the ward or the person interested in such trust fund would have been if he had been living and competent to act and hold the stock in his own name.

214. **INCREASE OF CAPITAL. (SEC. 29.)** That any corporation which may be formed under this chapter may increase its capital stock by complying with the provisions of this chapter to any amount which may be deemed sufficient and proper for the purposes of the corporation.

215. **CERTIFIED COPY OF INCORPORATION CERTIFICATE COMPETENT EVIDENCE. (SEC. 30.)** That a copy of any certificate of incorporation filed in pursuance of this chapter, certified by the recorder of deeds to be a true copy and the whole of such certificate, shall be received in all courts and places as presumptive legal evidence of the facts therein stated.

216. **NO BOND OR OTHER SECURITY REQUIRED OF TRUST COMPANIES. (SEC. 31.)** That no bond or other collateral security, except as hereinafter stated, shall be required from any trust company incorporated under this act for or in respect to any trust, nor when appointed trustee, guardian, receiver, executor, or administrator, with or without the will annexed, committee of the estate of a lunatic or idiot, or other fiduciary appointment; but the capital stock subscribed for or taken,

and all property owned by said company and the amount for which said stockholders shall be liable in excess of their stock, shall be taken and considered as the security required by law for the faithful performance of its duties and shall be absolutely liable in case of any default whatever; and in case of the insolvency or dissolution of said company the debts due from the said company as trustee, guardian, receiver, executor, or administrator, committee of the estate of lunatics, idiots, or any other fiduciary appointment, shall have a preference.

217. DISTRICT SUPREME COURT HAS JURISDICTION OF TRUST COMPANIES. (SEC. 32.) That the supreme court of the District of Columbia, or any justice thereof, shall have power to make orders respecting such company whenever it shall have been appointed trustee, guardian, receiver, executor, or administrator, with or without the will annexed, committee of the estate of a lunatic, idiot, or any other fiduciary, and require the said company to render all accounts which might lawfully be made or required by any court or any justice thereof if such trustee, guardian, receiver, executor, administrator, with or without the will annexed, committee of the estate of a lunatic or idiot, or fiduciary were a natural person. And said court, or any justice thereof, at any time, on application of any person interested, may appoint some suitable person to examine into the affairs and standing of such companies, who shall make a full report thereof to the court, and said court, or any justice thereof, may at any time, in its discretion, require of said company a bond with sureties or other securities for the faithful performance of its obligations, and such sureties or other security shall be liable to the same extent and in the same manner as if given or pledged by a natural person.

218. ALL SIMILAR DISTRICT CORPORATIONS SUBJECT TO THIS ACT. (SEC. 33.) That no corporation or company organized by virtue of the laws of any of the States of this Union and having its principal place of business within the District of Columbia, shall carry on, in the District of Columbia, any of the kinds of business named in this act without strict compliance in all particulars with the provisions of this act for the government of such corporations formed under it, and each one of the officers of the corporation or company so offending shall be punished by fine not exceeding one thousand dollars, or imprisonment in some State's prison not exceeding one year, or by both fine and imprisonment, in the discretion of the court. This section shall not take effect till six months after the approval of this act.

219. PROVISIONS FOR AMENDMENT. (SEC. 34.) That Congress may at any time alter, amend, or repeal this act, but any such amendment or repeal shall not, nor shall the dissolution of any company formed under this act, take away or impair any remedy given against such corporation, its stockholders or officers, for any liability or penalty which shall have been previously incurred: *Provided*, That the courts of the District of Columbia shall not have power to appoint any trustee, trustees, guardians, receivers, or other trustee of a fund or property located outside of the District of Columbia, or belonging to a corporation or person having a legal residence or location outside of said District.

## CHAPTER TEN.

## GOVERNMENT DEPOSITARIES.

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| 221. Deposit and withdrawal of public moneys.        | 224. Penalty for unauthorized deposit of public money.        |
| 222. Provisions for deposits by certain postmasters. | 225. Penalty for unauthorized receipt or use of public money. |

220. DESIGNATION AND DUTIES OF PUBLIC DEPOSITARIES. (SEC. 5153.) All national banking associations, designated for that purpose by the Secretary of the Treasury, shall be depositaries of public money, except receipts from customs, under such regulations as may be prescribed by the Secretary; and they may also be employed as financial agents of the Government; and they shall perform all such reasonable duties, as depositaries of public moneys and financial agents of the Government, as may be required of them. The Secretary of the Treasury shall require the associations thus designated to give satisfactory security, by the deposit of United States bonds and otherwise, for the safe-keeping and prompt payment of the public money deposited with them, and for the faithful performance of their duties as financial agents of the Government. And every association so designated as receiver or depositary of the public money shall take and receive at par all of the national currency bills, by whatever association issued, which have been paid into the Government for internal revenue, or for loans or stocks.

221. DEPOSIT AND WITHDRAWAL OF PUBLIC MONEYS. (SEC. 3620.) It shall be the duty of every disbursing officer having any public money intrusted to him for disbursement to deposit the same with the Treasurer or some one of the assistant treasurers of the United States, and to draw for the same only as it may be required for payments to be made by him in pursuance of law; and draw from the same only in favor of the persons to whom payment is made, and all transfers from the Treasurer of the United States to a disbursing officer shall be by draft or warrant on the Treasurer or an assistant treasurer of the United States. In places, however, where there is no Treasurer or assistant treasurer, the Secretary of the Treasury may, when he deems it essential to the public interest, specially authorize in writing the deposit of such public money in any other public depository, or, in writing, authorize the same to be kept in any other manner and under such rules and regulations as he may deem most safe and effectual to facilitate the payments to public creditors.

222. PROVISIONS FOR DEPOSITS BY CERTAIN POSTMASTERS. (SEC. 3847.) Any postmaster, having public money belonging to the Government, at an office within a county where there are no designated depositaries, treasurers of mints, or Treasurer or assistant treasurers of the United States, may deposit the same, at his own risk and in his official capacity, in any national bank in the town, city, or county where the said postmaster resides; but no authority or permission is or shall be given for the demand or receipt by the postmaster, or any other person, of interest, directly or indirectly, on any deposit made as herein described; and every postmaster who makes any such deposit shall report quarterly to the Postmaster-General the name of the bank where such deposits have been made, and also state the amount which may stand at the time to his credit.

223. PENALTY FOR MISAPPLICATION OF MONEY-ORDER FUNDS. (SEC. 4046.) Every postmaster, assistant, clerk, or other person employed in or connected with the business or operations of any money-order office who converts to his own use, in any way whatever, or loans, or deposits in any bank, except as authorized by this Title, or exchanges for other funds, any portion of the money-order funds, shall be deemed guilty of embezzlement, and any such person, as well as every other person advising or participating therein, shall, for every such offense, be imprisoned for not less than six months nor more than ten years, and be fined in a sum equal to the amount embezzled; and any failure to pay over or produce any money-order funds intrusted to such person shall be taken to be prima facie evidence of embezzlement; and upon the trial of any indictment against any person for such embezzlement it shall be prima facie evidence of a balance against him to produce a transcript from the money-order account books of the Sixth Auditor. But nothing herein contained shall be construed to prohibit any postmaster depositing, under the direction of the Postmaster-General, in a national bank designated by the Secretary of the Treasury for that purpose, to his own credit as postmaster, any money-order or other funds in his charge, nor prevent his negotiating drafts or other evidences of debt through such bank, or through United States disbursing officer, or otherwise, when instructed or required to do so by the Postmaster-General for the purpose of remitting surplus money-order funds from one post-office to another, to be used in payment of money orders. Disbursing officers of the United States shall issue, under regulations to be prescribed by the Secretary of the Treasury, duplicates of lost checks drawn by them in favor of any postmaster on account of money-order or other public funds received by them from some other postmaster.

224. PENALTY FOR UNAUTHORIZED DEPOSIT OF PUBLIC MONEY. (SEC. 5488.) Every disbursing officer of the United States who deposits any public money intrusted to him in any place or in any manner, except as authorized by law, or converts to his own use in any way whatever, or loans with or without interest, or for any purpose not prescribed by law withdraws from the Treasurer or any assistant treasurer, or any authorized depository, or for any purpose not prescribed by law transfers or applies any portion of the public money intrusted to him, is, in every such act, deemed guilty of an embezzlement of the money so deposited, converted, loaned, withdrawn, transferred, or applied; and shall be punished by imprisonment with hard labor for a term not less than one year nor more than ten years, or by a fine of not more than the amount embezzled or less than one thousand dollars, or by both such fine and imprisonment.

225. PENALTY FOR UNAUTHORIZED RECEIPT OR USE OF PUBLIC MONEY. (SEC. 5497.) Every banker, broker, or other person not an authorized depository of public moneys, who knowingly receives from any disbursing officer, or collector of internal revenue, or other agent of the United States, any public money on deposit, or by way of loan or accommodation, with or without interest, or otherwise than in payment of a debt against the United States, or who uses, transfers, converts, appropriates, or applies any portion of the public money for any purpose not prescribed by law, and every president, cashier, teller, director, or other officer of any bank or banking association, who violates any of the provisions of this section, is guilty of an act of embezzlement of the public money so deposited, loaned, transferred, used, converted, appropriated, or applied, and shall be punished as prescribed in section fifty-four hundred and eighty-eight.

## CHAPTER ELEVEN.

## MISCELLANEOUS.

226. **LEGAL TENDER AND LAWFUL MONEY.**—The following statement concerning the legal-tender properties of money of the United States is based upon United States Revised Statutes, sections 3585, 3586, 3587, 3588, 3589, and 3590, and the acts amendatory thereof and additional thereto:

Gold coin, standard silver dollars, subsidiary silver, minor coins, United States notes, and Treasury notes of 1890 have the legal-tender quality as follows: Gold coin is legal tender for its nominal value when not below the limit of tolerance in weight; when below that limit it is legal tender in proportion to its weight; standard silver dollars and Treasury notes of 1890 are legal tender for all debts, public and private, except where otherwise expressly stipulated in the contract; subsidiary silver is legal tender to the extent of \$10, minor coins to the extent of 25 cents, and United States notes for all debts, public and private, except duties on imports and interest on the public debt. Gold certificates, silver certificates, and national-bank notes are nonlegal-tender money. Both kinds of certificates, however, are receivable for all public dues, and national-bank notes are receivable for all public dues except duties on imports, and may be paid out for all public dues, except interest on the public debt.

The term "lawful money" is understood to apply to every form of money which is endowed by law with the legal-tender quality. (See Opinions of Attorneys-General, vol. 17, p. 123.)

227. **MISCELLANEOUS ACTS.**—*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,* That The First National Bank of Annapolis, now located in the city of Annapolis and State of Maryland, is hereby authorized to change its location to the city of Baltimore, in said State. Whenever the stockholders representing three-fourths of the capital of said bank, at a meeting called for that purpose, determine to make such change, the president and cashier shall execute a certificate, under the corporate seal of the bank, specifying such determination, and shall cause the same to be recorded in the office of the Comptroller of the Currency, and thereupon such change of location shall be effected, and the operations of discount and deposit of said bank shall be carried on in the city of Baltimore.

SEC. 2. That nothing in this act contained shall be so construed as in any manner to release the said bank from any liability or affect any action or proceeding in law in which the said bank may be a party or interested. And when such change shall have been determined upon, as aforesaid, notice thereof, and of such change, shall be published in two weekly papers in the city of Annapolis not less than four weeks.

SEC. 3. That whenever the location of said bank shall have been changed from the city of Annapolis to the city of Baltimore, in accordance with the first section of this act, its name shall be changed to The Traders' National Bank of Baltimore, if the board of directors of said bank shall accept the new name by resolution of the board, and cause a copy of such resolution, duly authenticated, to be filed with the Comptroller of the Currency.

SEC. 4. That all the debts, demands, liabilities, rights, privileges, and powers of The First National Bank of Annapolis shall devolve upon

The Traders' National Bank of Baltimore whenever such change of name is effected.

SEC. 5. That this act shall take effect and be in force from and after its passage.

Approved, June 7, 1872.

Acts of a similar nature to the one preceding have been enacted by Congress for the following purposes:

Authorizing The Manufacturers' National Bank of New York to change its location from the city of New York to the city of Brooklyn. (Approved July 27, 1868.)

Authorizing The City National Bank of New Orleans, Louisiana, to change its name to The Germania National Bank of New Orleans. (Approved March 1, 1869.)

Authorizing The Second National Bank of Plattsburgh, New York, to change its name to The Vilas National Bank of Plattsburgh. (Approved March 1, 1869.)

Authorizing The First National Bank of Delhi, New York, to change its location and name to The First National Bank of Port Jervis, New York. (Approved May 5, 1870.)

Authorizing The First National Bank of Fort Smith, Arkansas, to change its location and name to The First National Bank of Camden, Arkansas. (Approved July 1, 1870.)

Authorizing the Jersey Shore National Bank, Pennsylvania, to change its location and name to The Williamsport National Bank, Pennsylvania. (Approved December 22, 1870.)

Authorizing the Worcester County National Bank of Blackstone, Massachusetts, to change its location and name to The Franklin National Bank, Massachusetts. (Approved February 9, 1871.)

Authorizing The Farmers' National Bank of Fort Edward, New York, to change its location and name to The North Granville National Bank, New York. (Approved February 18, 1871.)

Authorizing The Worthington National Bank of Cooperstown, New York, to change its location and name to The First National Bank of Oneonta, New York. (Approved February 27, 1871.)

Authorizing The Warren National Bank of South Danvers, Massachusetts, to change its name to The Warren National Bank of Peabody, Massachusetts. (Approved March 12, 1872.)

Authorizing The First National Bank of Seneca, Illinois, to change its location and name to The First National Bank of Morris, Illinois. (Two acts, approved April 5, 1872, and June 18, 1874.)

Authorizing The Railroad National Bank of Lowell, Massachusetts, to change its location and name to The Railroad National Bank of Boston, Massachusetts. (Approved May 31, 1872.)

Authorizing The National Bank of Lyons, Michigan, to change its location and name to The Second National Bank of Ionia, Michigan. (Approved December 24, 1872.)

Authorizing The East Chester National Bank of Mount Vernon, New York, to change its location and name to The German National Bank of Evansville, Indiana. (Approved January 11, 1873.)

Authorizing The First National Bank of Newnan, Georgia, to change its location and name to The National Bank of Commerce, Atlanta, Georgia. (Approved January 23, 1873.)

Authorizing The First National Bank of Watkins, New York, to change its location and name to The First National Bank of Penn Yan, New York. (Approved February 19, 1873.)

Authorizing The National Bank of Springfield, Missouri, to change its name to The First National Bank of Springfield, Missouri. (Approved March 3, 1873.)

Authorizing The Kansas Valley National Bank of Topeka, Kansas, to change its name to The First National Bank of Topeka, Kansas. (Approved March 3, 1873.)

Authorizing The First National Bank of Saint Anthony, Minnesota, to change its location and name to The Merchants' National Bank of Minneapolis, Minnesota. (Approved January 8, 1874.)

Authorizing The Second National Bank of Havana, New York, to change its name to The Havana National Bank of Havana, New York. (Approved January 9, 1874.)

Authorizing The Passaic County National Bank of Paterson, New Jersey, to change its name to The Second National Bank of Paterson, New Jersey. (Approved April 15, 1874.)

Authorizing The Citizens' National Bank of Hagerstown, Maryland, to change its location and name to The Citizens' National Bank of Washington City, District of Columbia. (Approved May 1, 1874.)

Authorizing The Irasburg National Bank of Orleans, at Irasburg, Vermont, to change its location and name to The Barton National Bank, Vermont. (Approved June 3, 1874.)

Authorizing The Farmers' National Bank of Greensburg, Pennsylvania, to change its location and name to the Fifth National Bank of Pittsburg, Pennsylvania. (Approved June 23, 1874.)

Authorizing The Citizens' National Bank of Sanbornton, New Hampshire, to change its name to The Citizens' National Bank of Tilton, New Hampshire. (Approved February 19, 1875.)

Authorizing The Second National Bank of Jamestown, New York, to change its name to The City National Bank of Jamestown, New York. (Approved March 3, 1875.)

Authorizing The Second National Bank of Watkins, New York, to change its name to The Watkins National Bank, New York. (Approved March 3, 1875.)

Authorizing The Slater National Bank of North Providence, Rhode Island, to change its name to The Slater National Bank of Pawtucket, Rhode Island. (Approved March 3, 1875.)

Authorizing The Auburn City National Bank of Auburn, New York, to be consolidated with The First National Bank of Auburn, New York. (Approved March 3, 1875.)

Authorizing The Miners' National Bank of Braidwood, Illinois, to change its location and name to The Commercial National Bank of Wilmington, Illinois. (Approved January 31, 1878.)

Authorizing The Windham National Bank, Windham, Connecticut, to change its location to the village of Willimantic, Connecticut. (Approved February 10, 1879.)

Authorizing The National Bank of Commerce of Cincinnati, Ohio, to change its name to The National Lafayette and Bank of Commerce. (Approved April 29, 1879.)

Authorizing The City National Bank of Manchester, New Hampshire, to change its name to The Merchants' National Bank of Manchester. (Approved June 11, 1880.)

Authorizing The Blue Hill National Bank of Dorchester, Massachusetts, to change its location and name to The Blue Hill National Bank of Milton, Massachusetts. (Approved January 13, 1881.)

Authorizing The First National Bank of Meriden, West Meriden, Connecticut, to change its name to The First National Bank of Meriden, Connecticut. (Approved March 1, 1881.)

Authorizing The National Mechanics' Banking Association of New York, New York, to change its name to Wall Street National Bank. (Approved February 14, 1882.)

Authorizing The Lancaster National Bank of Lancaster, Massachusetts, to change its location and name to The Lancaster National Bank of Clinton, Massachusetts. (Approved February 25, 1882.)

Authorizing The National Bank of Kutztown, Pennsylvania, to change its location and name to The Keystone National Bank of Reading, Pennsylvania. (Approved June 27, 1882.)

Joint resolution authorizing The National Bank of Winterset, Iowa, to change its name to The First National Bank of Winterset, Iowa. (Approved January 18, 1883.)

Authorizing The Second National Bank of Xenia, Ohio, to increase its capital stock. (Approved February 17, 1883.)

Authorizing The First National Bank of West Greenville, Pennsylvania, to change its name to The First National Bank of Greenville, Pennsylvania. (Approved February 26, 1883.)

Authorizing The West Waterville National Bank of Oakland, Maine, to change its title to The Messalonskee National Bank of Oakland, Maine. (Approved April 15, 1884.)

Authorizing The Hillsborough National Bank, Ohio, to change its name to The First National Bank of Hillsborough, Ohio. (Approved December 18, 1884.)

Authorizing The Slater National Bank of North Providence, Rhode Island, to change its name. (Approved January 8, 1885.)

Authorizing The First National Bank of Omaha, Nebraska, to increase its capital stock. (Approved January 10, 1885.)

Authorizing The National Bank of Bloomington, Illinois, to change its name to The First National Bank of Bloomington, Illinois. (Approved January 27, 1885.)

Authorizing The Manufacturers' National Bank of New York to change its name to The Manufacturers' National Bank of Brooklyn, New York. (Approved February 20, 1885.)

Authorizing The Commercial National Bank of Chicago, Illinois, to increase its capital stock. (Approved February 28, 1885.)

Authorizing The First National Bank of Larned, Kansas, to increase its capital stock. (Approved March 3, 1885.)

Authorizing The First National Bank of Fort Benton, Montana, to change its location and name. (Approved December 18, 1890.)

Authorizing a national bank at Chicago, Illinois, to establish a branch office upon the grounds of the World's Columbian Exposition. (Approved May 12, 1892.)

Authorizing The First National Bank of Sprague, Washington, to change its location and name. (Approved March 20, 1896.)

Authorizing the Interstate National Bank of Kansas City, Kansas, to change its location. (Approved March 2, 1897.)

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## ABATEMENT:

1. An action brought by the creditor of a national bank is abated by a decree of a district or circuit court dissolving the corporation and forfeiting its franchises. *First National Bank of Selma v. Colby*, 21 Wall., 609.
2. A creditor's bill was filed against a national bank before the passage of the act of Congress of June 30, 1876 (19 St. at L., 63), and a receiver was appointed, who took possession of the property of the bank. An amended bill was filed in the cause, after the passage of that act, to secure the benefits of the act, to which all the stockholders were made parties. Subsequently the Comptroller of the Currency appointed a receiver to wind up the affairs of the bank, and this suit was brought by him against one of the stockholders. *Held*, on demurrer to a plea in abatement, which set forth these facts, that the defendant is entitled to judgment on the ground that as the stockholders' liability can be completely enforced in the suit in equity, the general rule applies that a debtor shall not be vexed by two suits in the same jurisdiction for the same cause of action. *Harvey, Receiver, etc., v. Lord*, 16 Fed. Rep., 236.
3. The pendency of a suit in a State court is not necessarily a bar to a suit in a Federal court between the same parties, involving the same issues. *Short et al. v. Hepburn*, 75 Fed. Rep., 113.
4. In an action by a creditor of a corporation against a stockholder to enforce his statutory liability, an affidavit for attachment stating that the action is to enforce the stockholders' liability under the Constitution and statutes for payment of the debts of the corporation and that the claim against defendant is his liability as such stockholder, sufficiently states the "nature of plaintiff's claim." *Rev. St., sec. 5522; Northern National Bank v. Maumee Rolling Mill Co. (Com. Pl.)*, 2 Ohio N. P., 260.

## ACCOMMODATION PAPER:

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

## ACCOMMODATION PAPER—Continued.

- amount placed to their credit, according to the agreement. *Held*, that they are not entitled to two judgments for the same debt and to dividends on both judgments until one of them was satisfied, and that the bill must therefore be dismissed. *Latimer v. Wood et al.*, 73 Fed. Rep., 1001.
8. When the payee of an accommodation check, given for a particular purpose, deposits it in a bank in his own name and the bank makes advances and extends credit on the faith of the deposit without notice of the trust, its rights and equities are superior to the drawer of the check. *Erisman v. Delaware County National Bank*, 1 Pa. Super. Ct., 144, 37 W. N. C., 518.
  9. In an action on a note, it appeared that plaintiff bank discounted P. & Co.'s paper to the full extent, consistent with its rules, and, in reply to an application for a further discount, suggested that the company get defendant bank to discount the paper and allow plaintiff to rediscount it. The company made its note to defendant, who indorsed it, and sent it on to plaintiff, with whom it had an account, and the proceeds were placed to defendant's credit. Defendant placed the amount of the note to the credit of P. & Co., by whom it was at once checked out. This specific amount credited to defendant by plaintiff was not checked out by defendant, but checks in various amounts, in ordinary course of business, were drawn against its account, none of which apparently had any special reference to the amount of the discount. *Held*, that defendant was not an accommodation indorser. *Fox v. Home Co. (Sup.)*, 35 N. Y. S., 896, distinguished. *Tradesmen's National Bank v. Bank of Commerce (Sup.)*, 39 N. Y. S., 554.
  10. Where a note was signed by accommodation makers, and made payable to a bank, on the understanding that it was to be deposited in the bank to secure a loan for the purchase of wheat for a mill, with the ultimate intention of paying off a mortgage on the mill, and such makers, without notice to the bank of any restrictions on the disposition of the note, allowed the mortgagor, for whose benefit it was made, to have possession and control thereof, they can not complain that he effected an immediate payment of the mortgage by procuring an indorsement to himself from the bank, and then indorsing the note to the mortgagee. *First National Bank v. Wood (Tex. Civ. App.)*, 28 S. W., 334.
  11. An answer which alleges that the note sued on was accommodation paper, and was made and delivered on condition that defendants should not be held liable thereon, provided there was delivered to plaintiff good business paper of the person accommodated, is insufficient, because it does not allege that the agreement to replace such note with other paper was made with plaintiff. *Vilas National Bank v. Barnard (Sup.)*, 28 N. Y. S., 922.
  12. Defendant, for the accommodation of the maker, indorsed blank notes in the following form: "—— after date, —— promise to pay to the order of ——, at the Farmers' National Bank, Adams, N. Y. Value received." *Held*, that the delivery of the indorsed blanks did not authorize the holder to fill them out so as to make them payable "on demand" instead of at a specified time after date, or to add the words "with interest." *Farmers' National Bank v. Thomas (Sup.)*, 29 N. Y. S., 837.
  13. An accommodation indorser on a note given in renewal of a note on which he was also accommodation indorser, at its maturity, is not relieved of liability because of his insanity at time of signing it, the bank taking it in renewal having no notice of his insanity, and he having been sane when the prior note was executed. *Memphis National Bank v. Sneed (Tenn. Sup.)*, 33 S. W., 716.
  14. Accommodation paper is put into circulation for the purpose of giving credit to the party for whose benefit it is intended, and, although he can not maintain an action upon it against the accommodation maker or indorser, a purchaser can do so, who acquires it while still current, and gives the credit it was intended to promote, although with knowledge of its original character. *Israel v. Gale*, 77 Fed. Rep., 532.
  15. One who takes accommodation paper from the party for whose benefit it was made and gives him credit for the same on a precedent indebtedness, though advancing no money, is a holder of such paper for value. *Id.*

## ACCOMMODATION PAPER—Continued.

16. The general authority of the president of a business corporation to make and discount its promissory notes gives him no power to make a note of the corporation payable to his own order, and one who discounts such a note can not recover thereon against the corporation without showing special authority for its execution. *Park Hotel Co. v. Fourth National Bank of St. Louis, 86 Fed. Rep., 742.*
17. To the general rule that the acts and contracts of a general agent within the scope of his powers are presumed to be lawfully done and made, there is an exception as universal and inflexible as the rule. It is that an act done or a contract made with himself by an agent on behalf of his principal is presumed to be, and is notice of the fact that it is, without the scope of his general powers, and no one who has notice of its character may safely recover upon it without proof that the agent was expressly and specially authorized by his principal to do the act or make the contract.—*Ib.*
18. It is ultra vires of a corporation to make accommodation paper, or to guarantee the payment of the obligations of others.—*Ib.*
19. A contract which a corporation has no power to make, it has no power to ratify, and no power to estop itself from denying.—*Ib.*
20. A national bank receiver can not recover upon notes made for the accommodation and sole benefit of the bank, without consideration. *Stuyplton v. Teague; same v. Anderson et al.; same v. Carmichael, 85 Fed. Rep., 407.*
21. Accommodation indorsements or acceptances by a national bank are ultra vires, and void in the hands of holders with notice. *Bowen v. Needles National Bank, 87 Fed. Rep., 430.*

## ACTIONS. See Jurisdiction.

1. A national banking association is a foreign corporation within the meaning of a State statute requiring corporations created by the laws of any other State or country to give security for costs before prosecuting a suit in the courts of the State. *National Park Bank v. Gunst, 1 Abb. N. C., 292.*
2. As a national banking association can acquire no title to negotiable paper purchased by it, it can maintain no action thereon in a State where the person suing must be owner of the paper. *First National Bank of Rochester v. Pierson, 24 Minn., 140.*
3. A stockholder in a national bank can not maintain an action at law against the officers and directors thereof to recover damages for willful waste of the assets whereby the value of his shares was decreased and he became liable to an assessment thereon. His remedy must be sought in equity. *Hirsh v. Jones et al., 56 Fed. Rep., 137.*
4. The provision of the banking law, section 5193, Rev. Stat., which requires that actions brought against national banking associations in State courts shall be brought in the county or city in which the association is located, applies only to transitory actions. It was not intended to apply to actions local in their character. *Casey v. Adams, 102 U. S., 66.*
5. Under section 57 of act of 1864, suits may be brought by, as well as against, any association. *Kennedy v. Gibson, 8 Wall., 498.*
6. Actions local in their nature may be maintained in the proper State court in a county or city other than that where it is established. *Casey v. Adams, 102 U. S., 66.*
7. A national bank may be sued in any State, county, or municipal court in county or city where located. *Bank of Bethel v. Pahquioque Bank, 14 Wall., 383.*
8. Under the original act respecting national banks, and before the act of June 30, 1878, a court of equity had jurisdiction of suit to prevent or redress maladministration or fraud against creditors, in voluntary liquidation of such bank, whether contemplated or executed; and such suit by one creditor must be for all. *Richmond v. Irons, 121 U. S., 27.*
9. Suit may be brought against a national banking association though it is in the hands of a receiver. *Bank of Bethel v. Pahquioque Bank, 14 Wall., 383; Security National Bank v. National Bank of the Commonwealth, 2 Hun., 287; Green v. The Wallkill National Bank, 7 Hun., 63.*
10. A shareholder of a national banking association can not maintain an action against the directors to recover damages sustained for neglect and mismanagement of the affairs of the association whereby it became insolvent and its stock was rendered worthless. Such an action can be

## ACTIONS. See Jurisdiction—Continued.

- brought only by the corporation itself. *Conway v. Halsey*, 15 *Vroom.*, 462; *Howe v. Barney*, 45 *Fed. Rep.*, 663.
11. But where the receiver refuses to bring an action against negligent directors to recover the amount which the shareholders have been compelled to contribute to pay the debts of the association, an action against such directors may be brought by a shareholder on behalf of himself and the other shareholders. *Nelson v. Burroughs*, 9 *Abb. N. C.*, 280.
  12. And when the receiver is a director and one of the parties charged with misconduct and against whom a remedy is sought, the action may be brought by a shareholder on behalf of himself and the other shareholders. *Brinckerhoff v. Bostwick*, 88 *N. Y.*, 52.
  13. A receiver may sue either in his own name or the name of the bank. *National Bank v. Kennedy*, 17 *Wall.*, 19.
  14. Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the appointment of a receiver, are to be conducted by the district attorney, under the direction of the Solicitor of the Treasury. *Bank of Bethel v. Pahquioque Bank*, 14 *Wall.*, 383.
  15. But section 380, Rev. St., is directory merely, and the employment of private counsel by the receiver can not be made a ground of defense to a suit brought by him. *Ib.*
  16. Receivers may sue in the courts of the United States by virtue of the act, without reference to the locality of their personal citizenship. *Ib.*
  17. The provisions of the codes that every action must be brought in the name of the real party in interest, except in the case of the trustee of an express trust or of a person authorized by a statute to sue, does not apply to the receiver of a national banking association suing in a Federal court held in a State which has adopted the code procedure; for the right of the receiver to sue is derived from the national banking law. *Staunton v. Wilkeson*, 8 *Ben.*, 357.
  18. Under section 1001, Rev. St., no bond for the prosecution of the suit, or to answer in damages or costs, is required on writs of error or appeals issuing from or brought to the Supreme Court of the United States by direction of the Comptroller of the Currency in suits by or against insolvent national banking associations or the receivers thereof. *Pacific National Bank v. Mieter*, 114 *U. S.*, 463.
  19. The State statute of limitations applies to a suit brought by the receiver of a national bank against a shareholder to recover an assessment upon his stock to pay the debts of the bank. *Butler v. Poole*, 44 *Fed. Rep.*, 536.
  20. Whether a suit against a director for negligent performance of his duties, as required by the statutes of the United States and the by-laws of the association, will survive against the executor or administrator depends upon State laws. *Witters v. Foster*, 26 *Fed. Rep.*, 737.
  21. Such action is not prescribed by the limitation of one year in Louisiana. *Case v. Bank*, 100 *U. S.*, 446.
  22. On a bill filed by receiver against stockholders under section 50, where bank fails to pay its notes, action by Comptroller must precede institution of suit by receiver, and be set forth therein. *Kennedy v. Gibson*, 8 *Wall.*, 493.
  23. Creditors of the bank are not proper parties to such bill. *Ib.*
  24. A compromise of a suit by the receiver of a national bank and counsel for the United States will not be opened after a delay of seven years, no fraud being shown. *Henderson v. Myers*, 11 *Phil.*, 616; 3 *N. B. C.*, 759.
  25. An action may be brought against a national bank, notwithstanding a receiver of it has been appointed. *Security Bank of New York v. National Bank of the Commonwealth*, 4 *Thompson & Cook*, 513; 1 *N. B. C.*, 774; *Green v. The Walkill National Bank*, 7 *Hun.*, 63; 1 *N. B. C.*, 786.
  26. An action against the directors of a national bank under the provisions of Rev. St., § 5239, can be maintained only by a receiver of the bank; and an action by a private individual against such directors for damages arising from the making of false reports or other violations of the national banking act can only be maintained as an action at the common law in the nature of an action of deceit. *Gerner v. Thompson*, 74 *Fed. Rep.*, 125.
  27. An action can not be maintained against a bank by the holder of a check for refusal to pay it, unless the check has been accepted, although there stands to the credit of the drawer on the books of the bank a sum more than sufficient to meet the check. *Cincinnati, H. & D. R. Co. v. Metropolitan National Bank (Ohio Sup.)*, 42 *N. E.*, 700.

## ACTIONS. See Jurisdiction—Continued.

28. A bill by the receiver of an insolvent national bank against the shareholders to recover dividends unlawfully paid out of the capital at times when the bank had earned no net profits may be brought without an express order from the Comptroller of the Currency. *Hayden v. Thompson (C. C. A.), 71 F., 60.*
29. Where both parties to an action claim title to land under legal proceedings, those through which defendant derives title being alleged to be fraudulent, it is reversible error to instruct the jury that, upon the record evidence, the title is vested in the plaintiff, whereas in fact the defendant has the better title, unless it is defeated by fraud. *Short et al. v. Hepburn, 75 Fed. Rep., 113.*
30. In an action involving the validity of a title claimed by defendants to have been acquired under attachment and execution against one C., while plaintiff charges that C. was a fictitious person, and the deed to him and the proceedings against him were parts of a scheme of his supposed grantor to defraud his creditors, it is error to charge the jury either that, if C.'s whereabouts were unknown, it would make his title to the property immaterial, or that the fact that C. was a fictitious person would entitle the plaintiff to recover, irrespective of the circumstances under which defendant acquired his title. *Ib.*
31. In an action by a depositor in an insolvent bank against the stockholders to recover the balance due him at the time of the suspension of the bank, it is not necessary to join as defendants persons who signed the articles of incorporation, but have since transferred their stock, though such transfer was not made in the manner provided by the articles of incorporation. *Wadsworth v. Hocking, 61 Ill. App., 156; Same v. Duncan, Ib.; Same v. Laurie, Ib.*
32. Where a person holds stock in a banking association as trustee, he is a proper party defendant, to the exclusion of his beneficiary, in an action brought by a depositor against the stockholders to recover the balance due him at the time of the suspension of the bank. *Ib.*
33. An instrument headed by the name of a bank and a list of its officers, reciting that plaintiff had left a sum of money to be loaned for his use, "payable not to exceed six months, on return of this memorandum," and signed with the name of the person represented at the top of the paper to be the cashier, the signature being followed by a scroll composed of the letters "chr.," shows prima facie a cause of action against the bank for a return of the money loaned. *Squires v. First National Bank, 59 Ill. App., 134.*
34. An action ex contractu brought by an administrator to recover money claimed to have been wrongfully paid to defendant by a bank constitutes an election and ratification of the payment, and precludes a subsequent action against the bank on the same claim. *Crook v. First National Bank (Wis.), 52 N. W., 1151.*
35. The assignment of a promissory note vests the legal title in the assignee and renders him a proper party plaintiff in an action thereon. *Forster v. Second National Bank, 61 Ill. App., 272.*
36. In an action to recover the amount paid to the payee and indorser of a check alleged to have been fraudulently altered as to amount, where experienced cashiers were allowed to testify as experts for defendant to the genuineness of the check, and chemical experts had testified for plaintiff that writing could be removed by the use of acids without any trace being left, plaintiff should have been allowed to cross-examine defendant's expert witnesses as to their knowledge of the use and effect of acids in removing ink. *Birmingham National Bank v. Bradley (Ala.), 19 So., 791.*
37. A complaint in an action on a note alleged its execution, and in a third paragraph alleged that "no part of said sum has been paid, and the same is wholly due;" and the answer admitted the execution of the note, but denied "each and every allegation in paragraph three." *Held*, that the denial was bad, as a negative pregnant. *Columbia National Bank v. Western Iron & Steel Co. (Wash.), 44 P., 145.*
38. In an action by the assignee of an invalid nonnegotiable instrument against the assignor thereof, plaintiff must show that the maker was insolvent when the instrument was made or became due, or that he used diligence to recover from the maker, and failed, or that suit against the maker would have been of no avail. *Merchants' National Bank v. Spates (W. Va.), 23 S. E., 681.*

## ACTIONS. See Jurisdiction—Continued.

39. In an action against the receiver of an insolvent corporation, the facts that he represents the corporation and produces its books of account do not prevent him from contradicting the entries therein, as he represents creditors also. *Whittaker v. Amwell National Bank (N. J. Ch.)*, 29 A., 203.
40. In an action to recover on certificates of deposit alleged to have been assigned plaintiff by deceased, where the complaint alleges and the assignment recites a consideration of \$1,000, and the assignment is attacked as fraudulent, testimony that deceased said she intended plaintiff to have all her property when she died is incompetent. *Turner v. Utah Title Insurance & Trust Co.*, (Utah), 37 P., 91; *Same v. Wells, Fargo & Co.*, *Ib.*, 94; *Same v. Union National Bank, Ib.*, 95.
41. In an action to recover money deposited by plaintiff with defendant under an agreement that it is to be paid to a third person on condition that the latter deliver a deed to plaintiff within a certain time, such person is not a necessary party. *Ulrich v. Santa Rosa National Bank (Cal.)*, 37 P., 500.
42. By authority of the directors of a national bank in Chicago, which had acquired some of its own stock, the individual note of its cashier, secured by a pledge of that stock, was, through a broker in Portage, sold to a bank there. The note not being paid at maturity, the Portage bank sued the Chicago bank in assumpsit, declaring specially on the note, which it alleged was made by the bank in the cashier's name, and also setting out the common counts. The bank set up that the purchase of its own stock was illegal, and that money borrowed to pay a debt contracted for that purpose was equally forbidden by Rev. Stat., section 5201. The trial court was requested by the Chicago bank to rule several propositions of law, and declined to do so. Judgment was then entered for the Portage bank. The supreme court of the State of Illinois held that the Portage bank was entitled to recover under the common counts, and that it was not necessary to consider whether the trial court had ruled correctly on the proposition of law submitted to it. *Held*, that that court, in rendering such judgment, denied no title, right, privilege, or immunity specially set up or claimed under the laws of the United States, and that the writ of error must be dismissed. *Chemical Bank v. City Bank of Portage*, 646 Fed. Rep., 160.
43. No action may be maintained against a national bank upon a contract made by its cashier on its behalf to guarantee a contract between third persons for delivery of building materials. *Norton v. Derby National Bank*, 61 N. H., 589; 60 Am. Rep., 334; 3 N. B. C., 568.
44. In an action by a receiver to recover an assessment on certain shares of a national bank, defendant pleaded a prior judgment dismissing a bill brought to charge her father's estate with the same assessment, to which suit she was also a party. *Held*, that the causes of action were different—that in the earlier suit being the alleged ownership of the shares by the father at the date of the bank's failure, and that in the latter the alleged ownership by the daughter of the same shares at the same date—and that, therefore, the former suit operated as an estoppel only as to the matters actually litigated and determined. *Ricaud v. Tysen*, 78 Fed. Rep., 561.
45. Where the causes of action are different, and the decree in a former suit does not show on its face that the question involved in the present one was directly and necessarily determined, evidence aliunde, consistent with the record, may be received to show that it was actually determined. *Ib.*
46. An action by the receiver of an insolvent national bank, in which it is alleged that the defendant, to which negotiable paper was sent by the bank for collection, appropriated the proceeds thereof and refused to pay the same over on demand, is an action for the conversion of chattels, and is governed by the limitation fixed by subdivision 3 of section 338 of the California Code of Civil Procedure relating to actions for "taking, detaining, or injuring any goods or chattels." *Hawkins v. State Loan & Trust Co.*, 79 Fed. Rep., 50.
47. Where a note executed solely for the accommodation of a bank was made payable to the order of the bank's cashier and indorsed in blank, the mere fact that the president of the bank negotiated the note for his personal benefit to a third person, who knew his office, was not of itself notice to the purchaser of the facts, or sufficient to put him on inquiry as to the legality of the president's act. *Kaiser v. United States National Bank (Ga.)*, 25 S. E., 620.

## ACTIONS. See Jurisdiction—Continued.

48. In an action by a bank upon a negotiable note payable to order, the title to which, by appropriate endorsement, has become vested in the name of a person as cashier, the declaration must show that such person is plaintiff's cashier, and that the ownership of the note sued upon is in plaintiff; else it will be demurrable. *Hobbs v. Chemical National Bank (Ga.)*, 25 S. E., 348.
49. A stockholder of an insolvent national bank may bring a suit in a State court in behalf of the bank and himself, as a representative stockholder, against the directors, to recover money alleged to have been lost through their negligence and breach of trust, when the bank's officers, the receiver, and the Comptroller of the Currency have all refused to bring such a suit. *Ex parte Chetwood*, 165 U. S., 443.
50. In an action by a national bank on railroad aid bonds the United States alone can complain that the bank was not authorized to hold such bonds. *Town Council of Lexington v. Union National Bank (Miss.)*, 22 So., 291.

## AGENT OF SHAREHOLDERS:

1. The Federal courts have the same jurisdiction of suits by and against the "agents" of national banks appointed under the national banking acts of Congress, when the "receivers" of an insolvent bank have been displaced by such "agents," as they have of suits by and against the "receivers" of such banks, each being in the same sense officers of the United States, and each representing in precisely the same relation the bank in its corporate capacity; and this jurisdiction attaches without regard to any diversity of citizenship of the parties or the amounts involved. *McConville v. Gilmour et al.*, 33 Fed. Rep., 277.
2. When the receiver of an insolvent national bank has been displaced by an "agent" appointed under the acts of Congress in that behalf, it is proper practice to substitute, upon motion, the "agent" as the plaintiff in the record in place of the "receiver" in a suit already commenced by the latter. *Ib.*
3. That a receiver of an insolvent national bank has applied to the proper circuit court for authority to sell assets, and that thereafter an agent has been appointed, under 19 Stat., 63, as amended by 27 Stat., 345, to succeed the receiver, gives that court no authority to enjoin a stockholder in the bank from prosecuting actions in the State courts, in behalf of the bank, against its directors, or against using the bank's name in writs of error sued out from the United States Supreme Court to review the judgments of the State supreme court in such actions. *Ex parte Chetwood*, 165 U. S., 443.
4. A duly elected "agent," who is substituted under the act of June 30, 1876 (19 Stat., 63), as amended by the act of August 3, 1892 (27 Stat., 345), for the receiver of an insolvent national bank, to complete the winding up of its affairs, proceeds with like authority to that of the receiver, and is not an officer of the circuit court, though he is required by the statute to render an account to it of all his proceedings, expenditures, etc., and he and his sureties are finally discharged by its order. *Ib.*
5. Where an action brought by a stockholder in a national bank, in behalf of the corporation while in the hands of a receiver, has terminated, an agent of the corporation elected to succeed the receiver as provided by law, and charged with the duty of controlling and disposing of its assets and of distributing the proceeds, is entitled to receive the proceeds of such action, less a reasonable allowance to the plaintiff for his costs, disbursements, and attorney's fees. *Chetwood v. California National Bank (Cal.)*, 45 P., 854.
6. 27 Stat., 345, c. 360, § 3, authorizes the election of an agent by the stockholders of a national bank in the hands of a receiver when all indebtedness to outside creditors has been paid, and provides that such agent, after giving bond, shall be vested with the control of the bank's affairs by the controller and receiver, being accountable to the circuit or district court of the United States. *Held*, that such agent takes the place of the receiver, and is at least a quasi public officer, the regularity and validity of whose appointment can not be questioned in a collateral proceeding. *Ib.*

## APPEAL:

1. Under act March 3, 1891, § 11, a writ of error must be sued out within six months in order to authorize a review by the circuit court of appeals. *White et al. v. Iowa National Bank of Des Moines*, 71 Fed. Rep., 97.

## APPEAL—Continued.

2. Under the Louisiana Code of Practice providing (articles 364, 391) that third persons may intervene in suits, either before or after issue, provided the intervention do not retard the suit, but that persons so intervening must be always ready to plead or exhibit their testimony, an appellate court can not review the exercise of discretion by the trial court in refusing an application by such an intervener, made after the commencement of a trial, for a continuance, in order to enable the intervener to take steps necessary to bring his intervention to an issue. It is not error to refuse to admit evidence offered by such an intervener, when his intervention has not been brought to an issue with the original parties. *Baker v. Texarkana National Bank et al.*, 74 Fed. Rep., 598.
3. On an appeal from an order denying a motion to dissolve an injunction pendente lite, restraining an execution sale of personal property, *held*, that the court of appeals could not determine questions of law which might depend upon undisclosed facts, or questions of fact upon ex parte affidavits of the character of those presented in the record; and that, as the questions arising were proper subjects for deliberate examination, the order would be affirmed under the rule that, where a stay of proceedings will not cause too great injury to defendants, it is proper to preserve the existing state of things until the rights of the parties can be fully investigated. *Hadden et al. v. Dooley et al.*, 74 Fed. Rep., 429.
4. Where an order refusing to dissolve an injunction pendente lite restraining a sheriff from selling certain silks on execution was affirmed, but it appeared to the court that a sale of the goods would be to the pecuniary advantage of both parties, *held*, that leave would be reserved to the court below to modify its order so that by consent of the parties the silk might be sold under the execution, after ample notice, and the proceeds placed in the registry to await a final decision. *Ib.*
5. It is not indispensable that an exception to a ruling of the court on the trial of an action should be brought before an appellate court by a bill of exceptions if it fully appears upon the record proper. *Wilson v. Pauly*, 72 Fed. Rep., 129.
6. The only question presented being one of fact, as to which the evidence is conflicting and apparently evenly balanced, the finding and judgment of the district court should not be disturbed. *Buffalo County National Bank v. Gilerest (Neb.)*, 66 N. W., 850.
7. Where the bill of exceptions purporting to contain the evidence in a case is not authenticated by the certificate of the clerk of the trial court it will not be examined. *First National Bank v. Cass County (Neb.)*, 66 N. W., 300.
8. As each party may appeal from the same final judgment without making separate cases of each appeal, the appellate court may consolidate into one proceeding separate cases on appeal from the same judgment. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Sup.)*, 34 S. W., 737.
9. An order requiring an answer to be made more definite, so as to show what is pleaded as defense and what as counterclaim, rests in discretion, and is not appealable. *Garfield National Bank v. Kirchway (City Ct. N. Y.)*, 37 N. Y. S., 1140.
10. Where the record fails to show that notice of appeal was given, the appeal will be dismissed. *Merchants' National Bank v. Ault (Wash.)*, 44 P., 129.
11. A finding on conflicting evidence can not, on appeal, be disturbed. *Lehman v. Rothbarth (Ill. Sup.)*, 42 N. E., 777; *Smith v. Sabin (Cal.)*, 43 P., 588; *Merchants' National Bank v. McAnulty (Tex. Sup.)*, 33 S. W., 963.
12. A rehearing will not be granted for consideration of a question not raised on the original hearing. *Arnau v. First National Bank (Fla.)*, 18 So., 790.
13. Where, on appeal, the record does not contain the evidence, and findings of fact were waived, it will be presumed that the allegations of the complaint were proven, and that the affirmative allegations in the answer were not. *Ulrich v. Santa Rosa National Bank (Cal.)*, 37 P., 500.
14. An objection and exception to the introduction of certain evidence, for which no ground was assigned, can not be considered on appeal. *Tabor v. Commercial National Bank (C. C. A.)*, 62 F., 383.
15. On a trial by the court, where no request was made for a peremptory declaration that the evidence was insufficient to entitle plaintiff to judgment, a general finding for plaintiff can not be reviewed on a single exception to the finding and the judgment thereon. *Ib.*

## APPEAL—Continued.

16. Where no question of law is presented by the record a certificate by the appellate court that the case involves questions of law of such importance that they should be passed on by the supreme court does not present any questions of law to be determined. *Commercial National Bank v. Canniff (Ill. Sup.)*, 37 N. E., 308.
17. In determining the questions at issue the supreme court can only look at the record and not at the opinion of the appellate court. *Id.*
18. Where in an action against a firm on a note signed by one partner the court tries the case without a jury and found that such partner had no authority to sign the note, but also found that the other partner afterwards ratified the signature, error in admitting evidence as to the former's authority to sign the note is immaterial. *Merchants' National Bank v. Peet (Wash.)*, 37 P., 290.
19. An appeal taken to the circuit court of appeals from a decree of the circuit court entered in accordance with the mandate of the former court upon a previous appeal, will be dismissed, even though an appeal lie to the supreme court from the decision of the circuit court of appeals. *Merrill v. National Bank of Jacksonville*, 78 Fed. Rep., 208.

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

1. Where a national banking association is insolvent, order of Comptroller of Currency declaring to what extent the individual liability of stockholders shall be enforced is conclusive. *Kennedy v. Gibson*, 8 Wall., 498; *Casey v. Galli*, 94 U. S., 673; *National Bank v. Case*, 99 U. S., 628.
2. Payments of assessments by stockholder in national bank on increased stock can not be applied, in law or in equity, to discharge assessments by Comptroller in final liquidation of the bank. *Pacific National Bank v. Eaton*, 141 U. S., 227; *Thayer v. Butler*, *Id.*, 234; *Butler v. Eaton*, *Id.*, 240.
3. The assessments made by the Comptroller upon the shareholders of an insolvent association bear interest from the date of the order. *Casey v. Galli*, 94 U. S., 673.
4. Where shareholders have assessed themselves to the amount of the par value of the stock for the purpose of restoring impaired capital, the contributions made in pursuance of such assessment, though all used in paying the debts of the association, will not so operate as to discharge the shareholders from their individual liability. *Delano v. Butler*, 118 U. S., 634.
5. Where a married woman is by the State law capable of holding stock in a national bank in her own right, she is liable to an assessment upon her shares, though the law of the State does not authorize married women to bind themselves by contracts for the payment of money. The law annexes her obligations by its own force; no act or capacity to act on her part is required. *Witters v. Sowles*, 32 Fed. Rep., 767; 35 Fed. Rep., 640.
6. Married women who are permitted by the laws of the State in which they reside to become shareholders in national banks are liable to assessments under the national banking laws. *In re First National Bank of St. Albans*, 49 Fed. Rep., 120.
7. The coverture of a married woman who is a shareholder in a national bank does not prevent the receiver of the bank from recovering judgment against her for the amount of an assessment levied upon the shareholders equally and ratably under the statute. *Keyser v. Hitz*, 133 U. S., 138.
8. It is not essential, in an action to enforce the individual liability of the shareholders of an insolvent national banking association, to aver and prove that the assessment was necessary, for the decision of the Comptroller on this point is conclusive. *Strong v. Southworth*, 8 Ben., 331; *Kennedy v. Gibson*, 8 Wall., 498; *Casey v. Galli*, 94 U. S., 673.
9. And the fact that the title to the stock of a deceased shareholder vests in his administrator does not relieve the estate from the burden of an assessment. *Davis v. Weed*, 44 Conn., 569.
10. Nor will the fact that the administration is complete, and all the assets have been distributed, defeat an action brought to recover the assessment. *Id.*
11. The question whether there is a deficiency of assets, and when it is necessary to enforce the individual liability of shareholders, is for the Comptroller to determine; and his decision in this matter is final and conclusive. *Kennedy v. Gibson*, 8 Wall., 498; *National Bank v. Case*, 99 U. S., 628; *Casey v. Galli*, 94 U. S., 673.

ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

12. The amount contributed by each shareholder should bear the same proportion to the whole amount of the deficit as his own stock bears to the whole amount of the capital stock at its par value. And the solvent shareholders can not be made to contribute more than their proportion to make good the deficiency caused by the insolvency of other shareholders. *United States v. Knox, 102 U. S., 422.*
13. Where, to discharge liabilities of an insolvent bank, Comptroller assessed against shareholders a sufficient per cent on par value of stock held by each, some being insolvent, he can not provide for deficiency by new assessment. *Ib.*
14. The estate of a deceased owner of national-bank stock is liable (Rev. St., sec. 5152) to an assessment levied against his executors in consequence of the failure of the bank after his death. *Wickham v. Hull et al, 60 Fed. Rep., 326.*
15. An action was brought against the executors of an estate to establish its liability for an assessment on certain shares of national-bank stock. The estate was at the time in possession of an Iowa probate court for purposes of administration, for which reason the Federal court could not enforce the liability, if adjudged to exist. Defendant set up the limitations contained in the Iowa statute (Code, sec. 2421) regulating the settlement of estates. *Held, That the Federal court would not pass upon the question whether this provision debarred complainant from sharing in the estate, for, as the claim established in the Federal court must be presented for allowance in the probate proceedings, the better practice was to remit the question to the probate court. Ib.*
16. Where a national bank issues certificates of its shares to a subsequent purchaser in lieu of the certificates of the prior owner, without observing its by-law in regard to a transfer on its books, so far as creditors of the bank are concerned a party taking and holding such shares of stock will be subject to the liabilities imposed by section 5151 of the national banking law. *Laing v. Burley, 101 Ill., 591; 3 N. B. C., 369.*
17. One to whom stock has been transferred in pledge or as collateral security for money loaned, and who appears on the books of the corporation as the owner of the stock, is liable as a stockholder for the benefit of creditors. Where the owner, holder, or pledgee of stock transfers it out and out for the purpose of escaping liability as a shareholder to one who is unable to meet such liability, or when the transfer is colorable and not absolute, the transfer is ineffective as to creditors, and the transferrer will be still liable. Therefore, when the G. bank loaned money and took as collateral therefor shares of stock in the C. bank, which were duly transferred in the books of the C. bank, and afterwards the G. bank transferred these shares to one of its clerks with an understanding that he should retransfer on request, and the C. bank was then in failing condition, *held, that the G. bank was liable to contribute as a stockholder to the debts of the C. bank. Germania National Bank of New Orleans v. Case, Receiver, 99 U. S., 628; 2 N. B. C., 25.*
18. A letter addressed to the receiver, and signed by the Comptroller of the Currency, directing him to institute legal proceedings to enforce the individual liability of every stockholder, under the statute, is sufficient evidence that the Comptroller decided, before the suit, that it was necessary to enforce the personal liability of the stockholders. *Bowden v. Johnson, 107 U. S., 251; 3 N. B. C., 55.*
19. The liability of the stockholders bears interest from the date of said letter. *Ib.*
20. Under the national banking act, the individual liability of the stockholder survives as against the personal representatives of a deceased stockholder. *Richmond v. Irons, 121 U. S., 27; 3 N. B. C., 211.*
21. A stockholder sold certain stock several months before the insolvency of the bank, but the transfer was not made on the books till the date of the bank's failure. *Held, that the stockholder incurred the statutory liability. Ib.*
22. Fifty shares of the stock of a national bank were transferred to F. on the books of the bank October 29. A certificate therefor was made out, but not delivered to him. He knew nothing of the transfer, and did not authorize it to be made. On October 30 he was appointed a director and vice-president. On November 21 he was authorized to act as cashier. He acted as vice-president and cashier from that day. On December 12 he bought and paid for 20 other shares. On January 2 following, while the

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

- bank was insolvent, a dividend on its stock was fraudulently made, and \$1,750 therefor placed to the credit of F. on its books. He, learning on that day of the transfer of the 50 shares, ordered D., the president of the bank, who had directed the transfer of the 50 shares, to retransfer it, and gave to D. his check to the order of D. individually for \$1,250 of the \$1,750. The bank failed January 22. In a suit by the receiver of the bank against F. to recover the amount of an assessment of 100 per cent by the Comptroller of the Currency in enforcement of the individual liability of the shareholders, and to recover the \$1,750, *held*, first, in view of provisions of sections 5146, 5147, and 5210, Rev. St., it must be presumed conclusively that F. knew from November 21 that the books showed he held 50 shares; second, F. did not get rid of his liability for \$1,250 by giving to D. his check for that sum in favor of D. individually. *Finn v. Brown*, 142 U. S., 56.
23. In winding up an insolvent national bank, the Comptroller of the Currency is vested with authority to determine when a deficiency of assets exists, so that the individual liability of the stockholders may be enforced, and no appeal lies from his decision. *Bailey v. Sawyer*, 1 N. B. C., 356; 4 Dill., 463.
  24. The liability of a stockholder of a national bank is several, and is fixed by his taking stock in the corporation. *Ib.*
  25. When an assessment upon the stockholders is ordered by the Comptroller, a suit at law is the proper remedy to enforce it. *Ib.*
  26. A trustee holding shares in a national bank can not avail himself of his exemption from personal liability for debts of the bank, unless his trusteeship appears on the books of the bank. *Davis v. Essex Baptist Society*, 44 Conn., 582; 2 N. B. C., 110.
  27. With a bequest of money a religious society purchased, and held in its own name, shares in a national bank. The society had other donations otherwise invested. *Held*, that the society was not a trustee, but an ordinary stockholder, and liable to assessment for debts of the insolvent bank. *Ib.*
  28. One who procures a transfer to himself, on the books of a national bank, of stock in such bank, becomes liable for the engagements of the bank as prescribed in the national-bank act, although such stock was pledged to him by the owner simply as security for a debt. *Moore v. Jones*, 3 Woods, 53; 2 N. B. C., 144.
  29. One in whose name shares of the stock of a national bank stand on the bank books is subject to the individual liability of a shareholder, although his holding of the stock was originally as collateral security for a loan and the loan has been repaid and the stock certificate surrendered with an executed power of attorney for transfer. *Bowdell v. Farmers and Merchants' National Bank of Baltimore*, 14 Bankers' Magazine, 387; 2 N. B. C., 146.
  30. The determination of the Comptroller as to the necessity of an assessment on stockholders of an insolvent national bank for the payment of debts is conclusive, and in a suit to enforce such an assessment the necessity need not be alleged. *Strong, Receiver, v. Southworth*, 8 Ben., 331; 2 N. B. C., 172.
  31. S. bought shares in a national bank and caused them to be transferred to E., who was in his employ, S. remaining the real owner. *Held*, that S. was liable as stockholder upon the failure of the bank. *Davis, Receiver, v. Stevens*, 20 Alb. L. J., 490; 2 N. B. C., 158.
  32. In an action by the receiver of a national bank to enforce the liability of a shareholder, it appeared that the date of the defendant's subscription to the stock was prior to May, 1836, when the receiver was appointed; that the Comptroller of the Currency decided on the 28th of June, 1876, that the enforcement of this liability to its full extent was necessary, and instructed the receiver accordingly, and that this action was thereupon brought. *Held*, that although such decision and order of the Comptroller were necessary preliminaries to a suit against the shareholder, yet, having been delayed without sufficient apparent reason for more than six years from the date of the subscription, the statute of limitations was a bar to the action, the State courts having decided that an act necessarily preliminary to the commencement of a suit upon a contract must be done within six years, unless sufficient reason for the delay is shown. *Price, Receiver, v. Yates*, 19 Alb. L. J., 295; 2 N. B. C., 204.

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

33. Actions by the receiver of a national bank against stockholders for assessments on the stock are subject to State statutes of limitations. *Butler v. Poole, 44 Fed. Rep., 586.*
34. A court has no power, under sec. 5324, U. S. Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful," as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Ib.*
35. A stockholder of an insolvent national bank, who happens also to be one of its creditors, can not cancel or diminish the assessment to which the provisions of sec. 5151, Rev. St., make him liable by offsetting his individual claim against it. *Hobart, Receiver, etc., v. Gould, 8 Fed. Rep., 57.*
36. Section 5151, Rev. St., among other things, provides that the shareholders of every national banking association shall be held individually responsible for all contracts, etc., to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares. *Held*, that upon the insolvency of such a bank a shareholder who happens to be one of its creditors can not cancel or diminish the assessment, to which the provisions of this section make him liable, by offsetting his individual claim against it. *Ib.*
37. The liability which shareholders in national banks incur under section 12 of the act of 1864, which provides for a liability "to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares," is that of principals, not of sureties. *Hobart, Receiver, etc., v. Johnson, 8 Fed. Rep., 493.*
38. Such a liability is not one on a "promise to pay the debt, or answer for the default or liability, of any other person," within the meaning of the proviso to section 5 of the Revised Statutes of New Jersey of 1874, p. 469. *Ib.*
39. On the principle of estoppel, one can not take advantage of certain statutory provisions without incurring thereby the attendant liabilities. *Ib.*
40. Under sec. 5151, Rev. St., owners of stock in a national bank are liable for its debts, and persons who hold themselves out or allow themselves to be held out as owners of stock are also liable, whether they own stock or not. *Case, Receiver, v. Small et al., 10 Fed. Rep., 722.*
41. A married woman who owns stock in a national bank is not exempt on account of her coverture from the liability imposed by the national currency acts upon all stockholders in such banks. *Anderson v. Line, 14 Fed. Rep., 405.*
42. After a national bank has become insolvent and has closed its doors for business, its shareholders' liability to creditors is so far fixed that any transfer of their shares must be held fraudulent and inoperative as against the creditors of the bank. *Irons et al. v. Manufacturers' National Bank of Chicago et al., 17 Fed. Rep., 308.*
43. The Pacific National Bank of Boston was organized in October, 1877, with a capital of \$250,000, with the right to increase it to \$1,000,000. In November, 1879, its capital was raised to \$500,000; September 13, 1881, the directors voted to increase the capital to \$1,000,000. On November 18, 1881, the bank suspended. On December 13, 1881, the directors voted that as \$33,700 of the increase of capital stock had not been paid in the capital be fixed at \$961,300, and the Comptroller of the Currency was notified to that effect, and he notified the bank, under Rev. St., sec. 5205, to pay a deficiency on its capital stock by an assessment of 100 per cent. At the annual meeting the assessment was voted, and on March 18, 1882, with consent of the Comptroller and the approval of the directors and the examiner, the bank resumed business, and continued until May 20, 1882, when it again suspended and was put in the hands of a receiver. Prior to May 20, 1882, \$742,800 of the voluntary assessment had been paid in. Complainant was the owner of twenty-five shares of stock on September 13, 1881, and after the vote to increase the stock took twenty-five shares, for which he paid \$2,500 on October 1, 1881, and received a certificate. He voted for the assessment at the annual meeting, and in February, 1882, paid the assessment on the old and new stock, and subsequently sought to enjoin the suit at law against him by the receiver to enforce his individual liability as a stockholder, under Rev. St., sec. 5151, on the ground that the increase of capital was illegal and void, and that the voluntary assessment, under Rev. St., sec. 5205, relieved the stockholders of individual liability. *Held*, that he was not entitled to relief,

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

- and the bill should be dismissed. *Morrison v. Price, Receiver, 23 Fed. Rep., 217.*
44. A discharge in bankruptcy releases a shareholder of a national bank from his statutory individual liability to creditors of the bank where, at the time of his discharge, the claims of such creditors were provable, not merely contingent. *Irons et al. v. Manufacturers' National Bank et al., 27 Fed. Rep., 591.*
  45. When bank stock was sold, but not transferred on the books of the bank, and the bank afterwards failed, the executors of the person in whose name the stock stood on the books were held liable for assessment, although said stock had been paid for by a purchaser buying at the request of the president of the bank, who gave him a cashier's check for that purpose, placing the money so furnished to the credit of said purchaser on the books of the bank as a temporary loan, the intention being ultimately to transfer said shares to a third party as part of a larger proposed investment in stock, for which funds had been placed in the hands of the president of the bank. *Price, Receiver, v. Whitney et al., 28 Fed. Rep., 297.*
  46. Defendant subscribed for new stock in the reorganization of a bank, and received a certificate on the basis of a total subscription of \$500,000. The actual increase was \$461,300. He protested against the same, and refused to vote on the stock, but retained his certificate until the bank went into the hands of a receiver several months later. Held, that he was liable to the receiver on his subscription, and it was too late to claim that the increase as to him was invalid. *Butler, Receiver, v. Aspinwall, 33 Fed. Rep., 217.*
  47. A pledgee of shares of stock in a national bank, who does not appear by the books of the bank or otherwise to be the owner, is not liable for an assessment upon the shares on the insolvency of the bank, under Rev. St., sec. 5151, rendering shareholders liable for the debts of the association to the extent of the par value of their stock. *Welles v. Larrabee et al., 36 Fed. Rep., 806.*
  48. One to whom the shares are assigned in trust as security for a debt due a third person, and following whose name on the stock book of the bank is the word "trustee," is not liable for the assessment under section 5151, and is also within the provision of section 5152, exempting from such liability persons holding stock as trustees. *Ib.*
  49. In an action by the receiver of an insolvent national bank to recover of a stockholder an assessment on his shares, the defendant alleged as a counterclaim that the Comptroller of the Currency had directed the bank to restore the value of certain securities held by it which had been reported worthless by an examiner; that certain of the stockholders, including defendant, had raised a fund which was placed in the hands of trustees to apply so much as might be from time to time required by the Comptroller to retire such securities; that the fund was deposited with the bank with full notice of the purpose to which it was to be applied; that a portion had been used to retire the securities designated, and that when the bank failed the balance of the fund came into the hands of the receiver, and was now claimed by him as a part of the ordinary assets of the bank; that a certain portion of this balance belonged to defendant, which amount he asked to set off against plaintiff's demand. Held, that a general demurrer based on the ground that no set-off or counterclaim was available in such an action would be overruled, as the claim could be set off if it was of such a nature that the holder would be entitled to receive the full amount before distribution by the receiver to general creditors. *Welles v. Stout, 38 Fed. Rep., 807.*
  50. Where a shareholder of a national bank makes a bona fide sale of his stock and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Rev. St., sec. 5151, to pay the bank's debts. *Hayes v. Shoemaker, 39 Fed. Rep., 319.*
  51. Defendant, for the purpose of helping a bank, of which complainant was a stockholder, in a financial crisis, loaned it certain securities belonging to complainant, and when complainant was informed of the fact she did not

ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

object. She was assured by the bank's officers that if the bank was saved the securities would be returned, and if it failed the avails would be credited on her assessment as a stockholder. The bank failed, and the securities were not returned. *Held*, that she was not entitled, as against other creditors, to set off the value of the securities against her assessment, but was, as to such value, on the same footing as any other creditor. *Sowles v. Witters et al.*, 39 Fed. Rep., 403.

52. One who subscribes and pays for a specified number of shares of a "proposed increase" of the capital stock of a national bank, which increase is in fact never issued, and to whom the bank officials transfer, instead, old stock of the bank without his knowledge or consent, is not a "shareholder" within the meaning of Rev. St., sec. 5151, imposing individual liability on the shareholders for the debts of national banks. *Stephens v. Follett et al.*, 43 Fed. Rep., 842.
53. The fact that the subscriber for the new shares received a dividend on the old shares so transferred to him does not estop him from denying his liability as a shareholder, where such dividend was received in the belief that it was paid to him by virtue of his subscription to the new stock. *Id.*
54. A person who becomes a stockholder in a national bank thereby submits himself to the provisions of the national-bank act, and becomes liable to be assessed to the extent of his statutory liability for all debts of the bank existing while he holds his stock. *Young v. Wempe et al.*, 46 Fed. Rep., 354.
55. In an action by the receiver of a national bank to enforce an assessment under Rev. St., sec. 5151, against one credited on the transfer books as a stockholder, it appeared that nearly a year before the failure he had sold his stock to a broker for an undisclosed principal; that he indorsed the same, and requested the broker to inform the cashier of the transaction, and to have the stock transferred; that the broker accordingly handed the stock to the cashier, gave him the necessary information, and requested him to make the transfer. This the cashier promised to do, but in fact the transfer was never made. The certificate recited that it was transferable on the books of the company "by indorsement hereon and surrender of this certificate." *Held*, that in requesting the cashier to make the transfer the broker acted as the seller's agent, and that the latter did all that was required of him as a prudent business man, and could not be held liable as a stockholder. *Young v. McKay*, 50 Fed. Rep., 394.
56. A Federal court will not, even if it has the power under Rev. St., sec. 5334, grant an order authorizing a receiver of a national bank to compound the statutory liability of certain stockholders by accepting payment of a gross sum, less than is due, in satisfaction and discharge thereof, although more money would thus be realized than by proceedings to collect the same in the usual way, when it appears probable that such stockholders have fraudulently conveyed their property to avoid their legal obligations as stockholders, or to shield themselves from injury and exposure by litigation. *In re Certain Shareholders of the California National Bank of San Diego*, 53 Fed. Rep., 38.
57. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable as a stockholder for the debts of the bank, when the true owner has been adjudged so liable, although nothing is realized upon the execution of such judgment. *Yardley v. Wilgus*, 56 Fed. Rep., 965.
58. When the full personal liability of shareholders is to be enforced the action must be at law. *Kennedy v. Gibson*, 8 Wall., 498; *Casey v. Galli*, 94 U. S., 673.
59. And it may be at law, though the assessment is not for the full value of the shares; for, since the sum each shareholder must contribute is a certain exact sum, there is no necessity for invoking the aid of a court of equity. *Bailey v. Sawyer*, 4 Dill., 463; 1 N. B. C., 356.
60. But the suit may be in equity. *Kennedy v. Gibson*, 8 Wall., 498.
61. It is no objection to a bill against stockholders within the jurisdiction of the court that other stockholders, not within such jurisdiction, are not codefendants. *Id.*; *Case v. Bank*, 100 U. S., 445.
62. But a pledgee of shares of stock in a national bank who, in good faith and with no fraudulent intent, takes the security for his benefit in the name of an irresponsible trustee for the avowed purpose of avoiding individual

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

- liability as a shareholder, and who exercises none of the powers or rights of a stockholder, incurs no liability as such to creditors of the bank in case of its failure. *Anderson, Receiver, v. Phila. Warehouse Company, 111 U. S., 479.*
63. The individual liability of the shareholders of an insolvent association may be enforced for the purpose of paying all of its liabilities, and not merely for the purpose of paying its "debts," technically so-called. *Stanton v. Wilkeson, 8 Ben., 357.*
  64. The individual liability of the stockholders must be restricted in its meaning to such contracts, debts, and engagements of the association as have been duly contracted in the ordinary course of its business. And, therefore, creditors of an association who make settlements after the association is put into liquidation and receive from the president payment of their claims in paper of the association, or of the individual notes of the president himself, indorsed or guaranteed in the name of the association, are not to be considered as creditors of the association entitled to subject the stockholders to individual liability, for these are new contracts. *Richmond v. Irons, 121 U. S., 27.*
  65. The individual liability of the stockholders is enforceable only in behalf of all the creditors, and any security given by a stockholder for his liability in this respect should likewise be for the benefit of all the creditors. Accordingly, a mortgage of all the individual property of a stockholder, made after the bank has closed its doors, for the purpose of securing a single depositor, is void as against a judgment obtained against such stockholder in an action by the receiver to recover the amount of his individual liability. *Gatch v. Fitch, 34 Fed. Rep., 566.*
  66. Bill filed by receiver against transferrer and transferee to enforce such liability will lie where it is for discovery as well as relief, as the transfer would be good between the parties. *Bowden v. Johnston, 107 U. S., 251.*
  67. A shareholder in a national bank, who is liable for its debts, is liable for interest thereon to the extent of the bank's liability, and not in excess of the maximum liability fixed by statute. *Richmond v. Irons, 121 U. S., 27.*
  68. The creditors of an insolvent association must seek their remedy through the Comptroller, in the mode prescribed by the statute; they can not proceed directly in their own names against stockholders or the debtors of the bank. *Kennedy v. Gibson, 8 Wall., 498.*
  69. Each shareholder of a national banking association is individually liable for its debts to the extent of the amount of his stock at its par value, in addition to the amount invested in the shares held by him, and a receiver appointed to wind up the affairs of such an association that has become insolvent is authorized, under the direction of the Comptroller of the Currency, to enforce the liability of its stockholders, and to collect from each of them the necessary amount, up to the extent of his liability, for the payment of the creditors. *King et al. v. Armstrong, Receiver, 34 N. E., 163; 50 Ohio St., 222.*
  70. Code N. C., sec. 1826, provides that no woman during coverture shall be capable of making any contract to affect her real and personal estate without the written consent of her husband. Held, that a purchase of stock by a married woman is not a "contract" within the terms of the statute, and that the wife is liable upon an assessment, although the stock was purchased without the written consent of her husband. *Robinson v. Turrentine et al., 59 Fed. Rep., 554.*
  71. One in whose name stock of an insolvent national bank stood paid an assessment thereon under a threat by the receiver to sue therefor, though he claimed that he had sold the stock. More funds were collected than were required to pay the creditors of the bank. Held, that such payment could not be recovered as having been made under a mistaken belief by the payor that the whole amount would be required to pay the creditors of the bank. *Holt v. Thomas (Cal.), 33 P., 891.*
  72. The F. National Bank suspended business for lack of funds, and was placed in charge of a bank examiner, who required that \$50,000 should be raised and placed in the bank before it could resume business. The stockholders, including one B., the president, thereupon raised this sum, in amounts equal to 50 per cent of their stock, and placed it in the bank. The examiner caused entries to be made on the books indicating that this contribution was a voluntary assessment, subject, after one year, to the liabilities of the bank, and permitted the bank to resume. B., at a

ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

- meeting of the directors subsequently held, protested against these book entries, but afterwards signed reports in which the \$50,000 was included as surplus. At the time of the advance the bank held two notes of B., and discounted another note of his a few days before the expiration of a year from the advance. Shortly after the expiration of the year the bank again suspended payment. *Held*, that the advance to the bank was a voluntary assessment, and not a loan, and could not be set off by B. in an action against him on the notes by the receiver of the bank. *Brodrick v. Brown*, 69 Fed. Rep., 497.
73. M. bequeathed to his wife "for life or widowhood" 40 shares of stock in a national bank, together with other personal property, providing that she might use any of such personal property if necessary for her comfortable support, and that, at her death or marriage whatever should remain of such property should go in equal shares to his four children. The administrator with the will annexed of M.'s estate transferred the stock on the books of the bank to M.'s widow. The bank having become insolvent, and an assessment having been made by the Comptroller on the shareholders, for which a judgment was obtained against M.'s widow, which remained unsatisfied, the receiver of the bank brought suit against M.'s administrator to compel payment of the assessment out of M.'s general estate. *Held*, that whether the widow took an absolute title to the stock by virtue of her power of disposal, or a life interest with remainder to the children, the beneficial ownership of the stock, in either case, had passed from M.'s estate, and the estate could not be made liable for the assessment. *Held*, further, that the administrator properly transferred the stock to the widow, and was not required to hold the legal title thereto, as administrator or trustee, during her life or widowhood, but that such transfer made no difference to the liability of the estate of M., since the beneficial interest would in either case have been in the widow and children. *Blackmore v. Woodward et al.*, 71 Fed. Rep., 321.
74. The capital, the unpaid subscriptions to the capital stock, and the liability of the holders of the paid-up stock to pay an additional amount equal to the par value of their stock under section 5151, Rev. St., constitute a trust estate sacredly pledged for the security of the creditors of a national banking association. The willful destruction or diminution of any part of this trust estate or the diversion of the proceeds of any of it from the creditors of the bank is a fraud upon these creditors, and subjects its perpetrator to a suit by them or their legal representative for proper relief. *Stuart v. Hayden et al.*, 72 Fed. Rep., 402.
75. One who knowingly permits his name to be entered upon the stock books of a national bank, as the owner, individually, of stock therein, can not be permitted, as against creditors or a receiver of the bank representing them, to show that he was not the owner of the stock, and he is liable for an assessment thereon, though he held the stock, in fact, as trustee for the bank itself. *Lewis v. Switz*, 74 Fed. Rep., 381.
76. One C. was the holder of stock in the D. National Bank, and was also an officer of the L. bank, which held stock in the D. bank. In the latter capacity he was informed of an urgent demand upon the L. bank to send \$5,000 by telegraph in aid of the D. bank. Within a week after this demand L. transferred his stock in the D. bank, without consideration, to his five children, one of whom was a married woman, and two minors. Within five months thereafter the D. bank failed and an assessment was made on the stockholders. *Held*, that the transfer must have been made by L. in contemplation of the liability, and that both he and his transferees were liable for the assessment, the latter because the liability was cast upon them by law when they became stockholders. *Foster v. Lincoln et al.*, 74 Fed. Rep., 382.
77. In an action by the receiver of a national bank to enforce the individual liability of a stockholder, an allegation in the complaint that on a given date the Comptroller, having ascertained and determined that the assets, property, and credits of the bank were insufficient to pay its debts and liabilities, and, as provided by the act of Congress, made an assessment and requisition on the shareholders of the said bank of a given sum upon each share held and owned by them, respectively, at the time of its default, and directed the receiver to take all necessary steps to enforce the liability, is sufficient. *Kennedy v. Gibson*, 8 Wall., 498, distinguished; *Nead v. Wall (C. C.)*, 70 F., 806.

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

78. One buying stock in a national bank in the names of his minor children himself becomes liable to assessment as a shareholder, for minors are incapable of assenting to become stockholders, so as to bind themselves to the liabilities thereof. *Foster v. Chase et al.*, 75 Fed. Rep., 797.
79. An executor who receives certificates of national-bank stock as part of the assets of decedent's estate, and includes them in his inventory returned to the probate court, is a shareholder, and liable as such for an assessment, under Rev. St., § 5151, subject to the relief granted by section 5152. *Parker v. Robinson (C. C. A.)*, 71 F., 356.
80. The complaint, in an action by the receiver of an insolvent national bank to enforce an assessment on the shareholders, made by the Comptroller of the Currency, need not aver that there was a necessity therefor, or that the Comptroller determined that there was such necessity, though the law provides that the Comptroller may enforce the individual liability of the stockholders, if necessary to pay the debts of the bank. It is enough that the complaint alleges that the Comptroller made the assessment and directed its enforcement. *O'Connor v. Witherby (Cal.)*, 44 P., 227.
81. The allegation of the complaint, in an action for an assessment on shareholders in a bank, that "defendant, though demanded, has failed and refused to pay said assessment, or any part thereof," is a sufficient averment as against a general demurrer of nonpayment at the time action was commenced. *Ib.*
82. In an action by the receiver of an insolvent national bank to enforce an assessment on the shareholders, made by the Comptroller of the Currency, the necessity of the Comptroller's making as large an assessment as that in suit can not be litigated. *Ib.*
83. The bill contemplated by the second section of the act of June 30, 1876, to enforce the individual liability of stockholders in a national-banking association that has gone into liquidation, need not purport expressly on its face to be filed by the complainant on behalf of himself and all other creditors, for the law would give it that effect and the court would so treat it; but, if this was necessary, the bill might be amended in that respect by leave of the court. *Irons, Ex'r, etc., and others, v. Manufacturers' National Bank of Chicago and others*, 17 Fed. Rep., 308.
84. The manifest intention of the national-banking act is a distribution of its assets in case a bank becomes insolvent equally among all the unsecured creditors, and the diligence of a creditor who files a creditor's bill can give him no greater rights than are given any other creditor to share in the distribution of the assets, and a prayer in the bill that such creditor be given priority over other creditors will not be granted. *Ib.*
85. Where the original bill, filed before the passage of the act of June 30, 1876, was amended after the passage of that act so as to make the individual shareholders defendants, and subject them to liability, such bill will not be considered on that account multifarious. *Ib.*
86. The act of June 30, 1876, did not create any new liability on the part of the stockholders, or provide for enforcing such liability against them under circumstances where it could not have been enforced before that act was passed. This act is not retroactive, and does not create rights which did not exist prior to its passage as against existing stockholders, though it may be construed as limiting the tribunal in which proceedings are to be instituted for enforcing the stockholder's liability to a United States court, instead of allowing creditors to resort to any competent tribunal with equity power. *Ib.*
87. Entering an order that "the complainants confessing the pleas of bankruptcy of defendants, it is ordered that this case be stayed as to them," does not amount to a final decree, but simply confesses the facts set up in the plea, leaving the court to adjudge the law upon such facts whenever the main cause is heard. *Ib.*
88. Where the original bill was filed February 3, 1875, before the passage of the act of June 30, 1876, and a receiver was appointed February 26, 1875, thereunder, and an amended bill, making the individual stockholders defendants, was filed October 5, 1876, and after the filing of the amended bill certain of the defendants were adjudged bankrupts, their pleas of bankruptcy will constitute a sufficient bar in their behalf. *Ib.*
89. Where it is admitted by the defendants that they were shareholders in a national bank, but the number of shares respectively held by them is

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

- not admitted, the names of the shareholders and the number of shares held by each, as shown by the stock ledger and stubs of the stock certificates and the dividend sheets of the bank on which they respectively drew the last dividends, will be prima facie proof of the number of shares held, and, unless rebutted, sufficient. *Ib.*
90. A bill to enforce against the separate estate of a married woman an assessment upon shares of national-bank stock is not open to the objection that it does not allege that she had the capacity to become a stockholder, whether she became such before or after marriage, where it alleges that she was the owner of the shares, and where a statute of the State in which the bank is located (Dig. St. Ark. 1874, sec. 4194) provides that a married woman may transfer her property, carry on any business and perform any services on her separate account, and that her earnings shall be her separate property and may be used or invested by her in her name. *Bundy v. Cocks, 128 U. S., 185; 3 N. B. C., 316.*
  91. The bill alleging that the married woman is possessed of property in her own right sufficient to pay the assessment and praying for a decree of payment therefrom, and the bill of revivor filed after her death against her husband praying for relief out of the assets received by him as her legatee, devisee, or executor, the case is one of equitable cognizance. *Ib.*
  92. A suit by the receiver of an insolvent national bank to collect an assessment by the Comptroller upon the stock from a stockholder who has made an alleged fraudulent transfer of his shares is based upon the statutory liability of the stockholder, and not upon any injury growing out of the fraudulent transfer; and therefore the statute of limitations begins to run from the date the assessment becomes due, and not from the discovery of the fraud. *Thompson v. German Ins. Co. et al., 77 Fed. Rep., 258.*
  93. On a bill by the receiver of an insolvent national bank to collect an assessment by the Comptroller on the stock from a former stockholder, on the ground that, to escape liability, he had transferred his shares, within six months of the failure of the bank, to one having no means, it appeared that the transfer was made on the books of the bank, no concealment thereof being attempted, and that the receiver made no inquiry as to the nature of the transfer, and took no action against defendant until the assessment had become barred. *Held, that equity would not relieve against the bar of the statute. Ib.*
  94. It is not necessary, in order to hold liable for an assessment upon the shareholders of an insolvent national bank one who has transferred his stock to an irresponsible person, to show that the transferrer had actual knowledge of the insolvency of the bank at the time of the transfer, but it is sufficient if he had good ground to apprehend its failure, and made the transfer with intent to relieve himself from individual liability. *Coax v. Montague, 78 Fed. Rep., 345.*
  95. Upon the trial of a suit brought by the receiver of an insolvent national bank to collect an assessment from one who had transferred his stock, a letter written by the defendant to a bank examiner, in reply to an inquiry about the bank, in which defendant admits his transfer of his stock when the bank was embarrassed, is not a privileged communication, though the bank examiner's letter, to which it is a reply, is marked "Confidential." *Ib.*
  96. A corporation which receives shares of national-bank stock in pledge, with power to use and sell, and which, in good faith, without suspicion of the bank's insolvency, causes new certificates to be issued in the name of one of its employees, merely because it is unwilling they should stand in the name of the original owners, remains a mere pledgee, and is not liable, as a shareholder, to assessment on the stock. *National Park Bank of City of New York v. Harmon, 79 Fed. Rep., 891.*
  97. L., a stockholder in the D. national bank, transferred his stock shortly before its failure to his married daughter and other minor children. It appeared from the circumstances surrounding the transaction that L., though perhaps not supposing the D. bank to be actually insolvent, was advised of facts not generally known, which indicated such uncertainty as to its ability to stand a run, which had apparently begun, as to make it safer for him to dispose of his stock forthwith, and that the transfer was made with the intent that, if all came out well, his children should have the stock, while, if the bank met with disaster, he would not be obliged to throw good money after bad. *Held, that the transfer so made*

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

- could not stand against the creditors of the bank, and L. was liable at the suit of its receiver for an assessment on the stock. *Foster v. Lincoln's Ex'r*, 79 Fed. Rep., 170.
98. A national bank which has purchased from a third party shares of stock in another national bank as an investment, and which appears on the books of the latter bank as a stockholder, is estopped, after the latter's failure to deny liability to an assessment on the stock on the ground that its purchase thereof was ultra vires. *First National Bank of Concord v. Hawkins*, 79 Fed. Rep., 51. *Overruled in California National Bank v. Kennedy*, 167 U. S., 362.
99. The liability of a shareholder in a national bank to an assessment on his shares is not a contractual liability flowing from his acquisition of the shares, but a liability which arises by force of the statute authorizing the assessment. *Ib.*
100. The circuit court has jurisdiction of an action to ascertain or fix the liability upon shares of an insolvent national bank which are alleged to have been transferred with a fraudulent intent to escape such liability when the amount of the assessment exceeds \$2,000 exclusive of interest and costs. *Thompson v. German Ins. Co. et al.*, 76 Fed. Rep., 892.
101. The right of the receiver of an insolvent national bank to enforce the liability of stockholders, though created by United States statute, may be barred by the running of a State statute of limitations. *Ib.*
102. The bar of a statute of limitations will be enforced, when applicable, in equity as well as at law. *Ib.*
103. The action of the Comptroller in making an assessment against the stockholders of an insolvent national bank creates a right of action against the stockholders, but is not the institution of a suit to enforce it so as to stop the running of limitation. The statute begins to run from the date the assessment becomes due. *Ib.*
104. A creditor who receives from his debtor a transfer of shares in a national bank as security for his debt, and who surrenders the certificates to the bank, and takes out new ones in his own name, in which he is described as pledgee, and holds them afterwards in good faith as such pledgee and as collateral security for the payment of his debt, is not a shareholder subject to the personal liability imposed upon shareholders by Revised Statutes, section 5151. *Pauly v. State Loan and Trust Company*, 165 U. S., 606.
105. The previous cases relating to the liability of such shareholder examined and held to establish:
- (1) That the real owner of the shares of the capital stock of a national-banking association may, in every case, be treated as a shareholder within the meaning of section 5151;
  - (2) That if the owner transfers his shares to another person as collateral security for a debt due to the latter from such owner, and if, by the direction or with the knowledge of the pledgee, the shares are placed on the books of the association in such way as to imply that the pledgee is the real owner, then the pledgee may be treated as a shareholder within the meaning of section 5151 of the Revised Statutes of the United States, and therefore liable; upon the basis prescribed by that section, for the contracts, debts, and engagements of the association;
  - (3) That if the real owner of the shares transfers them to another person, or causes them to be placed on the books of the association in the name of another person, with the intent simply to evade the responsibility imposed by section 5151 on shareholders of national-banking associations, such owner may be treated, for the purposes of that section, as a shareholder, and liable as therein prescribed;
  - (4) That if one receives shares of the stock of a national-banking association as collateral security to him for a debt due from the owner, with power of attorney authorizing him to transfer the same on the books of the association, and being unwilling to incur the responsibilities of a shareholder as prescribed by the statute, causes the shares to be transferred on such books to another, under an agreement that they are to be held as security for the debt due from the real owner to his creditor—the latter acting in good faith and for the purpose only of securing the payment of that debt without incurring the responsibility of a shareholder—he, the creditor, will not, although the real owner may, be treated as a shareholder within the meaning of section 5151; and

ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

- (5) That the pledgee of personal property occupies toward the pledgor somewhat of a fiduciary relation, by virtue of which, he being a trustee to sell, it becomes his duty to exercise his right of sale for the benefit of the pledgor. *Ib.*
106. Where one residing in Maryland subscribes for stock of a national bank of another State, and then transfers it to his wife, also a resident of Maryland, she becomes owner thereof, and is subject to stockholders' liability, under Revised Statutes, United States, § 5153, without regard to the laws of the other State relative to contract by married women. *Kerr v. Urie (Md.)*, 37 A., 789.
107. A person appearing on the books of a national bank to be absolute owner of stock is subject to stockholders' liability, though holding it as trustee. *Ib.*
108. It has been repeatedly settled by this court that the Comptroller of the Currency has power to appoint a receiver of a defaulting or insolvent national bank, and to call for a ratable assessment upon the stockholders of such bank, without a previous judicial ascertainment of the necessity for such action; and the contention that there is presented in this case a constitutional question not considered in the prior cases is an assumption with no foundation in fact. *Bushnell v. Leland*, 164 U. S., 684.
109. As by Rev. St., U. S., sec. 5342, an attachment issued before final judgment from a State court against a national bank is prohibited, such an attachment does not operate as notice to the absent defendant, so as to give the court jurisdiction of the party or subject-matter. *Safford v. First National Bank (Vt.)*, 17 A., 748.
110. An assessment against the estate of an owner of national bank stock, in the hands of his executrix, is enforceable in the Federal courts, though proceedings for settlement of the estate are pending in the probate court of Vermont. *Brown v. Ellis*, 86 Fed. Rep., 357.
111. The widow of a deceased stockholder of an insolvent national bank, who by authority of the will undertook to settle the estate as executrix without judicial proceedings, but failed to transfer such stock to herself or other person, can not, on the ground that the estate is fully settled, escape liability as executrix for assessments on such stock to the extent of assets of the estate under her control. *Baker v. Beach, et al.*, 85 Fed. Rep., 836.
112. To a bill by a creditor of a corporation averring its insolvency and demanding the appointment of a receiver, an accounting, and the enforcement of the individual liability of the stockholders, the corporation is a necessary party defendant. *Elkhart National Bank of Elkhart, Ind., v. Northwestern Guaranty Loan Company of Minneapolis, Minn., et al.*, 84 Fed. Rep., 76.
113. Where the jurisdiction of the Federal courts depends on the diverse citizenship of the parties, the Federal courts of the residence of stockholders of an insolvent corporation, organized under the laws of another State, have no jurisdiction of a suit brought by a creditor of the corporation for an accounting and a receivership and to enforce the individual liability of the stockholders, if the corporation has not voluntarily appeared in the action. In such case the nonresident corporation can not be compelled to appear. *Smith v. Lyon*, 10 Sup. Ct., 303, 133 U. S., 315, and *Improvement Co. v. Gibney*, 16 Sup. Ct., 272, 160 U. S., 217, followed and applied. *Ib.*
114. In such a case, the defendant stockholders who appear may set up this defense by demurrer. *Ib.*
115. A payment made for stock of a national bank under an erroneous belief that all of an increased issue of stock authorized by the stockholders, and of which the stock paid for formed a part, had been sold, and the subscriptions therefor had thus become binding, is not voluntary, and the money may be recovered back, though the facts might have been learned by the exercise of greater diligence and care. *Brown v. Tillinghast*, 84 Fed. Rep., 71.
116. The Comptroller of the Currency and the Treasurer of the United States are not necessary parties defendant in an action against the receiver of an insolvent national bank to recover an assessment made by the Comptroller, and paid by the plaintiff under an erroneous belief that he was a stockholder. *Ib.*

ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

117. Defendant acquired stock of a national bank through his agents, in whose names the shares were registered on the books of the bank, and so appeared when the bank became insolvent. Defendant had all the time held the certificates, so indorsed that he might have had the shares registered in his own name. *Held*, that the receiver can recover from defendant an assessment on said stock for the benefit of creditors, though he might have proceeded against those in whose names the shares appeared on the bank's stock register. *Hubbell v. Houghton, 86 Fed. Rep., 547.*
118. On notice from the Comptroller, under Rev. St., § 5205, that the bank's capital is impaired so as to require an assessment on the stockholders, such assessment is to be made by the stockholders themselves, and an assessment by the directors is void. *Hullitt v. Bell et al., 85 Fed. Rep., 98.*
119. An assessment to restore impaired capital, under Rev. St., § 5205, is only enforceable by subjecting the stock of persons refusing to pay, and no action will lie against the stockholders personally. *Ib.*
120. When an executor refuses to recognize, as a claim against decedent's estate, an assessment by the Comptroller of the Currency upon national bank stock belonging to the deceased, a Federal court will assume jurisdiction of an action against the executor to determine the liability, although the estate is in the course of administration in the probate court. *Zimmerman v. Carpenter, 84 Fed. Rep., 747.*
121. The estate in the hands of an executrix at the date of the failure of a national bank is liable for the assessment on stock belonging to the estate in the same manner as if deceased was living (Rev. St., § 5152); and the fact that the time for filing claims against the estate has expired is no bar to an action to fix such liability. *Ib.*
122. Where bank stock was transferred by an executrix to herself individually, and she admits, before suit is brought, and again in her answer, that the transfer was without consideration, and is void, such admission does not vacate the transfer, and a bill in equity will lie to determine the liability of the estate on an assessment of the face value of the stock. *Ib.*
123. Where, at the hearing, the defendant raises the point that the claimant has a plain, speedy, and adequate remedy at law, the court will not make a decree if there is a plain defect of jurisdiction, but the bill will be construed more liberally than if the point had been raised by demurrer. *Ib.*
124. A stockholder in a national bank, with knowledge that the bank is in a failing condition, can not make a voluntary transfer of his stock to one financially irresponsible, and thereby escape liability for assessments. *Baker v. Reeves et al., 85 Fed. Rep., 837.*
125. The owner, by assignment of stock in a national bank at the time of its failure, is liable for assessments thereon, though his assignor, who transferred it knowing that the bank was in a failing condition, is also liable. *Ib.*
126. A pledgee of national-bank stock is not liable as a stockholder for assessments except by estoppel. *Baker v. Old National Bank of Providence, R. I., et al., 86 Fed. Rep., 1006.*
127. Where shares of an insolvent bank are registered on the books "F. A. Cranston, Cashier Old National Bank, Providence, R. I.," the latter bank, in a suit by the receiver to hold it liable as a shareholder for assessments, is not estopped by the registry from setting up the fact that it holds the stock merely as a pledge. *Ib.*
128. And the cashier, individually, is not estopped from avoiding liability on the same ground. *Ib.*
129. An executrix, who is also the sole devisee and legatee under a will, does not acquire title to national-bank stock constituting part of the estate, so as to prevent the estate from being liable to an assessment made by the Comptroller of the Currency, merely by the fact of having paid or secured all the debts owing by decedent, the estate still remaining unsettled. *Tourtelot v. Finke, 87 Fed. Rep., 840.*
130. A trustee, though not appointed by a will or an order of a court or judge, is not personally liable for assessments against stock of an insolvent national bank owned by this *cestui que trust*, but standing in his name, where he has been guilty of no fraud, concealment, or negligence. *Lucas v. Coe, 86 Fed. Rep., 972.*

## ASSESSMENT. See Insolvent banks; Receiver; Shareholders, etc.—Continued.

131. In fixing the liability for assessments against stock of an insolvent national bank, the effort of the court should be to ascertain who is the actual owner, and to hold him, releasing the apparent owner if he has done nothing to deceive or mislead. *Ib.*
132. Where one subscribes for part of an increased issue of national-bank stock, but actually receives original stock instead, and holds it for several years, receiving dividends and paying assessments thereon, he will be liable, upon failure of the bank, to assessment on such stock by the Comptroller of the Currency. *Rand et al. v. Columbia National Bank of Tacoma, Wash., et al., 87 Fed. Rep., 520.*
133. A sale of all the shares of stock held by a shareholder in a national bank, when such sale is made under the provisions of and for the purpose set forth in section 5205 of the Revised Statutes of the United States, as amended by the act of June 30, 1876, is void, unless at such sale the stock brings a price equal in amount to the assessment placed thereon under the provisions of that section. *Merchants' National Bank of Rome v. Fouche, Supreme Court of Georgia, July, 1898.*
134. One who holds shares of national-bank stock—the bank being at the time insolvent—can not escape the individual liability imposed by the statute by transferring his stock with intent to avoid that liability, knowing or having reason to believe, at the time of the transfer on the books of the bank, that it is insolvent or about to fail. *Stuart v. Hayden, 169 U. S., 1; Gruetter v. Stuart, Ib.*
135. A transfer with such intent and under such circumstances is a fraud upon the creditors of the bank, and may be treated by the receiver as inoperative between the transferrer and himself, and the former held liable as a shareholder without reference to the financial condition of the transferee. *Ib.*
136. The right of creditors of a national bank to look to the individual liability of shareholders, to the extent indicated by the statute, for its contracts, debts, and engagements, attaches when the bank becomes insolvent; and the shareholder can not, by transferring his stock, compel creditors to surrender this security as to him, and force the receiver and creditors to look to the person to whom his stock has been transferred. *Ib.*
137. If the bank be solvent at the time of the transfer, that is, able to meet its existing contracts, debts, and engagements, the motive with which the transfer is made is immaterial, as a transfer under such circumstances does not impair the security given to creditors; but if the bank be insolvent, the receiver may, without suing the transferee and litigating the question of his liability, look to every shareholder who, knowing or having reason to know at the time that the bank was insolvent, got rid of his stock in order to escape the individual liability to which the statute subjected him. *Ib.*
138. Whether, the bank being in fact insolvent, the transferrer is liable to be treated as a shareholder in respect of its existing contracts, debts, and engagements, if he believed in good faith at the time of the transfer that the bank was solvent—not decided; although he may be so treated, even where acting in good faith, if the transfer is to one who is financially irresponsible. *Ib.*
139. Where the circuit court and the circuit court of appeals agree as to what facts are established by the evidence, this court will not take a different view unless it clearly appears that the facts are otherwise. *Ib.*

## ATTACHMENT:

1. The stock of a shareholder indebted to it may be attached by the association and sold on execution. *Hagar v. Union National Bank, 63 Me., 509.*
2. No State court can issue an attachment against the funds of a national bank. Although the provision forbidding attachments was evidently made to secure equality among the general creditors in the division of the proceeds of the property in an insolvent bank, its operation is by no means confined to cases of actual or contemplated insolvency; but the remedy is taken away altogether and can not be used under any circumstances. The effect of the provision in sec. 5242, Rev. St., is to write into all State attachment laws an exception in favor of national banks, and all such laws must be read as if they contained an exception in favor of national banks. *Pacific National Bank v. Mixer, 124 U. S., 721.*
3. No attachment can issue from United States circuit court in an action

## ATTACHMENT—Continued.

- against a national bank before final judgment in the cause, and a bond given on such attachment is illegal. *Ib.*
4. An attachment can issue against a national bank from a State court. *Robinson v. National Bank of Newbern, 58 How. Pr., 306; 2 N. B. C., 309.*
  5. The provision of the national banking act that attachments, injunctions, etc., shall not be issued by State courts against national banks before final judgment relates only to actions against banks where the action is brought, and not to cases where the action is against a nonresident corporation. *Southwick v. The First National Bank of Memphis, 7 Hun., 96; 1 N. B. C., 789.*
  6. An attachment will not lie before final judgment against the property in this State of a national bank situated and doing business in another State. *Rhoner v. National Bank of Allentown, Pa.; Palmer v. Same, 14 Hun., 126; 2 N. B. C., 331.*
  7. An attachment can not be issued from a State court against a national bank before final judgment, whether such bank be located in this State or not. *Central National Bank v. Richland National Bank, 52 Howard, 136; 1 N. B. C., 801.*
  8. The provision of the national-banking act prohibiting attachments in such cases is not repealed by the act of Congress of July 12, 1883, providing that the jurisdiction for suits thereafter brought against national banks shall be the same as for suits against State banks and repealing laws inconsistent therewith. *Raynor v. Pacific National Bank, 93 N. Y., 371; 3 N. B. C., 624.*
  9. An unrecorded transfer of national-bank stock will take precedence of a subsequent attachment in behalf of a creditor without notice. *Continental National Bank v. Eliot National Bank et al., 7 Fed. Rep., 369.*
  10. The loss of interest occasioned by an attachment wrongfully laid is clearly an injury for which damages are recoverable against the wrongdoer. *Jacobus v. Monongahela National Bank of Brownsville, 35 Fed. Rep., 395.*
  11. Where shares of corporation stock are attached, the subsequently declared dividends are as much bound by the attachment as the corpus of the stock itself is. *Ib.*
  12. Counsel fees and other expenses (not taxable as costs) paid or incurred in defending against an attachment wrongfully laid are not recoverable as damages in an action upon a statutory recognizance given when the attachment was issued, conditioned for the payment to the party aggrieved of "such damages as the court may adjudge." *Ib.*
  13. When a creditor attaches the property of an insolvent bank he can not hold such property against the claim of a receiver appointed after the attachment suit was commenced. Such creditor must share pro rata with all others. *First National Bank of Selma v. Colby, 21 Wall., 609; Harvey v. Allen, 16 Blatch., 29.*
  14. Sureties on attachment bond against national bank who have received assets of the bank to secure them from loss thereon, the obligation being illegal, will be discharged in equity and be compelled to transfer their collateral to the receiver of the bank. *Pacific National Bank v. Mixer, 124 U. S., 721.*
  15. An attachment from a State court may not issue against an insolvent national bank of that State. *National Shoe and Leather Bank of the City of New York v. Mechanics' National Bank of Newark, N. J.; Corn Exchange Bank v. Same; West Side Bank v. Same, 89 N. Y., 467; 3 N. B. C., 601.*
  16. An attachment issued against an insolvent national bank is invalid (U. S. R. S., sec. 5242) and is not made valid by the subsequent acquisition by the bank of further capital. *Raynor v. Pacific National Bank, 93 N. Y., 371; 3 N. B. C., 624.*
  17. Although the bank after the issuing of the attachment paid a large amount of its debts in full, this does not estop it from questioning the validity of the attachment. *Ib.*
  18. A receiver of a national bank situated in another State, though not a party, may move to vacate an attachment. *People's Bank of the City of New York v. Mechanics' National Bank of Newark, 63 How. Pr., 422; 3 N. B. C., 670.*
  19. In an action against a national bank of another State an attachment issued against its property in this State will be vacated upon proof of its insolvency. *Ib.*

## ATTACHMENT—Continued.

20. The defendant, a national bank at Boston, Mass., on November 18, 1881, closed its doors and was put in charge of a Government bank examiner and thus continued till March 14, 1882, when the Comptroller allowed it to resume. It transacted business till May 22, 1882, when it was placed in the hands of a receiver. An attachment was issued in this action November 19, 1881, against defendant's property in this State. At that time its assets would have paid its debts and liabilities exclusive of its capital, but it had refused to pay various legal obligations then due. *Held*, that defendant had committed acts of insolvency within U. S. Rev. St., sec. 5242, and the attachment should be vacated. *Market National Bank of New York v. Pacific National Bank of Boston*, 30 Hun., 50; 3 N. B. C., 672.
21. Bank property attached by individual creditor after bank is insolvent can not be sold to pay his demand against the claim of a receiver subsequently appointed. *National Bank v. Cobby*, 21 Wall., 609.
22. Where service is made on a national bank only by attachment and publication or service out of the State the attachment, being prohibited by Rev. St., sec. 5242, should be vacated and the service set aside. *Garner v. Second National Bank (C. C.)*, 66 F., 369.
23. A bank which discounted a draft to which was attached, deliverable to its order, a bill of lading of the goods against which the draft was drawn was not required, on notice of nonacceptance of the draft, to charge the amount thereof against the drawer's account, which was sufficient to pay the draft, in order to enforce its lien on the property against an attaching creditor of the drawer. *Neill v. Rogers Bros. Produce Co. (W. Va.)*, 23 S. E., 702.
24. In an action by an attaching creditor against certain plaintiffs in an action to replevy the attached property for the appointment of a receiver, L., who claimed a lien by virtue of an attachment prior to plaintiff's, was not made a party to the action, and after the appointment of the receiver he made a motion to modify the order made therein so far as it directed the sheriff to deliver to the receiver the property held under his attachment. *Held*, that L. might appeal from an order denying such motion. *National Park Bank v. Goddard (Sup.)*, 20 N. Y. S., 499; *In re Lillianthal*, *ib.*
25. A receiver who simply holds property pending the determination of an action to settle the ownership of the same has no interest in such action and will not be allowed to intervene. *National Park Bank v. Goddard (Sup.)*, 20 N. Y. S., 526.
26. An attaching creditor of an insolvent corporation acquires no right superior to other creditors. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers and Merchants' National Bank*, *ib.*
27. An attaching creditor of an insolvent corporation for which a receiver is appointed after the attachment acquires no preference right or lien that will deprive the court of the power to equitably apportion the earnings of the property during the receivership to claims classed as operating expenses. *Ib.*
28. An appearance by counsel of a nonresident attachment defendant, for the sole purpose of moving a discharge of the levy and the dissolution of the attachment, does not constitute a general appearance, and service must be made by publication before default and judgment can be entered. *Exchange National Bank v. Clement (Ala.)*, 19 So., 814.
29. In an action against a nonresident commenced by attachment, unless the levy is fictitious or merely colorable, the defendant can not, as a ground for abating the action, dissolving the attachment, or vacating the levy, traverse the ownership of the property attached, or deny having a leviable interest therein. *Ib.*
30. A national bank holding funds belonging to a bankrupt estate as depositary of a bankrupt court can not be garnished in proceedings supplementary to execution. *Havens v. National City Bank of Brooklyn*, 6 Thompson & Cook, 346; 1 N. B. C., 783.
31. Under U. S. Revised Statutes, section 5242, providing that no attachment before final judgment shall be issued in any State court against a national bank, and U. S. Revised Statutes, section 915, entitling the plaintiff in actions in the Federal courts to similar remedies by attachment to those provided by the laws of the State in which such courts are held, a Fed-

## ATTACHMENT—Continued.

- eral court may not issue a writ of attachment before final judgment against a national bank. *Buller v. Coleman, Same v. Mixer, Same v. Whitney, Same v. Demmon, 124 U. S., 721; 3 N. B. C., 291.*
32. A bond given to release property from an illegal attachment is void. *Ib.*
33. The principal in a bond given in an attachment suit may maintain an action in equity to have the bond declared void and the property held by the sureties as indemnity returned. *Ib.*
34. The levy of an attachment on the shares of a national bank under the Vermont statutes (R. L. §§ 3261, 3262), which do not include national-bank stock in their provisions, is of no effect against the defendant in attachment. *Sowles v. National Union Bank of Swanton, Vt., 32 Fed. Rep., 696.*
35. It seems doubtful whether any attachment under State laws can operate as a transfer of shares of national-bank stock, since such stock exists solely under the laws of the United States, which provide for transfers, and declare the effect thereof. *Ib.*

## BONDS OF OFFICERS:

1. It is not necessary that national-banking associations shall signify their approval of the official bonds of their officers by memoranda entered upon the journals or minutes of the directors. The acceptance is to be presumed from the retention of the bond, and from the fact that the officer is permitted to enter upon or continue in the discharge of his duties. *Graves v. The Lebanon National Bank, 10 Bush., 23.*
2. Where the sureties of an officer can reasonably be presumed to have been deceived by the statement of the condition of the bank published just prior to the execution of the bond, and to have been led to think that there was no deficit, whereas there had been a misapplication of a large part of the funds by the officer whose bondsmen they became, which fact would have been ascertained had the directors exercised ordinary diligence, the sureties are discharged from their liability. *Ib.*
3. A surety on the bond of a cashier of a national bank is not discharged by the fact that the cashier had, before the bond was given, committed frauds upon the bank, if such frauds were unknown to the officers of the bank, although they were guilty of gross negligence in not discovering them. *Tapley v. Martin, 116 Mass., 275; 1 N. B. C., 611.*
4. The engagement of a surety is a direct original agreement with the obligee that in the event his principal fails he will perform the original obligation, and whether it is entered into jointly with the principal or separately, the extent and character of the obligation are the same as to both, depending only upon the form in which it is expressed. *La Rose et al. v. The Logansport National Bank et al., 102 Ind., 332.*
5. The contract of obligors, whether entered into separately or jointly with the principal, if by its terms it appears that the principal is separately bound by an original, independent contract, to which the contract for security is collateral, and the obligors agree therein that the principal will pay or perform according to his original engagement, and that they will answer for his default in the event of failure, is a contract of guaranty. *Ib.*
6. The contract of the sureties in the bond of a bank cashier, conditioned for the faithful discharge of his duties by such cashier, is a contract of guaranty. *Ib.*
7. A failure to give notice to guarantors of the default of their principal, except in cases governed by commercial rules, is a matter of defense, and resulting damages must concur with such failure in order to work a discharge. *Ib.*
8. Where by a by-law of a bank its cashier is made responsible for the funds and valuables of the bank, it can not be implied that his bond would not become operative until all the other officers and employees were denied access to such funds and valuables nor that he is responsible for losses which may occur through the delinquencies of others. *Ib.*
9. The bond of a bank cashier, executed and approved two weeks after he enters upon his duties, is upon sufficient consideration, and is operative, at least, from the date of its approval. *Ib.*
10. The knowledge by an employer of the misconduct of an employee whose conduct and fidelity have been guaranteed by another, which will, if concealed, release the guarantor, must relate to the service in which the

## BONDS OF OFFICERS—Continued.

- employee is engaged, and must be something more than mere moral delinquency unconnected with the subject-matter of the guaranty. *Ib.*
11. A continuing contract, guaranteeing the fidelity of a bank cashier, may be revoked by the guarantors without cause, upon proper notice, but the right must be exercised reasonably. *Ib.*
  12. A bond of suretyship for an employee, which is to "embrace and cover only acts and defaults committed during its currency and within twelve months next before the date of discovery of the act or default upon which such claim is based," covers not only embezzlements made during the year actually preceding their discovery, but also earlier embezzlements which would have been discovered within a year but for the fact that during the year preceding the actual discovery the employee had so falsified the books as to prevent such discovery. *Consolidation National Bank v. Fidelity and Casualty Company of New York (C. C.), 67 F., 874.*
  13. Plaintiff, as receiver of a national bank, sued a former employee of the bank and a guaranty company upon a bond of indemnity, against the fraudulent acts of such employee, which contained a provision that it should be essential to the validity of the bond that the employee's signature be subscribed thereto. The defendants pleaded non est factum. The bond offered in evidence was not signed by the employee of the bank and there was no evidence that it had been executed by the defendant company. The court sustained defendants' plea, and dismissed the suit. *Held, no error. Blackmore v. Guarantee Company of North America et al., 71 Fed. Rep., 363.*
  14. A bank employee's bond, conditioned for the reimbursement of any loss sustained by reason of fraud or dishonesty in connection with his duties, provided that any claim under the bond should embrace and cover only acts and defaults committed during its currency and within twelve months next before the date of discovery of the act or default upon which such claim was based. *Held, that the bond did not cover a default committed more than twelve months prior to its discovery, which would, however, have been discovered within a year from its commission had not such discovery been prevented by the act of the employee in falsifying the books during the year preceding the discovery. 67 Fed. Rep., 874, reversed. Fidelity and Casualty Company of New York v. Consolidated National Bank, 71 Fed. Rep., 116.*
  15. The cashier of a bank, whose bond, with sureties, was conditioned that he would "faithfully and honestly discharge his duties as cashier, and account for all such moneys, funds, and valuables" as came into his hands, cashed a draft, payable to his order, amply secured by bills of lading of cotton, and duly forwarded the same, with the bills of lading, to a bank in another city for collection. The draft and bills of lading were lost in the mail. The cashier's bookkeeper, whose duty it was to check the statements and accounts with other banks, reported the draft as credited on their account with the bank to which they had been forwarded, and his accounts balanced according to his report. The agent of the railroad company, without production of the bills of lading, and without the consent of the cashier, delivered the cotton to the consignee. *Held, that the cashier was not liable on his bond. First National Bank v. Still (Tex. Civ. App.), 32 S. W., 61.*
  16. The A. Surety Co. executed and delivered to the C. bank a bond, insuring the bank against loss by any act of fraud or dishonesty of its cashier in connection with the duties of that office, or the duties to which, in the bank's service, he might be subsequently appointed, occurring during the continuance of the bond, and discovered within six months thereafter and within six months from the death, dismissal, or retirement of the cashier from the service of the bank. The bond provided that the surety company should be notified of "any act" of the cashier which might involve a loss for which the company would be responsible "as soon as practicable after the occurrence of such act shall have come to the knowledge" of the bank, and it required proofs of loss to be furnished to the surety company. The bank suspended payment and passed into the hands of a receiver who afterwards notified the surety company of the discovery of dishonest acts of the cashier, furnished proofs of loss, and brought suit against the surety company on the bond. The evidence upon the trial as to the time when the dishonest acts of the cashier were discovered being conflicting, *held, that the question whether*

## BONDS OF OFFICERS—Continued.

- the required notice was given with reasonable promptness was for the jury. *Held*, further, that the terms of the bond did not require notice to be given of suspicions of dishonest acts. *American Surety Company v. Pauly*, 72 *Fed. Rep.*, 470.
17. The bank having suspended business on November 12, 1891, but the cashier having continued in the service of the receiver until March following, when he resigned, *held*, that the services so rendered by him after November 12th were rendered to the bank none the less because its affairs were controlled by a receiver, and the surety company was not absolved from liability for acts discovered more than six months from November 12th, but within six months from his resignation. *Held*, further, that a proof of loss under the bond, which set forth with reasonable plainness, and in a manner by which a person of ordinary intelligence could not be misled, that certain sums of money had been taken from the bank by means of acts of the cashier, described in such proof, was sufficient, though it failed to aver explicitly that a loss had been caused to the bank. *Ib.*
  18. The "teller's book" of the bank, which had been kept by one G., who died before the trial, was offered in evidence to show that on certain days no money was received for certificates of deposit. *Held*, that in connection with evidence of the course of business, by which, if received, such money would be entered in the book, the evidence was competent, though not conclusive. *Ib.*
  19. For the purpose of showing the dealings with the bank of the president, who was charged with having misappropriated the bank's money with the cashier's aid, the president's ledger account was put in evidence, together with the testimony of the bookkeeper who made the entries, and who swore that they were correctly made from the original deposit slips and checks furnished to him by the teller, who had died before the trial; that it had been the teller's duty to verify all deposit slips, and to pay the checks; and that all such slips and checks, when reaching the bookkeeper's hands, bore marks indicating that they had been verified or paid by the teller. *Held*, that the account was competent, and sufficiently proven. *Held*, further, that evidence of acts of fraud and dishonesty by the cashier, occurring before the date of the bond, and for which no claim was made against the surety company, but which were similar to the acts on which the claim was based, was admissible to show that the acts on which the claim was based were intentional, and not merely negligent, or due to oversight. *Ib.*
  20. Prior to the issue of the bond sued on the cashier and president of the bank had conspired to rob it, and had been engaged in fraudulent practices. When application was made for the bond the surety company required a certificate from the bank of the cashier's good character. Such certificate was made by the president without, so far as appeared, any direct authority from the board of directors, or any knowledge by them that such certificate was made or required. *Held*, that the president's knowledge of the cashier's dishonesty was not to be imputed to the bank, so as to make it responsible for the misrepresentations contained in such certificate. *Ib.*
  21. When a case goes twice to an appellate court, questions decided upon the first occasion will not be considered upon the second. *Mohrenstecher et al. v. Westervelt*, 87 *Fed. Rep.*, 157.
  22. Error in denying a motion to compel the plaintiff to elect between causes of action is cured by instructions eliminating all but one cause. *Ib.*
  23. It is error to give instructions authorizing the jury, in determining whether a transaction by which the cashier of a national bank obtained possession of some of its funds was a misapplication thereof, to consider the fact that his indebtedness to the bank exceeded 10 per cent of its capital. *Ib.*
  24. Instructions that no devices for concealment, however elaborate, which a bank cashier may adopt to conceal a transaction amounting to a misappropriation of its funds, can protect him, are erroneous, when there is no evidence of any concealment whatever in respect to the transaction in question. *Ib.*
  25. The making of a loan exceeding 10 per cent of a national bank's capital, in the absence of fraud, is not a breach of the cashier's bond. *Ib.*
  26. To constitute a misapplication of the funds of a bank, it is necessary that some portion thereof shall be withdrawn from its possession or control,

## BONDS OF OFFICERS—Continued.

- or that some conversion be made, so as to deprive the bank of the benefit thereof. Mere renewal of notes already in the bank's possession does not, of itself, constitute a misapplication of funds. *Ib.*
27. The cashier of a bank having made large purchases of real estate, one of the sureties on his bond made inquiries of several officers of the bank, actively engaged in its affairs, as to whether the cashier had borrowed money of the bank in order to make such purchases, and was informed that the purchases were for the benefit of the bank, that no liability accrued therefrom to the cashier to the bank, and that the cashier's total indebtedness to the bank was but a few hundred dollars. *Held*, that the bank was estopped subsequently to deny these statements, when the sureties had relied thereon, and the cashier had in the meantime become insolvent. *Ib.*
28. In a suit upon a bank cashier's bond, one of the sureties thereon was not allowed to testify to statements of bank officers in reference to the cashier's dealings with the bank, but the cashier himself was afterwards permitted to testify to practically the same effect as the testimony offered. *Held*, that the rejection was not harmless error, as the evidence could not be considered merely cumulative, in view of attacks made upon the cashier's credibility, and of his interest in misrepresenting his transactions, if illegal. *Ib.*

## BOOKS, INSPECTION OF:

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

## BRANCH BANKS:

1. A national bank located in another State can not keep an office for discount and deposit in New York, and can not maintain an action upon a note discounted at such office. *National Bank of Fairhaven v. The Phoenix Warehousing Co.*, 6 Hun., 71; 1 N. B. C., 784.
2. Under Rev. St., sec. 5190, providing that "the usual business of each national banking association shall be transacted at an office or banking house located in the place specified in its organization certificate," a national bank can not make a valid contract for the cashing of checks upon it at a different place from that of its residence, through the agency of another bank. *Armstrong v. Second National Bank of Springfield*, 38 Fed. Rep., 883.

## BROKER:

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

## CAPITAL STOCK. See Shareholders; Transfer of stock.

1. A national bank can acquire an interest in its own stock only by purchase to prevent a loss upon a debt previously contracted in good faith; and a provision in certificates of stock in such bank that they shall not be transferred until all the liabilities of the stockholder to the bank are paid is void and of no effect. *Conklin v. The Second National Bank*, 45 N. Y., 655; 1 N. B. C., 693.
2. Where a national bank made a loan upon the pledge of its own shares and afterwards sold the shares to obtain payment of the loan which exceeded the amount realized from the shares, *held*, that the owner of the shares

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

- could not on the ground that the statute forbids a national bank to take its own shares as security recover from the bank the amount realized upon the sale of the shares. *First National Bank of Xenia v. Stewart*, 107 U. S., 676; 3 N. B. C., 96.
3. The articles of association and the by-laws of a national bank prohibited the transfer of stock owned by any stockholder indebted to the bank until such indebtedness should be satisfied. *Held*, that the prohibition was invalid, under section 35 of the national banking act, and that the bank could not thus acquire a lien on the shares of the stockholders. *Bullard v. Bank*, 18 Wall., 589; 1 N. B. C., 93.
  4. The right of creditors to look to unpaid portions of the capital stock as a fund for the payment of their claims is not created by State statutes, but is derived from general principles of law. The enforcement of such right, therefore, is not dependent upon remedies provided by State legislation; and if it appear that the State has, by statute, provided legal remedies for the enforcement of equitable rights, the creditor may, at his election, when proceeding in a Federal court, adopt the form of remedy appropriate in courts of equity, or may sue at law, under the statute. *First National Bank of Sioux City v. Peavey*, 69 Fed. Rep., 455.
  5. The question whether the right of a creditor to look to unpaid capital stock is legal or equitable in its nature, in any particular case, is to be determined, it seems, by the following principles: If a person has subscribed for or purchased the stock under such circumstances that the corporation itself, and through it its creditors, can call upon the stockholder for the unpaid portions of the stock, then this claim is one at law, based upon the express or implied terms of the subscription or purchase. If, however, by the terms of the original subscription or purchase, no liability is assumed to make any further payments to the corporation on this stock, and it is agreed between the corporation and the stockholder that the stock shall be considered as full paid, then a creditor's right to look to unpaid portions of the stock is equitable, and can not be enforced by action at law, unless so provided by statute. *Ib.*
  6. The A. Co. was organized with a capital of \$1,000,000, in 40,000 shares of \$25 each, all of which were subscribed for by the eight incorporators of the company. No cash was paid on the subscriptions, but property, valued at \$220,000, was conveyed to the company in payment for the stock, without application to any specific shares. Immediately after the organization of the company it was agreed by all the subscribers, at a stockholders' meeting, that 16,000 shares should be contributed by the subscribers to secure working capital, and that such shares should be issued to trustees, who were authorized to sell the same as full paid and nonassessable stock, at not less than \$3 per share, two-fifths of the proceeds to be paid to the incorporators and three-fifths into the treasury of the corporation. It did not appear that enough of the stock so contributed was sold to equal \$220,000 at par value; but defendant purchased from one W., who was engaged on behalf of the company in selling the stock, 800 shares, in the belief that they were owned by W., and were fully paid, as they were stated on their face to be, having no knowledge or notice of the transactions leading to the sale of the stock or of the facts in regard to its payment. Afterwards, the company having become insolvent, a receiver of its property sued defendant for the amount of an assessment of \$15 per share on the subscriptions to the stock. *Held*, That the proceedings for the sale of the stock, as full paid, must be construed as an appropriation, by the shareholders and the corporation, of the unapplied credit of \$220,000 to the 16,000 shares contributed for sale, or to such of them as should be issued; and as it did not appear that enough of the stock was sold to equal the \$220,000, the stock purchased by defendant, in the belief that it was full paid, must be treated as being so in fact, and, accordingly, the defendant was not liable for the assessment. *Rood v. Whorton*, 74 Fed. Rep., 118.
  7. Where suit is brought in equity to enforce subscriptions to the capital stock of a corporation as part of a trust fund for the benefit of the creditors of such corporation, the bill must be so framed as to be for the benefit of all the creditors who are entitled to the trust fund. *First National Bank v. Peavey* (C. C.), 75 F., 154.
  8. National banks have no authority to increase their capital stock except as provided by Rev. St., sec. 5142, and act of Congress May 6, 1886; and

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

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

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

- 634; *Pacific National Bank v. Eaton*, 141 *ib.*, 227; *Thayer v. Butler*, *ib.*, 234; *Butler v. Eaton*, *ib.*, 240.
21. There can be no increase of the capital of a national bank until the Comptroller of the Currency approves thereof and issues his certificate, as provided by section 13 of the act of Congress providing for the organization of national banks. *Charleston v. People's National Bank*, 5 *South Carolina*, 103; 1 *N. B. C.*, 898.
  22. The stockholders of the C. National Bank voted to increase its capital \$300,000, and M. subscribed and paid for 23 shares of the proposed increase. Only \$150,000 of such proposed increase was ever paid for, and the directors applied to the Comptroller of the Currency to approve the increase to the amount of \$150,000, which was refused. Afterwards the stockholders voted an increase of \$150,000, and applied for approval thereof, which was refused; but later the Comptroller, on his own motion, on the eve of the bank's insolvency, approved this increase. M. sued the bank and its receiver to recover the amount paid by him under his subscription to the first proposed increase. *Held*, that the Comptroller's refusal to approve the first increase to the extent of \$150,000, nullified the vote for the increase and M.'s subscription to the stock, leaving him in the position of a creditor of the bank for the amount paid in, and the subsequent proceedings, he not having participated therein, could not reanimate his contract of subscription. *Matthews v. Columbia National Bank of Tacoma et al.*, 77 *Fed. Rep.*, 372.
  23. Where a vote by the stockholders of a bank to increase the capital stock to a certain amount never became effective because only one-half the proposed increase was subscribed and paid for, the board of directors was not authorized to cancel one-half the proposed additional stock which had not been subscribed for, nor to give the assent of the corporation to an increase to any amount, the shareholders alone being authorized to determine whether there should be any increase, and to fix the amount. And a stockholder who subscribed and paid for new stock issued under the original plan is entitled to recover back the amount thus paid, even though there was afterwards a valid vote of the stockholders to increase the stock to the smaller amount, as he never assented to a subscription for stock under the new plan. *Matthews v. Columbia National Bank et al.*, 79 *Fed. Rep.*, 558.
  24. Where the articles of association of a bank provided that meetings of shareholders might be called by the board of directors, or by any three shareholders, a resolution carried at a meeting called by the president and cashier was not a valid act of the corporation, all the shareholders not being present. *Ib.*
  25. A stockholder in a corporation is not estopped from questioning the validity of a stockholders' meeting by reason of his participation in the proceedings by proxy, as his agent was only authorized to act at lawful meetings. *Ib.*
  26. Under the national banking law (Rev. St., § 5142) and the amendment of May 1, 1886 (24 Stat., 18), the action of the Comptroller of the Currency in approving of an increase in the capital of a national bank, and certifying that the amount thereof has been paid in, is conclusive, and the validity of the increase can not be assailed in a collateral proceeding such as an action to enforce the liability of the stockholders. *Latimer v. Bard et al.*, 76 *Fed. Rep.*, 536.
  27. Where the capital of a national bank has been increased, and defendants have received their additional stock, and for several years held themselves out as stockholders, they can not, when the bank becomes insolvent and they are assessed to pay its indebtedness, deny their liability upon the ground that the increase of capital was fraudulent, and that they could not have discovered the fraud with ordinary care. More diligence was required of them, and they are estopped by their laches. *Upton v. Tribilcock*, 91 *U. S.*, 45, and *Sanger v. Upton*, *ib.*, 64, followed. *Ib.*
  28. The officers, in taking the necessary steps for such increase, act as the agents of the stockholders, and such stockholders can not set up the fraud of the officers concerning the increase to defeat the claims of innocent creditors. *Ib.*
  29. Under the United States statutes national banks have the abstract power

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

- to increase their capital to such a limit as may be approved by the Comptroller of the Currency, and where stockholders have assented to an increase they can not set up any defects or irregularities in the exercise of the power as a defense in an action to enforce their liability. *Chubb v. Upton*, 95 U. S., 665; *Veeder v. Mudgett*, 95 N. Y., 295, followed. *Scovill v. Thayer*, 105 U. S., 143, and *Implement Co. v. Stevenson*, 13 C. C. A., 661, 66 Fed., 633, distinguished. *Ib.*
30. A national bank reducing its capital can not retain, as a surplus or for any other purpose, any portion of the money which it received for retired stock, and having refused to permit shares thus retired to be transferred on its books, is liable for the value of the shares to the holder. *Seeley v. New York National Exchange Bank*, 78 N. Y., 603; 4 *Abb. New Cases*, 61; 2 *N. B. C.*, 340.
  31. The capital of a national bank having become impaired by the nonpayment of the interest on some paper among its assets to the amount of \$71,000, in order to avoid an assessment by the Comptroller the stockholders reduced its capital stock and carried the bills and notes to the account of suspended or "bad debts," which were not thereafter included as assets, although retained in its custody. Some years afterwards the bank realized \$75,000 from collaterals pledged for the security of that paper. In a suit by a stockholder to recover his share of the amount realized proportioned to the amount of stock surrendered, held, that he could not recover. *McCann v. First National Bank of Jeffersonville*, 112 Ind., 354; 3 *N. B. C.*, 434.
  32. Under Comp. Laws, secs. 3589, 4515, relating to the rescission of contracts procured through fraud, one induced to purchase bank stock by fraudulent representations as to its value may rescind the purchase and recover his notes given therefor against a holder of the notes having notice of the fraud. *Taylor v. National Bank (S. D.)*, 62 N. W., 99.
  33. The State legislature may authorize the sale under execution of national bank stock. *In re Braden's Estate*, 30 A., 746; *Appeal of Wood*, *ib.*
  34. A certificate of stock in a national bank, though in due form, may be shown alunde to have been issued to the apparent stockholder solely as collateral security for money loaned. *Williams v. American National Bank of Arkansas City, Kans., et al.*, 85 Fed. Rep., 376.
  35. It is no defense to an action against a national bank for money had and received that the collateral security it gave to plaintiff was issued without authority of law. *Ib.*
  36. The certificate of the Comptroller of the Currency, approving an increase of the capital stock of a national bank, is conclusive of the existence of the facts authorizing such certificate, and a subscriber to the stock can not question its validity. *Tillinghast v. Bailey et al.*, 86 Fed. Rep., 46.
  37. Subscribers to a duly authorized increased issue of stock by a national bank, who accept certificates therefor, vote the stock by proxy, and take dividends thereon, can not question the validity of such stock as against the receiver after the bank has become insolvent. *Ib.*
  38. The certificate of the Comptroller of the Currency that the capital stock of a bank has been increased to a certain amount is conclusive of the sufficiency of the facts and the regularity of the proceedings requisite to an increase, and can not be questioned in any collateral proceeding. *Columbia National Bank of Tacoma et al. v. Matthews*, 85 Fed. Rep., 934.
  39. One who subscribes to a proposed increase of stock with knowledge that the stockholders had by a resolution authorized the officers, with the approval of the Comptroller, to increase the capital stock in any multiple of \$50,000 up to \$300,000, as the subscriptions shall be paid in, is estopped from questioning the regularity of the proceedings after the certificate of the Comptroller to such an increase is obtained. *Ib.*
  40. A stockholder who, by power of attorney, has authorized another to vote his stock at any and all stockholders' meetings "in the same manner as I should do were I there personally present," is estopped by the vote of his proxy as respects any irregularity in the proceedings or calls of the meeting, which he could have waived if personally present. 79 Fed. Rep., 558, reversed. *Ib.*

## CASHIER. See Officers.

## CERTIFICATE OF DEPOSIT:

1. National-banking associations may issue certificates of deposits. *Riddle v. First National Bank*, 27 Fed. Rep., 503.

## CERTIFICATE OF DEPOSIT—Continued.

2. Certificates of deposit in the ordinary form issued by a national bank to depositors and payable to order are not post notes within the prohibition of sec. 5183, Rev. St. *Ib.*
3. A certificate of deposit, payable to the order of the depositor on the return of the certificate, is not due or payable until demand made and return of the certificate. *Ib.*
4. Certain persons, directors of a savings and of a national bank, procured money from the former on notes made by a third person to them for the payment of stock of the national bank issued in the name of such third person for their benefit. These persons were behind in their accounts with the national bank, and the savings bank allowed them to overdraw their accounts with it to a large amount, which was used in settling their accounts with the national bank. Thereafter the savings bank delivered the notes and the check to the national bank, which issued to it a certificate of deposit for an amount covering the whole amount represented by them. *Held*, that this certificate of deposit was without consideration and void, and any loss accruing to the savings bank by virtue of the transactions was due to the fraud or incompetency of its own officers. *Murray v. Pauly, 56 Fed. Rep., 962.*
5. A certificate of deposit is evidence of so high and satisfactory a character as to the sum deposited, that to escape its effect the maker must overcome it by clear and satisfactory evidence. Where the testimony, aside from the certificate, is balanced as to the amount deposited, the certificate will turn the scale. *The First National Bank of Lacon v. Myers, 83 Ill., 507.*
6. A certificate of deposit issued by a national bank, payable to the order of the depositor on return of the certificate properly indorsed and understood between the bank and the depositor not to be payable until a future day agreed upon, is not in violation of the national-banking act. *Hunt, Appellant, 141 Mass., 515; 3 N. B. C., 474.*
7. Suit against a bank upon a stolen certificate of deposit given by the defendant to the plaintiff, reciting that he had deposited in said bank a certain number of dollars, payable to his order in current funds on the return of the certificate properly indorsed. *Held*, that the instrument should be regarded as the promissory note of the bank, assignable under the statute, but that it was not negotiable as an inland bill of exchange, being made payable, not in money, but "in current funds." *The National State Bank of Lafayette v. Ringel, 51 Ind., 393.*
8. *Held*, therefore, that the payee could recover on said stolen certificate without giving a bond to indemnify the bank against a subsequent claim thereunder by another person. *Ib.*
9. A person depositing money in a bank accepted from the cashier a certificate of deposit, which made no mention of interest, but with a verbal agreement that interest should be paid. The cashier at the same time indorsed a memorandum of the rate of interest on the stub from which the certificate was taken. *Held*, that the stub should be read with the certificate, as evidence of the entire contract. *Thomson v. Beal, 48 Fed. Rep., 614.*
10. A bank, on receiving certain notes as a special deposit, issued a certificate for the amount of the notes, made out a printed form, from which the words "in current funds" were erased, and the words "in certain notes" substituted. The certificate was marked "Special deposit." Having been transferred, this certificate was sent by the holder to the bank for payment. The notes had not then been collected, and the cashier was directed to return the certificate, but, as the signature was torn, he was instructed to prepare and transmit a duplicate. In doing so he carelessly omitted to change the printed form by erasing "in current funds" and substituting "in certain notes." *Held*, that there was no ground for a claim that the second certificate was given in payment of the first, that it was only a substitute for it, and that the receiver of the bank was only required to surrender to the holder the notes constituting the special deposit, for which the original was issued. *Nblack v. Cosler, 74 Fed. Rep., 1000.*
11. Knowledge by a member of a firm of the true consideration of a certificate of deposit, which the firm discounted with a bank, and which had been negligently altered in making out a duplicate, *held*, to be the knowledge of the bank, where such member was also its cashier, and, as such, acted as the sole representative of the bank in discounting the certificate. *Ib.*

## CERTIFICATE OF DEPOSIT—Continued.

12. The defendants unlawfully detained a certificate of deposit of the value of \$2,000 from the plaintiff. *Held*, that the plaintiff was entitled to recover damages for such detention equal to legal interest on the value of the certificate from the date of the demand therefor and refusal to the recovery, and this without any evidence that the plaintiff would have converted said certificate into money and put it to use, other than his right to do so and the defendants' illegal prevention of the exercise of such right. *Sleppy v. Bank of Commerce and others*, 17 Fed. Rep., 712.

## CERTIFICATION OF CHECKS. See Collections.

1. A national banking association may "certify" a check. *Merchant's National Bank v. State National Bank*, 10 Wall., 604.
2. The certification of a check by a bank is, in effect, merely an acceptance and creates no trust in favor of the holder of the check and gives no lien on any particular portion of the assets of the bank. *People v. St. Nicholas Bank*, 28 N. Y. St., 407; 58 N. Y. St., 712.
3. A certified check has a distinctive character as a species of commercial paper, the certification constituting a new contract between the holder and the certifying bank. The funds of the drawer are, in legal contemplation, withdrawn from his credit and appropriated to the payment of the check, and the bank becomes the debtor of the holder as for money had and received. *National Commercial Bank v. Miller & Co.*, 77 Ala., 168.
4. Where the defendant has a right of election, on account of a tort committed, either to sue for the tort, or, waiving the tort, to sue for money had and received, the relation of debtor and creditor does not exist until he elects to sue for the money; and his creditors can not defeat his election by garnishment against the wrongdoer. But this principle does not apply where the garnishees, having received a check from the defendant, with authority to collect for deposit and use, have had the check certified by the bank on which it is drawn, before the service of the garnishment; being authorized to have it certified, and the relation of the parties being thereby changed, they are liable to the defendant for the amount of the check, as for money had and received, and that liability may be reached by garnishment. *Ib.*
5. A broker received coupon railroad mortgage bonds to cover future margins of a customer and pledged them to a bank as collateral security for any indebtedness he might owe it. Afterwards the bank advanced money and certified checks on the faith of these bonds, when broker did not have money on deposit equal in amount to the checks. *Held*, under sec. 5208, that although the certifications were unlawful the checks certified were good and valid obligations against the bank. *Thompson v. St. Nicholas National Bank*, 146 U. S., 240.
6. In an action by a bona fide holder of a check drawn on defendant, a national bank, and certified by its cashier. *Held*, that the defendant was liable, although the drawer had no funds in the bank when the check was certified. *Cooke v. The State National Bank of Boston*, 52 N. Y., 96; 1 N. B. C., 698.
7. Where a postdated check is certified by the cashier of the bank on which it is drawn to be "good," by indorsement thereon before the day of its date, the instrument, upon its very face, communicates facts and information to persons receiving the same that the cashier, in making such certification, was not acting within the known limits of his power, and that he was clearly exceeding them. *The Clarke National Bank v. The Bank of Albion, impleaded, etc.*, 52 Barb., 592.
8. It appearing, on the face of such paper, that it was certified by the cashier before its payment could have been legally demanded, and before it could be presumed that the drawer had made a deposit for its payment, this is, in the law, full notice to a purchaser. *Ib.*
9. To enable a holder of such check to recover of the bank upon it, it must appear that he became the owner and holder in good faith for a full and fair consideration in the usual course of business, and without notice of the cashier's want of power to make the certification. He must have parted with something of value upon the strength and in consideration of the transfer of the paper. *Ib.*
10. If he parted with nothing before the check was dishonored, he stands in privity with his immediate indorsers, and is affected by all that will affect them. *Ib.*

## CERTIFICATION OF CHECKS. See Collections—Continued.

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

## CERTIFICATION OF CHECKS. See Collections—Continued.

- the sureties was a single act, intended to assist the sureties in protecting themselves, and was inconsistent with the idea of releasing them from their obligations. *Thompson v. Sioux Falls National Bank, 150 U. S., 231.*
21. Though the drawer of a check, before delivering it, has it certified, he will not be relieved from liability thereon, the bank having failed before payment thereof, though presented in due season. *Randolph National Bank v. Hornblower et al., 35 N. E., 850; 160 Mass., 401.*
  22. Where the drawer of a check, before delivering it to the payee, has it certified as good by the bank upon which it is drawn, and the payee presents it in good season for payment, and gives due notice to the drawer of its nonpayment, and the bank had failed at the time of presentment for payment, the drawer will not be discharged from liability on the check. *Cincinnati Oyster and Fish Co. v. National Lafayette Bank, 36 N. E., 833.*
  23. As a general rule the certification of a check in the hands of the payee, the body of which is unaltered, releases the drawer from further liability and creates a direct liability from the bank to the payee, while as between the bank and the drawer it operates as a payment, to that extent on his account; and although prior to its being certified the check may be countermanded by the drawer, after its certification it has passed beyond his control and he no longer has power to countermand its payment. *Meridian National Bank of Indianapolis v. First National Bank of Shelbyville, 34 N. E., 608; 7 Ind. Ap., 322.*
  24. The indorsement of a check by the person to whom it was actually issued and by whom the drawer intended the money should be received, is an effectual indorsement to pass title to the check to a bank cashing the same; and the indorsement is not, as to such bank, invalidated by reason of the payee acting under an assumed and fictitious name when he was not impersonating any other individual. *Ib.*
  25. A bank, cashing in good faith a check so drawn and indorsed, may collect the amount thereof of the bank which has certified the same. *Ib.*
  26. The acceptance or certification of a bank check does not warrant the signatures of the indorsers to be genuine. *First National Bank v. Northwestern National Bank (Ill.), 33 N. E., 739.*
  27. The certification by a bank of a note made payable at such bank, where the maker keeps an account, is an absolute promise by the bank to pay such note, not as the debt of another but as its own obligation, entitling the holder to suspend any remedy against the maker and relax steps to charge an indorser, and can not be rescinded by the bank because made under a misapprehension of fact as to the sufficiency of the maker's account to meet the note. *Riverside Bank v. First National Bank of Shenandoah, 74 Fed. Rep., 276.*
  28. The payment of a note by the bank at which it is made payable, although made under misapprehension of the state of the maker's account with the bank, concludes the bank as against the holder of the paper who has surrendered it, and the payment can not be recovered back of the holder. *Ib.*
  29. A bank certifying a check without funds is not liable except to a bona fide holder. *Bowen v. Needles National Bank, 87 Fed. Rep., 430.*

## CHECKS: See Certification of checks; Collections.

1. A check is, substantially, an inland bill of exchange, and the rules applicable to such bills are alike applicable to checks. *Bickford v. First National Bank of Chicago, 42 Ill., 238.*
2. The check of a depositor upon his banker, delivered to another for value, transfers to that other the title to so much of the deposit as the check calls for, which may again be transferred by delivery, and when presented at the bank the banker becomes the holder of the money to the use of the owner of the check, and is bound to account to him for that amount, provided the drawer has funds to that amount on deposit subject to his check at the time it is presented. These checks are received and passed and deposited with bankers as cash, subject, of course, to be made good if not paid on presentation. This is the legal effect of an ordinary uncertified check. *Ib.*
3. In order to fix the liability of the drawer of an inland bill of exchange or check in case of nonpayment, the holder should present the bill or check to the person or bank on which it is drawn, within business hours of the

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

- day next succeeding the receipt of the paper, and give notice of the dishonor to the drawer. *Ib.*
4. In the case of a deposit of a check drawn upon itself, the bank becomes at once the debtor of the depositor, and the title to the deposit passes to the bank. *Oddie et al. v. The National City Bank of New York, 45 N. Y., 735.*
  5. Where a depositor draws his check on his banker, who has funds to an equal or greater sum than his check, it operates to transfer the sum named to the payee, who may sue for and recover the amount from the bank, and a transfer of the check carries with it the title to the amount named in the check to each successive holder. *The Union National Bank v. The Oceana County Bank, 80 Ill., 212.*
  6. After a check has passed into the hands of a bona fide holder it is not in the power of the drawer to countermand the order of payment. *Ib.*
  7. An instrument drawn by a depositor on a bank in the following form, after giving the date and the name of the bank, "Pay to A. and B. for account of C. & Co., ten hundred and eighteen 23-100 dollars," and signed by the depositor, is a valid bank check, and will operate to transfer to the payees an amount of the drawers' funds on deposit equal to the sum named on its face. The words "for account of C. & Co." do not change its character as a check. A bill or note, without at all affecting its character as such, may state the transaction out of which it arose or the consideration for which it was given. *The Ridgely National Bank v. Patton & Hamilton, 109 Ill., 479.*
  8. A bank check payable to attorneys on account of a debt due from the drawers to the clients of the attorneys vests the legal title in the payee named as trustees for the clients, and a suit thereon against the bank is properly brought in the names of the payees. *Ib.*
  9. A debtor gave his check on a bank for the amount of his indebtedness, payable to the attorneys of the creditor, which the bank refused to pay, alleging an agreement of the debtor to apply his deposits on other indebtedness. It was held that the bringing of an action by the creditor against his debtor did not estop him from bringing an action on the check in the name of his attorneys, the payees, against the bank. *Ib.*
  10. M., who kept an account with the M. and M. Bank of Troy, deposited with that bank a check given for value, drawn by defendant, payable to the order of M., and indorsed by him in blank. Said bank credited the amount of the check in M.'s bank pass book, which was returned to him, and on the same day it mailed the check to plaintiff, its correspondent in New York, and its creditor, to be credited on account, and it was so credited. M. stopped payment of the check, and when plaintiff caused payment to be demanded of the drawee it was refused. Notice of presentation and protest was given to defendant, who subsequently paid the amount to M. In an action upon the check, held, that upon the deposit the M. and M. bank became the owner of the check, and as such could and did give a perfect title to its transferee, and that plaintiff was entitled to recover. *The Metropolitan National Bank of New York v. Lloyd, 90 N. Y., 530.*
  11. The implied contract between a bank and its depositors is that it will pay the deposits when and in such sums as are demanded, the depositor having the election to make the whole payable at one time by demanding the whole, or in installments by demanding portions; and whenever a demand is made by presentation of a genuine check in the hands of a person entitled to receive the amount thereof for a portion of the amount on deposit, and payment is refused, a cause of action immediately arises, and the statute of limitations begins to run as against the installment so due and payable. *Viets v. The Union National Bank of Troy, 101, N. Y., 563.*
  12. While a check drawn by a depositor against a general bank account does not operate as an assignment of so much of the account, it authorizes the payee, or one to whom he has indorsed and delivered it, to make a demand, and a refusal of the bank to pay on presentation gives the drawer a right of action, in case he has funds in bank to meet the check, and the refusal was without his authority. *Ib.*
  13. It is not enough to make an equitable assignment of money on deposit in bank that a check be drawn therefor; but where the money was deposited as the money of the holder of the check, though in the drawer's name, and that fact is communicated to the bank before any other right

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

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

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

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

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

39. In the absence of proof to the contrary, it will be presumed that the name of the payee appearing in a check was written in when the check was signed. *Fifth National Bank v. Central National Bank (Sup.)*, 31 N. Y. S., 541.
40. Evidence of a custom of passing checks payable to a person "or bearer" by delivery only does not affect the operation of Code, sec. 1761, requiring such checks to be construed as payable to a person "or order." *First National Bank v. Nelson (Ala.)*, 16 So., 707.
41. Where a person deposits in bank money held by him in a fiduciary capacity, mixing it with his own moneys, and afterwards draws checks against his account, such checks will be applied first to the moneys belonging to the drawer; and in such case the rule that checks will be applied to the deposits in the order in which the deposits were made does not apply. *Heidelberg v. National Park Bank (Sup.)*, 33 N. Y. S., 794.
42. Where a bank, in consequence of an error, fails to pay a depositor's check when presented, but discovers the error and pays the check five days later, the depositor can recover only nominal damages against the bank. *Burroughs v. Tradesmen's National Bank (Sup.)*, 33 N. Y. S., 864.
43. A tender of bank checks payable in sixty and ninety days is not a tender of payment. *Cady v. Case (Wash.)*, 39 P., 375.
44. A check, unless objected to, is a sufficient tender. *Wright v. Robinson et al.*, 32 N. Y. S., 463.
45. The crediting by a bank of the amount of a check to the account of a depositor indebted to it does not make the bank a bona fide holder for value of the check. *First National Bank v. Nelson (Ala.)*, 16 So., 707.
46. The indorser of an ordinary check is released from liability thereon where the indorsee might have presented the check for payment within twenty-four hours, but sent the same by a circuitous route, so that it was not presented until five days, when payment was refused. 55 N. W., 1064; 37 Nebr., 500, affirmed; *First National Bank v. Miller (Nebr.)*, 62 N. W., 195.
47. The indorsement of a bank draft by the payee to the order of a fictitious person in good faith, and believing him to be real, is not in law an indorsement to bearer, such not being the intention of the indorser; and the indorsement of the name of the fictitious indorsee by a third person without authority is a forgery, and does not protect the bank in payment of the draft. *Chism v. First National Bank (Tenn. Sup.)*, 36 S. W., 387.
48. A bank can not refuse to cash a check, although it knows that the check was drawn in payment of a bet made in violation of a law on the result of an election; and the fact that a check was so cashed is not ground on which the drawer can recover the amount from the bank. *McCord v. California National Bank (Cal.)*, 31 P., 51.
49. The giving of a check by a bank depositor for the full amount of the deposit does not operate as an assignment to the holder of the check, so as to enable him to enforce payment thereon against the bank prior to its acceptance of the check. *First National Bank v. Clark (N. Y. App.)*, 32 N. E., 58.
50. Title to a check payable to H. B., intended for N. B., can not be obtained under indorsement by H. B., made fraudulently, though the indorsee be deceived and pay value. *Sioux Valley State Bank v. Drivers' National Bank*, 58 Ill. App., 295.
51. Where a bank discounts a draft in advance of its acceptance, it is not a bona fide holder for value unless it has funds in its hands which it releases or fails to withhold from the drawer because of the acceptance. *First National Bank v. Wills Creek Coal Co. (Mich.)*, 68 N. W., 232.
52. The holder of a check can not sue the bank on which it is drawn until such check is accepted by the bank. *Commercial National Bank v. First National Bank (N. C.)*, 24 S. E., 524.
53. A stipulation, stamped on the face of a check, that it will not be paid to a certain company or its agents, is valid. *Id.*
54. A draft was drawn payable to the order of the drawer, and by it indorsed specially to the defendant corporation, and by defendant indorsed in blank, and cashed by the plaintiff bank for another corporation, whose indorsement was written above the indorsement of the defendant. *Held*, that the position of the indorsements was not notice to plaintiff that defendant was an accommodation indorser. *Marshall National Bank v. O'Neal (Tex. Civ. App.)*, 34 S. W., 344.

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

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

## CIRCULATION:

1. The circulating notes of a national banking association are valid though they do not bear the imprint of the seal of the Treasury. Such imprint was intended to be simply evidence of the contract, and forms no part of the contract itself. *United States v. Bennett, 17 Blatch., 257.*
2. The State can not tax the circulating notes of national banking associations. *Horne v. Greene, 52 Miss., 452.*

## CIRCULATION—Continued.

3. The State, until forbidden by Congress, has the power to tax national-bank bills. *Lilly v. The Board of Commissioners of Cumberland County*, 69 N. C., 300.
4. The circulating notes of national banks, known as "national currency," are not exempt from taxation by a State. *Board of Commissioners of Montgomery County v. Elston*, 32 Ind., 27; 1 N. B. C., 425.
5. The power of a State to tax the circulation of the national banks depends upon whether such circulation is for the use of the United States Government or for private profit. Congress can protect the circulation of those banks by forbidding the States to tax it. Until this is done the States have a right to tax it. *Ruffin v. Board of Commissioners*, 69 N. C., 498; 1 N. B. C., 806.
6. The tax of 10 per cent imposed by the act of July 13, 1866 (14 Stat. at Large, 146, sec. 9), on the circulation of State banks used for currency and paid out by the national or State banks is not repugnant to the Constitution, either on the ground that the tax is a direct tax, which must be apportioned among the several States, or that the act impairs franchises granted by the State. *Veazie Bank v. Fenno*, 8 Wall., 533; 1 N. B. C., 22.
7. Congress having undertaken, in the exercise of undisputed constitutional power, to provide a currency for the whole country, may constitutionally secure the benefit of it to the people by appropriate legislation, and to that end may restrain by suitable enactments the circulation of any notes not issued under its own authority. *Id.*
8. The provision of section 3413 of the national-bank act, that "every national banking association, State bank or banker, or association, shall pay a tax of 10 per cent on the amount of notes of any town, city, or municipal corporation paid out by them" is constitutional, even where its effect is to tax an instrumentality of a State. *Merchants' National Bank of Little Rock v. United States*, 101 U. S., 1; 2 N. B. C., 100.
9. The circulating notes of national banking associations are included in the phrase "United States currency" when used in a penal statute. *State v. Gasting*, 23 La. Ann., 1660.

## COLLATERAL SECURITIES:

1. A national banking association may take stock of a corporation as collateral security for a loan. *Shoemaker v. The National Mechanics' Bank*, 2 Abb. U. S., 416; 1 N. B. C., 169.
2. And it may take for such purpose the stock of another national banking association. *National Bank v. Case*, 99 U. S., 628.
3. A national banking association may take a pledge of personal chattels as security for a loan. *Pittsburg Locomotive and Car Works v. State National Bank of Keokuk*, 2 Cent. L. J., 692; 1 N. B. C., 315.
4. A national banking association may take as collateral security for a loan a warehouse receipt for merchandise. *Cleveland, Brown & Co. v. Shoeman*, 40 Ohio St., 176.
5. Where stockholder borrows money from bank and gives as security certificate of his shares of its stock, he is not entitled to recover when, on nonpayment of loan, the bank sold his stock and applied proceeds to his credit. *First National Bank of Xenia v. Stewart*, 107 U. S., 676.
6. Creditor of insolvent bank has the right to prove and have dividends upon his entire claim, irrespective of collateral security he may hold. *Peoples v. Remington*, 121 N. Y., 328.
7. A pledgee of stock in a private corporation holding the certificates as collateral security, and having had the transfer duly entered on the books of the corporation, is liable to creditors as the owner thereof on the subsequent insolvency and dissolution of the corporation, and this liability is governed by the law in force when their debts were created (Rev. Code, 1867, sec. 1760), although it had been repealed or abrogated before the stock was transferred to him. *National Commercial Bank v. McDonnell*, 92 Ala., 387.
8. It is the duty of a receiver, if a secured debt is so reduced by dividends that the security will more than pay it, to redeem the security for the benefit of his trust. *West v. Bank of Rutland*, 19 Vt., 403; *Miller's Estate*, 32; *Penn. St.*, 113; *Bates v. Paddock*, 7 W. Rep., 222.
9. A sale of shares of stock pledged as collateral security, without notice to the pledgor, is not a conversion, when it appears that the stock was knocked down to a nominal purchaser without his knowledge or consent,

## COLLATERAL SECURITIES—Continued.

- and that the certificates, though changed into his name, were never delivered to him, but were retained by the pledgee until after a subsequent sale pursuant to notice. *Terry v. Birmingham National Bank, 93 Ala., 599.*
10. For an unauthorized sale of stock pledged as collateral security amounting to a conversion, the pledgor is entitled to recover, as damages, the market value of the stock at the time of the sale, with interest to the day of the trial; and the jury may, in their discretion, allow the highest market value at any time between the sale and the trial. *Ib.*
  11. This suit was brought to recover the value of certain bonds, which, it is claimed, had been left at the bank as collateral security for money which the bank might, from time to time, advance the plaintiff. The plaintiff testified that on July 1, 1868, he went to the bank to obtain a loan upon this security; that the bonds could not be found, but that he received the money. The defendant requested the court to instruct the jury that "if the bonds were not found by the bank when the note of July 1 was offered and were not afterwards found, the jury are not authorized to find that they were taken and held as collateral security for the note of July 1." *Held*, that this instruction was properly refused. *Dearborn v. The Union National Bank of Brunswick, 61 Me., 369.*
  12. A bank is bound to take only ordinary care of United States bonds pledged to it as collateral security for the payment of a note discounted by the bank. *Jenkins v. National Village Bank of Bowdoinham, 58 Me., 275.*
  13. A writing, executed by the cashier, acknowledging the receipts by the bank, "to be returned to him on the payment of his note in four months, dated May 9, 1866," is not a contract which increases the common-law liability of the bank, even if the cashier had the authority to do so. *Ib.*
  14. Securities taken by sureties for their indemnity inure to the benefit of the creditor. *Thornton v. National Exchange Bank, 71 Mo., 221; 3 N. B. C., 516.*
  15. Creditors holding collateral security are liable for negligence in realizing thereon. *National Bank of Jefferson v. Bruhn et al., 64 Tex., 571.*
  16. In an action by a pledgee upon the debt secured by the pledge he is not required to account for nonnegotiable securities pledged to him by defendant, in the absence of any allegation or proof that he has lost or misappropriated them. *Marberry v. Farmers and Mechanics' National Bank, 26 S. W., 215.*
  17. The cashier of a bank has no authority to assign collaterals belonging to himself, which were given to secure a loan to another person for the cashier's benefit. *Merchants' National Bank v. Demere, 19 S. E., 38.*
  18. One who borrows money from a bank for the cashier thereof, on collaterals belonging to the cashier, is not entitled to credit for amount of such collaterals after they have been wrongfully withdrawn and converted by the cashier. *Ib.*
  19. When shares of stock in a private corporation are pledged as collateral security for a debt, and default is made in the payment of the debt at maturity, the pledgee may file a bill in equity to foreclose the pledge by a sale under the order of the court, or he may exercise the implied power to sell without resorting to judicial proceedings; but if he elects to pursue the latter remedy, the sale must be at public auction, in the absence of a special agreement, and reasonable notice must be given to the pledgor; and if he sells privately, without notice, becoming himself the purchaser, the relation between him and the pledgor is not thereby dissolved. *Sharp v. National Bank of Birmingham, 87 Ala., 644.*
  20. If the pledgor, when notified of the irregular or unauthorized sale, accepts its benefits, giving his note for the balance of his debt remaining unpaid, this is presumptively a ratification of the sale, and he can not afterwards impeach it; but if he acted in ignorance of the fact that the pledgee himself was the purchaser, and did not intend to make an absolute and unconditional ratification without regard to the facts attending the sale, he may disaffirm it within a reasonable time after discovering that the pledgee was the purchaser. *Ib.*
  21. If a part owner of certificates of stock pledges them, with the consent of the other owner, as collateral security for his own debt, and they are converted by the pledgee, the pledgor is entitled to recover as if he were the sole owner, the pledgee being estopped from denying his absolute ownership. *Ib.*

## COLLATERAL SECURITIES—Continued.

- 22. Rev. St., sec. 5242, which declares all deposits, all transfers of deposits, and all payments of money made by a national bank after an act of insolvency, or in contemplation thereof, to be null and void, does not render illegal the retention of a balance standing to the credit of an insolvent national bank with a correspondent on the day of its failure which has been pledged for the purpose of securing loans made by the correspondent to the insolvent bank. *Bell v. Hanover National Bank*, 57 Fed. Rep., 321.
- 23. Where a deposit with a correspondent has, long prior to the commission of the act of insolvency by a national bank, been pledged as collateral to secure the payment of loans made to the insolvent by its correspondent, neither the subsequent insolvency of the bank, nor the appointment of the receiver, destroys the lien of the correspondent, or its rights to dispose of the pledge to satisfy the debt secured. *Ib.*
- 24. Creditors of an insolvent national bank can not be required, in proving their claims, to allow credit for any collections made after the date of the declared insolvency from collateral securities held by them. *Chemical National Bank v. Armstrong*, 59 Fed. Rep., 372.
- 25. Rev. St. U. S., sec. 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with a view to the preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. *Armstrong v. Chemical National Bank*, 41 Fed. Rep., 234.
- 26. The plaintiff, a judgment creditor of the defendant, had the steamboat *Kinta* seized. The defendant had pledged it to the Third National Bank of New York, but remained in possession for his own account, and never completed the pledge by an actual delivery to the pledgee. The act of pledge was drawn up in the common-law form, and was intended to operate as a chattel mortgage. It contains, as to the form of the act, the essentials of an act of pledge. *Citizens' Bank of Louisiana v. Janin (Third National Bank of New York, Intervener)*, 15 So., 471, 46 La. Ann.
- 27. The Third National Bank, as pledgee, claimed the proceeds of the sale. The property, when it was seized, was in the possession of the subtenant. It is not proved that the plaintiff colluded with the defendant and thereby gained an improper advantage. Pledge is not made perfect by the consent of the parties. It requires absolute possession. The alleged pledgee never was in possession during the tenure of the defendant. *Ib.*
- 28. It (the Third National) could not obtain possession through the agency of the sublessee, who held possession for his lessor, the defendant. *Ib.*
- 29. A pledge can not be made perfect by the sublessee's delivery of possession without the consent of his lessor. *Ib.*
- 30. The obligation of the lessor to account for the property, and whatever revenues were realized therefrom, binding between him and his creditor, the Third National Bank—the property not having been delivered—did not affect his other creditors, who could seize the property in his possession, or in that of his sublessee, who held possession for his lessor. *Ib.*
- 31. In an action by a bank on a promissory note, it appeared that the defendant delivered as security the promissory note of S., to which was annexed as collateral security a certificate of corporate stock in the name of S.; that defendant, with the consent of S., agreed that the bank might sell the stock and take in place of the note of S. the note of the purchaser, secured by the same stock reissued in the name of the purchaser; and that the bank sold the stock and took in payment notes secured by the stock, payable to itself, with which notes defendant had no connection, and over which he had no control. Held, that as the bank had converted the stock to its own use, defendant's note must be credited with the value of the stock at the time of conversion. *Pauly v. Wilson*, 57 Fed. Rep., 548.
- 32. Plaintiff had in his possession collateral security for a debt due from a third party, who also owed the defendant. Held, that an agreement by the parties in interest that any sum received on such collateral security

## COLLATERAL SECURITIES—Continued.

- in addition to the indebtedness first secured thereby should be applied on the debt due from defendant operated as an equitable assignment to defendant of such surplus, if any there should be. *Second National Bank v. Sproat*, 56 N. W., 254.
33. A clearing-house committee, created by the agreement of several banks, which receives deposits from such banks of securities at a fixed ratio on their capital stock, and issues certificates therefor to be used in paying balances, becomes an owner, for value, of the securities. *Philler v. Patterson* (Pa. Sup.), 32 A., 26.
  34. The fact that a transfer of a bill of lading to a bank as security was, after its doors were closed for the day, for the purpose of deposit and check does not affect its right as against the vendor who stops the goods in transit, though, before its doors are again opened, it learns of the insolvency of the vendee. *First National Bank v. Schmidt* (Colo. App.), 49 P., 479.
  35. As against the right of a vendor to stop goods in transitu, a bank to which the vendee has transferred the bill of lading as security is a holder for value, even though the transfer was for a preexisting debt, and not for a loan made on the promise of such transfer. *Ib.*
  36. Where the debt for which a note was pledged is paid pending an action on the note by the pledgee, the latter may continue the action, subject to all equitable defenses, holding the proceeds as trustee for the pledgor. *First National Bank v. Mann* (Tenn.), 27 S. W., 1015.
  37. The transferee of a note before maturity as collateral security for a loan made in good faith is a bona fide holder to the extent of the loan. *Pearce & Miller Engineering Company v. Brouer* (City Ct. N. Y.), 31 N. Y. S., 195.
  38. Where the holder of an indorsed note has exchanged collateral, held to secure such note, without the indorser's consent, the measure of the indorser's damages is the difference between the value of the collateral originally held and that for which it is exchanged, at the time of the exchange. *Nelson v. First National Bank of Killingly*, 69 Fed. Rep., 798.
  39. The fact that a creditor's claim is secured by mortgage or otherwise does not affect his right to prove for the full amount of the claim, nor does the fact that he has realized part thereof out of the collateral since the date of the receivership; but in the latter case he is entitled to dividends only until the balance of his debt is satisfied. *New York Security & Trust Co. et al. v. Lombard Inv. Co. of Kans. et al.*, 73 Fed. Rep., 537.
  40. The acceptance by a payee, as collateral of the note of a third party secured by mortgage payable after maturity of the original note, does not establish an extension of the time of payment of the original note to the date when the collateral note becomes payable, in the absence of evidence of an express agreement therefor. *Fisher v. Denver National Bank* (Colo. Sup.), 45 P., 440.
  41. One holding collaterals as security for a debt due at a certain time, and authorized by his contract to sell on maturity of the debt, need not demand payment before selling. *Franklin National Bank v. Newcombe* (Sup.), 37 N. Y. S., 271.
  42. One having collaterals as security for a note, which, by the terms of his contract he was at any time after maturity of the note at liberty to sell at private or public sale, with or without notice, can not be held liable by reason of selling them when the market was in poor condition, they having been sold two weeks after maturity of the note, at public sale, after notice. *Franklin National Bank v. Newcombe* (Sup.), 37 N. Y. S., 271.
  43. A person having notes in his possession as collateral security for a debt is bound, so far as the general owner of the notes is concerned, to use reasonable diligence to protect the security so held, and see that it is not outlawed. *Northwestern National Bank v. J. Thompson & Sons Manuf'g Co.* (C. C. A.), 71 F., 113.
  44. Where a debtor assigns to different persons assets as collateral security for their claims, after such claims are satisfied, from whatever source, if any balance from such assets remain, they are bound to return such balance to the debtor or to his representative. *Whittaker v. Anwell, National Bank* (N. J. Ch.), 29 A., 203.
  45. The maker of a note held by plaintiff gave to one J., who was accommodation indorser thereof, a second note, indorsed by defendant, to secure J. against loss by reason of his indorsement, and J. transferred the col-

## COLLATERAL SECURITIES—Continued.

lateral note to plaintiff. *Held*, that plaintiff could sue on the collateral note, though J. had paid nothing on account of his liability as indorser; a creditor being entitled to all collaterals given by the principal debtor to his sureties. *Merchants & Manufacturers' National Bank v. Cummings (Sup.)*, 29 N. Y. S., 782.

46. A judgment creditor realized the amount of his demand on collateral security. The debtor notified him that the amount due was disputed, and required him not to apply the collateral to its payment until the amount was determined. The plaintiff, notwithstanding, applied the funds and satisfied the judgment of record. *Held*, that the defendant was entitled to have the entry of satisfaction struck off and be admitted to defend. *Guthrie v. Reid*, 107 Penn. St., 251; 3 N. B. C., 751.

## COLLECTIONS: See Checks; Certified checks.

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

## COLLECTIONS. See Checks; Certified checks—Continued.

- liable thereon. *Wood River Bank v. First National Bank of Omaha, 55 N. W., 239.*
11. The indorsement of a draft to a bank "for collection," accompanied by a credit of the amount to the indorser's account, does not transfer title to the bank, and correspondent of the bank who collects draft for it is responsible therefor to indorser. *Tyson v. Western National Bank of Baltimore, 26 Atl. Rep., 520.*
  12. The Winters National Bank sent to the Fidelity Bank a note of \$2,000 for collection and indorsed "Pay Fidelity National Bank, Cincinnati, Ohio, or order, for collection for account of the Winters National Bank, Dayton, Ohio, J. C. Reber, cashier." The Fidelity Bank forwarded it to the Drovers and Mechanics' Bank, which received payment thereof at maturity. Before the Fidelity Bank received notice and remittance of the \$2,000 it became insolvent and went into the hands of a receiver, who took the \$2,000 and credited the Winters Bank therewith. *Held*, that the Fidelity Bank did not own the note, and the Winters Bank was entitled to the full \$2,000 as against the Fidelity Bank's receiver. *In re Armstrong, 33 Fed. Rep., 405.*
  13. Plaintiff sent to F. bank a draft indorsed "For collection," accompanied with instructions to "collect and credit proceeds." F. bank sent the draft to the defendant and the latter collected it, received the proceeds, and credited them to the F. bank, in accordance with the usual course of business between the F. bank and the defendant, and notified the F. bank of the credit. The F. bank suspended business before crediting plaintiff with the proceeds, but after they had been collected and after it had received notice of the credit. After the suspension of the F. bank the receiver appointed over its affairs credited plaintiff with the proceeds of the draft on the books of the bank. *Held*, that the indorsement "For collection" was notice to the defendant of the qualified title to the F. bank, and defendant could not acquire any better title to the draft or the proceeds than that of the F. bank, and could not, as against the plaintiff, apply the proceeds to an account owing the defendant from the F. bank, and that the defendant could only defeat an action brought to recover the proceeds in its hands by showing that the draft or its proceeds belonged to the F. bank. *First National Bank of Circleville v. Bank of Monroe, 33 Fed. Rep., 408.*
  14. *Held*, further, that the relation of principal and agent continue between the plaintiff and the F. bank so long as the latter did not assume the relation of primary debtor to the plaintiff for the proceeds of the draft; that the plaintiff not having been credited with the proceeds by the F. bank, the relation between them remained that of principal and agent, and not debtor and creditor; and that the F. bank, not having credited the plaintiff with the proceeds while it was a going concern, could not, by doing so subsequently, change the existing relation. *Ib.*
  15. *Held*, in an action brought by the plaintiff against the defendant to recover the proceeds of the draft, the defendant, not having remitted the proceeds to the F. bank, was liable to the plaintiff for the amount. *Ib.*
  16. Plaintiffs sent to a certain bank a bill of exchange indorsed to said bank for collection. At the time the bank received the bill of exchange it was insolvent to the knowledge of the managing officer, and on that day, or following morning, it failed. Prior to the failure it indorsed the bill of exchange to defendant bank, which collected it and kept the proceeds, crediting the insolvent bank, which was indebted to it, with the amount thereof. *Held*, that the first bank acquired no title because of its fraud in not disclosing its insolvency, and defendant had no better title, as plaintiffs' indorsement showed that the bank was merely plaintiffs' agent to collect the proceeds. *Peck et al. v. First National Bank, 43 Fed. Rep., 356.*
  17. Plaintiff sent to defendant's bank paper indorsed "For collection and immediate return" to plaintiff, and the paper was collected and the proceeds mingled with other moneys of the bank, instead of forwarded to plaintiff. The bill contained an uncontroverted allegation that defendant's bank, at all times subsequent to the collection and at the time of defendant's appointment as receiver, had on hand cash to a greater amount than that due plaintiff. The bill asked to have the balance due plaintiff paid in full, on the ground that the bank by receiving the paper for collection and immediate return became a trustee, and that either its

## COLLECTIONS. See Checks; Certified checks—Continued.

- entire property or the money in its vaults became impressed with the trust. *Held*, that if the mingling of the funds was a breach of trust it was a conversion, and plaintiff became a simple contract creditor, with no preference at law. *Philadelphia National Bank v. Dowd*, 38 Fed. Rep., 172.
18. It was immaterial whether or not the bank stood in a fiduciary capacity to plaintiff, as the facts stated in the bill showed that the money collected could not be traced into any specific investment or fund, but had been indistinguishably mingled with the general assets. *Id.*
  19. By agreement and custom the Fidelity Bank received drafts from its correspondent bank at E., and credited them to it as cash, with the understanding that any draft which was unpaid should be charged back to the correspondent. The latter forwarded drafts, which were credited to it but were not collected before the Fidelity Bank failed. The drafts were paid after the appointment of a receiver and the moneys actually came into his hands. The drafts were indorsed payable to the Fidelity Bank "for collection" for the bank at E. *Held*, that as the drafts were, when received, credited as cash to the bank at E., which had the right at once to draw against them, the indorsement for collection did not affect the result, and the bank had only the rights of a general creditor. *First National Bank of Elkhart v. Armstrong*, 39 Fed. Rep., 231.
  20. A draft sent to a bank specially indorsed for collection was paid by the drawee by check, which the bank collected through the clearing house. A memorandum was placed with the bank's cash, to indicate that the proceeds of the draft was the property of the sender. The bank was closed the next morning, and the receiver credited such proceeds to the sender of the draft on the books of the bank. *Held*, that the fund was not so mingled that it could not be traced and identified, and that the sender could recover the same. *First National Bank of Montgomery v. Armstrong*, 36 Fed. Rep., 53.
  21. Checks and drafts sent from one bank to another were indorsed "for collection," and credited "subject to payment," according to the dealings between the banks. Part of them were paid to the receiver of the latter bank after its failure, and the balance were credited to it by the payors. *Held*, that the amount paid the receiver should be accounted for as a trust fund but the balance as a general debt. *First National Bank of Wellston v. Armstrong*, 42 Fed. Rep., 193.
  22. The claimant bank sent to the F. bank a sight draft, drawn on a third party, indorsed "pay" F. bank, or order, "for collection for" claimant bank. It was the practice for the F. bank in its dealings with claimant to credit the latter on the day of receipt for all drafts, checks, etc., sent for collection that were payable at sight or on demand, and the balance thus created was subject to be drawn on; but if the paper was not paid it was charged back to claimant. On receipt of the draft the F. bank notified claimant that it has been credited, "subject to payment;" but the credit was not drawn against nor were advances made on the faith of it. Claimant merely kept a memorandum of its transmission for collection. The F. bank sent the draft to its reserve agent, indorsed, for collection, and the amount of it was counted as a part of the F. bank's reserve fund, though this fact was not known to claimant. *Held*, that the indorsement being restrictive, the F. bank acquired no title to it, and that upon the insolvency of the F. bank, before notification of the collection of the draft, the claimant was entitled to the proceeds of it in the hands of the collecting agent. *Fifth National Bank v. Armstrong, Farmers' National Bank et al., Interpleaders*, 40 Fed. Rep., 46.
  23. A bank which had received a draft for collection sent it to its correspondent bank at the residence of the drawee, and the draft was paid to such correspondent. There were no mutual accounts between the two banks, but it was the custom of the correspondent to remit the proceeds of collections at stated periods. *Held*, that until this remittance was made, or the principal bank had given the original owner of the draft credit for the avails, the original owner of the draft, as the owner of the proceeds thereof, was entitled to recover them from the correspondent bank. *National Exchange Bank of Dallas v. Beal*, 50 Fed. Rep., 355.
  24. Though the correspondent was the agent of the first bank, and payment to it was to that extent a payment to the principal, yet until the proceeds were actually remitted to such principal and mingled with its general

## COLLECTIONS. See Checks; Certified checks—Continued.

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

## COLLECTIONS. See Checks; Certified checks—Continued.

- the agency, or create any difficulty in specially tracing them. *Commercial Bank of Pennsylvania v. Armstrong*, 148 U. S., 50.
35. Second, that if the Ohio bank was indebted to its subagent, and the collections when made were entered in their books as a credit to such indebtedness, they were thereby reduced to possession and passed into the general funds of the Ohio bank. *Ib.*
  36. Third, that by the terms of the agreement the relation of debtor and creditor was created when the collections were fully made, the funds being on general deposit with the Ohio bank, with the right in that bank to their use until the time of remittance should arrive. *Ib.*
  37. A bank received two drafts indorsed to it for collection, on account of the drawers, against two of its depositors. After acceptance by the latter the bank charged to each depositor's account the amount of the draft accepted by him. Before remitting to the drawers the bank assigned, having on hand cash sufficient to pay such drafts. *Held*, that the drawers were not entitled to a preference as to the funds on hands at the time the bank failed, where the assignee holds nothing which he or such drawers can identify with the drafts or trace as a payment of them. *Freiberg v. Stoddart*, 28 Atl. Rep., 1111.
  38. A national bank collected a note for plaintiff by accepting a draft for the amount on another party, which it forwarded to its correspondent for collection, and at the same time sent plaintiff a draft on the same correspondent as a remittance of the proceeds of his note. The correspondent received the money on the draft, sent it for collection, but before plaintiff's draft was paid by the correspondent the bank failed. *Held*, that the bank was only agent for plaintiff, and that the money derived from his note was a trust fund, which did not become a part of the bank's assets. *Foster v. Rincker*, 35 P., 470.
  39. B forwarded to bank a draft for collection. On July 22, 1893, bank made collection, and the same day forwarded its draft on New York. On July 26 bank failed, and a receiver was appointed. Draft was presented after the failure and payment refused. B brought suit to secure a preference in payment. *Held*, that when a draft is forwarded to a bank for collection, in the absence of instructions to the contrary, it is with the understanding that upon collection the title to the proceeds shall vest in the collecting bank, and that said bank shall remit to its correspondent the equivalent of such proceeds by the system of exchanges established by the universal custom among banks, and when this has been done no preference can arise. *Bowman et al. v. Clark et al*, 38 P., 211.
  40. Where one deposits a draft with a national bank and the bank sends it to an agent for collection, who collects it, and the bank fails before receiving the avails, having been insolvent at the time of the deposit, the depositor may rescind the transaction for fraud and recover the avails from the agent. *Craigie v. Smith*, 14 Abb. N. C., 409; 3 N. B. C., 679.
  41. Plaintiff sent a draft to a bank for collection. The bank collected it and then passed into the hands of a receiver without remitting. The bank had previously made similar collections for plaintiff, the proceeds of which were always remitted to him promptly and never credited to him as a deposit. *Held*, that plaintiff was entitled to be paid the entire proceeds of the draft out of the bank assets in the receiver's hands, since the bank was his trustee and not his debtor. *Hunt v. Townsend*, 36 S. W., 310.
  42. Under an agreement between plaintiff bank and the H. bank that the latter should collect notes and checks forwarded it by plaintiff for a commission and remit daily, the relation of principal and agent as to any paper ceased on collection, and the relation of creditor and debtor as to cash immediately arose. *First National Bank of Richmond v. Davis*, 19 S. E., 280.
  43. On failure of the H. bank, it being shown that its cashier had no knowledge of its insolvency till the failure, it is not chargeable as for a conversion of funds of plaintiff which it has mingled with its own funds, since, in the absence of such knowledge on the cashier's part, the contract, with its necessary implication as to the disposition to be made of plaintiff's money on collection, remained in force till the failure. *Ib.*
  44. Where plaintiff and defendant banks for several years had acted as agents for each other in the collection of checks, notes, and drafts, and where plaintiff sent defendant a note "for collection and credit" which on

## COLLECTIONS. See Checks; Certified checks—Continued.

- maturity was paid by a check and credit was immediately given on the books, but defendant failed and the check passed into the hands of a receiver. *Held*, that in view of the course of dealing the two banks stood in the relation of debtor and creditor with respect to the amount of the check, and it became part of the assets of the bank. *Franklin County National Bank v. Beal*, 49 *Fed. Rep.*, 606.
45. Whether the title to a check deposited with a bank passes to the bank before collection, so as to immediately create the relation of debtor and creditor between it and the depositor is a question of fact, depending upon the circumstances and course of dealing in each particular case. *City of Somerville v. Beal*, 49 *Fed. Rep.*, 790.
  46. Where a bank, in accordance with its custom, credited checks deposited by a customer at the close of each day's business, retaining the right to subsequently charge off the same if returned unpaid from the clearing house, and the bank became insolvent on a succeeding day, title in the checks passed to the bank so as to create the relation of debtor and creditor. *Ib.*
  47. Where a national bank collected all papers sent to it by complainant under an arrangement which constituted the bank the agent of complainant, the latter can recover, on the ground of a trust, from a receiver of the bank such portion only of the proceeds of its paper sent to the bank as it shows has passed into the receiver's hands, either in its original or some substituted form. *Commercial National Bank v. Armstrong*, 39 *Fed. Rep.*, 634.
  48. Where checks and drafts sent from one bank to another indorsed "For collection" and credited "subject to payment" according to the dealings between the banks, and part of them were paid to the receiver of the latter bank after its failure and the balance were credited to it by the payors, the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. *First National Bank v. Armstrong*, 42 *Fed. Rep.*, 193.
  49. Negotiable paper with restrictive indorsement credited by agent on date of receipt "subject to payment," although account is subject to be drawn upon, title is not transferred, and upon the insolvency of the agent before receiving notice of the collection of the item, the owner is entitled to the proceeds in the hands of the collecting agent. *Fifth National Bank v. Armstrong*, 40 *Fed. Rep.*, 46.
  50. The drawers of a draft deposited with a bank for collection, and by it forwarded to a correspondent bank, are entitled to the amount as against the receiver of the forwarding bank, which was insolvent, and known to be so by its officers when it received the draft, and suspended payment before the proceeds were withdrawn from the collecting bank. *Importers and Traders' National Bank v. Peters et al.*, 123 *N. Y.*, 272.
  51. When a bank which has received a draft for collection sends it to another bank for that purpose, and on being advised that the latter bank has collected the draft credits the depositor and then becomes insolvent without having received the money from the collecting bank, the depositor remains the owner of the draft, and is entitled to its proceeds from the collecting bank against the receiver and the creditors of the insolvent bank. *Armstrong v. National Bank of Boyertown*, 11 *S. W.*, 411; *Manufacturers' National Bank v. Continental Bank et al.*, 20 *N. W.*, 193.
  52. A bank which collects a draft sent to it by another bank for that purpose, with directions to remit the proceeds to a third bank for the owner's account, does not thereby become a trustee, so that the fund can be followed into the hands of a receiver, although it had become mixed with the other cash of the bank before his appointment; especially when it appears that the business was carried on, and money paid out, for several days after the collection was probably made. *Merchants and Farmers' Bank v. Austin et al.*, 48 *Fed. Rep.*, 25.
  53. Where bank sends paper to another bank for collection and credit on general account, the custom being to enter credit only when paper is collected, the relation being that of principal and agent until collection and receipt of money by the second bank, and if latter sends to another bank, which collects, but does not remit until latter bank has failed, the former can recover the proceeds from the receiver thereof. *Beal v. National Exchange Bank of Dallas*, 55 *Fed. Rep.*, 894.

## COLLECTIONS. See Checks; Certified checks—Continued.

54. A bank which, upon a draft being deposited with it for collection, refuses to accept it as a deposit, but advances a small amount to the payee on her check, and charges her therewith on its books as an overdraft, and sends it for collection to its correspondent, and, upon receiving notice of its collection, credits the payee's account therewith, is the payee's agent, and the proceeds constitute a trust fund, which the payee is entitled to recover from the receiver. *Henderson v. O'Connor (Cal.)*, 39 P., 786.
55. Where a bank received a draft as agent for plaintiff, of which fact the indorsement was a notice to other banks, it did not thereby become indebted to plaintiff for the amount thereof till after collection and possession of the proceeds, either actually or by settlement with the parties; and defendant bank, to which the draft had been sent by the first bank for collection, could not escape liability to plaintiff by making payment to the first bank, or giving the credit to it on the account between the banks after the first bank had stopped payment. *Old National Bank v. German American National Bank*, 15 S. Ct., 221.
56. A bank which has received a check for collection is not made liable to the drawee for its amount by the fact that, upon protest of the check for non-payment, it has accepted from the maker thereof a check upon another bank, payable to the order of its cashier, the drawee of the first check being absent from the city, which latter check is also protested for non-payment. *Citizens' Bank v. Houston (Ky.)*, 32 S. W., 397.
57. Where a draft upon a nonresident drawee is deposited for collection with a local bank, and by it transmitted to another bank for collection, according to custom, the local bank is not responsible for loss occasioned by the default of the latter bank, since such latter bank is the agent of the depositor. 58 Ill. App., 61, affirmed; *Waterloo Milling Co. v. Kuenster (Ill. Sup.)*, 41 N. E., 906.
58. Where a bank, on collecting drafts for another bank, transmits bank drafts to such bank, which credits the depositor with the amount of such drafts, and then collects only part of the drafts on account of the failure of the other bank, it has a right of action against the depositor for the deficit. *Id.*
59. Where a check properly indorsed was sent by due course of mail for collection to the bank on which it was drawn, the drawer having sufficient funds on deposit to pay the check, and was returned unpaid through the negligent mistake of an employee of the bank, it constituted a refusal to pay. *Atlanta National Bank v. Davis (Ga.)*, 23 S. E., 190.
60. A bank which, as collecting agent of another bank, collects at the sub-treasury a pension draft on which the payee's name has been forged after her death, indorsing the draft as collecting agent, and remits the proceeds, without knowledge of the forgery, is not liable to the United States for the amount so collected. *Onondaga Co. Sav. Bank v. United States (C. C. A.)*, 64 F., 703, distinguished; *United States v. American Exchange National Bank (D. C.)*, 70 F., 232.
61. Where a mortgage is sent to a bank for collection, with direction to remit, the relation of creditor and debtor is not established between the sender and the bank, where the latter fails to remit, and therefore, on the insolvency of the bank, a trust will be imposed on its assets in favor of the sender as against general creditors of the bank. *Wallace v. Stone (Mich.)*, 65 N. W., 113.
62. Where the owner of a check, which had been collected without her authority by a bank, accepted, with knowledge of the facts, part of the proceeds of the collection, and a note for the balance of her claim arising out of the transaction, she thereby ratified the collection, and the bank was, hence, not liable to her. *Hughes v. Neal Loan & Banking Co. (Ga.)*, 23 S. E., 823.
63. A bank holding a note for collection from one not a depositor, and which receives payment thereof by charging to the account of a depositor having sufficient to his credit to meet it, does not become thereby a debtor of the owner of the note, but holds the amount of the collection in trust for him; such trust being impressed on all the funds of the bank, which may be followed though they pass into the hands of a receiver. *People v. Merchants' Bank (Sup.)*, 36 N. Y. S., 989; *In re Friend*. *Id.*
64. Where a note was placed in a bank for collection, with instructions to collect when due and apply the proceeds to the depositor's paper, and a person voluntarily selected by the bank to present the note at the place

## COLLECTIONS. See Checks; Certified checks—Continued.

- named for payment and receive payment thereon, collected the note, the bank was liable for the proceeds to the owner. *First National Bank v. Craig (Kan. App.)*, 4 P., 830.
65. Where a bank in the State receives for collection a draft payable at another bank within the State, but transmits the draft to a foreign bank in the course of collection, which in turn transmits it to the bank at which it is payable, the last-named bank is responsible for its negligence in collection only to the foreign bank. *First National Bank v. Mansfield Savings Bank, 10 Ohio Cir. Ct. R.*, 233.
66. Where a bank receives a draft for collection, and transmits it in the course of business to another bank, the cashier of the latter bank has no implied authority to agree to defend in behalf of his bank an action against the first bank by the drawer of the draft for negligence in collection. *Ib.*
67. In an action by the drawer to recover the proceeds of a draft collected by a bank the fact that the bank has credited such proceeds to the account of another bank from which the draft was received, is no defense where the indorsement thereon showed that the sending bank held it for collection only, the money being subject to the order of the real owner, unless actually paid over to the sending bank before notice of the revocation of its agency. *Boykin v. Bank of Fayetteville (N. C.)*, 24 S. E., 357.
68. That a check deposited with a bank for collection was unrestrictedly indorsed to the bank, and credit therefor given the depositor, does not pass the title to the bank where, on nonpayment of the check, its amount was to be charged up to the depositor so as to prevent its recovery by the depositor from a receiver appointed for the bank. *Armour Packing Co. v. Davis (N. C.)*, 24 S. E., 365.
69. The owners of a draft on a bank indorsed it to the K. bank for collection, and it was sent by the latter bank to the clearing house, in due course, with other checks and drafts. The K. bank was closed before the balance against it on the clearing-house settlement was adjusted, and thereupon the clearing house called upon the drawee, also one of its members, to pay to it the amount of the draft. *Held*, that the payment being to a stranger to the draft, who had no interest in the proceeds nor authority to act as agent for the owners, it was no defense to an action by the owners against the drawee for the amount of the draft.—*Crane v. Fourth St. National Bank (Pa. Sup.)*, 34 A., 296.
70. A bank which has a draft for collection will not be excused for negligence in sending it direct to the drawee, instead of through a third person, if it would have been collected had it been sent at the time it was sent to a third person, though, had the bank delayed sending it as long as it might have without negligence, it would not have reached its destination in time to be collected. *First National Bank v. City National Bank (Tex. Civ. App.)*, 34 S. W., 458.
71. A bank having a draft of \$2,000 for collection will not be held liable for negligence in sending it direct to the drawee bank, instead of through a third person, where, at 1 o'clock on the day on which it reached its destination, the drawee bank required \$1,000 to insure its ability to meet local checks which might be presented that day after the hour, and was furnished that amount by another bank for that purpose, to prevent a general run on local banks. *Ib.*
72. A bank which receives checks to be transmitted to another place for collection without compensation fully discharges its duty by sending them in due season to a solvent and competent correspondent, with proper instructions for their collection, and is not liable for any loss occasioned by the negligence of such correspondent. *Anderson v. Alton National Bank, 59 Ill. App.*, 587.
73. When a bank indorses commercial paper "for collection" and forwards the same to another bank for collection and remittance, the collecting bank, though it acts only as agent for the remitting bank, and has no mutual account with it, is not required to keep the moneys collected separate from all other moneys in its possession, and to remit the identical money, nor is the payer of such paper required to see that the identical money is remitted. *First National Bank of Richmond v. Wilmington and W. R. Co.*, 77 Fed. Rep., 401.
74. When a bank indorses commercial paper "for collection" and forwards the same to another bank, the latter, though it acts only as agent for the remitting bank and has no mutual account with it, is not required to

## COLLECTIONS. See Checks; Certified checks—Continued.

- keep the moneys collected separate from other moneys in its possession and to remit the identical money, nor is the payer required to see that the identical money is remitted. *Ib.*
75. Transfer of a note to a bank for collection gives it such ownership thereof that it can sue the maker thereon. *First National Bank v. Hughes (Cal.)*, 46 P., 272.
  76. That the correspondent has credited the account of the remitting bank with the proceeds of the collection does not preclude the owner from recovering such proceeds of the correspondent upon the insolvency of the remitting bank. *Branch v. United States National Bank (Neb.)*, 70 N. W., 34.
  77. The owner of negotiable paper placed it with a Boston bank to be transmitted to its New York correspondent for collection for the account of the owner, and the Boston bank so instructed the New York bank. *Held*, that the New York bank became the agent of the owner of the paper and was liable to him for negligence in making the collection. *Kelley v. Phoenix National Bank (Sup.)*, 45 N. Y. S., 533.
  78. Defendant bank received for collection a draft drawn on plaintiff, payable at another bank where he had funds and had left instructions to meet it. Defendant negligently failed to present the draft until the failure of the bank at which it was payable, so that plaintiff became discharged from liability thereon. *Held*, that plaintiff could not recover back the amount of the draft paid by him to defendant with knowledge of the facts, although he made the payment under protest and to save his credit. *Harvey v. Girard National Bank (Pa.)*, 13 A., 202.
  79. Collecting commercial paper is part of the regular business of banking, and a national bank will be liable for negligence in collecting a draft the same as any other bank or agent. *Mound City Paint & Color Co. v. Commercial National Bank*, 9 P., 709; 4 Utah, 353.
  80. Where the owner of a note sends it to a bank for collection only, and the maker's check is drawn on that bank for the amount thereof, and is delivered to it, and the note is thereupon canceled and surrendered, and the check is charged to the account of the maker, which was good for the amount, there is a collection of the amount from the general fund of the bank and a special appropriation of that amount to the payment of the note, and as between the owner of the note and the receiver of the bank the title to the money dedicated to the payment of the note remains in the owner. *Arnot v. Bingham*, 9 N. Y. S., 68; 55 Hun., 553.

## CONSTITUTIONALITY:

1. Congress has the constitutional power to incorporate banks. *McCulloch v. Maryland*, 4 Wheat., 316; *Osborne v. Bank of the United States*, 9 Wheat., 738.
2. Congress has power to clothe national banking associations, as to their contracts and dealings with the world, with any special immunities and privileges exempting them, in their trade and intercourse with others, from the laws and remedies applicable in like cases to other citizens. *The Chesapeake Bank v. The First National Bank of Baltimore*, 40 Md., 269.
3. Thus, the provision of the banking law that no attachment, injunction, or execution shall issue against a national banking association before final judgment in any suit, action, or proceeding in a State court is constitutional. *Ib.*
4. Congress having, in the exercise of undisputed constitutional powers, undertaken to provide a currency for the whole country, may secure the benefit of it to the people by appropriate legislation. *Veazie Bank v. Fenno*, 8 Wall., 533.
5. Congress has the power to divest the United States courts of their jurisdiction of suits by or against national banking associations. *National Bank of Jefferson v. Fare et al.*, 25 Fed. Rep., 209.
6. National banking associations, being instruments designed to aid the Government in the administration of a branch of the public service, can not be controlled by the States, except in so far as Congress may see proper to permit. *Farmers and Mechanics' Bank v. Dearing*, 91 U. S., 29.
7. A State law prohibiting the establishment of banking companies in the State without the authority of the legislature was not intended to apply to banking corporations created by authority of Congress, since such

## CONSTITUTIONALITY—Continued.

- corporations may be legally established in the State without the consent of the legislature. *Stetson v. City of Bangor*, 56 Me., 274.
8. National banking corporations, organized under the acts of Congress providing for their creation, are agencies or instruments of the General Government, designed to aid in the administration of an important branch of the public service, and are an appropriate constitutional means to that end. *Pollard v. The State ex rel. Zuber*, 65 Ala., 628.
  9. The national banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Logan County National Bank v. Townsend*, 139 U. S., 67.

## CONSTRUCTION OF LAW:

1. The Federal courts, when called upon to construe the general commercial law of Indiana in respect to a question which is a new one in the Federal courts, should give weight to the Indiana decisions, although they are not absolutely bound thereby. *The Farmers' National Bank of Valparaiso, Ind., v. Sutton Manufacturing Company*, 52 Fed. Rep., 191.
2. The intention of the legislature, clearly expressed in a constitutional enactment, should not be defeated by too rigid adherence to the letter of the statute, or by technical rules of construction. Any construction should be disregarded which leads to absurd consequences. *Oates v. First National Bank of Montgomery*, 100 U. S., 239; 2 N. B. C., 35.
3. The Federal courts are not bound by decisions of State courts upon questions of general commercial law. - *Ib.*
4. In a statute which contains invalid or unconstitutional provisions, that which is unaffected by those provisions, or which can stand without them, must remain. If the valid and invalid are capable of separation, only the latter are to be disregarded. *Supervisors of Albany v. Stanley*, 12 Fed. Rep., 82.
5. Where the State and Federal courts have concurrent jurisdiction, a State statute of limitation may be pleaded as effectively in a Federal court as it could be in a State court; and in such cases the Federal courts will follow the decisions of the local State tribunals and will administer the same justice which the State courts would administer, between the same parties. *Price, Receiver of Venango National Bank, v. Yates*, 19 Alb. L. J., 295; 2 N. B. C., 204.
6. Repeals by implication are not favored by the courts, and in the absence of express words of repeal it is the duty of the court to give effect to a prior statute, if it can be done, unless the repugnancy between the two is so absolute and palpable as to be recognized at once. *United States v. Cooke Co. National Bank*, 25 Int. Rev. Record, 266; 2 N. B. C., 128.
7. It is the peculiar province of the supreme court of the State to determine the meaning of the statutes of such State, and with such determination courts of the United States will hesitate to place upon a State statute any construction which will bring such statute in conflict with a statute of the United States, and therefore render it void. *Davenport National Bank v. Mittlebuscher. Collector, et al.*, 15 Fed. Rep., 225.
8. The punctuation of a statute is not made to be relied on, and must be disregarded if it requires a construction which is repugnant to a sense of justice. *United States v. Voorhees*, 9 Fed. Rep., 143.
9. Where Congress has enacted a law covering a particular case, such law must prevail in the Federal courts though it differs from the State law. *Stephens v. Bernays*, 42 Fed. Rep., 488.
10. Among the assets of an insolvent national bank were three mortgages which were sought to be impeached by the assignees of the mortgagor as having been given in violation of the insolvency law of the State. Plaintiff, receiver of the bank, claimed that the State law was inoperative upon the assets of a national bank, and was ineffectual to divest him of the title acquired by the mortgages. *Held*, that the mortgages were governed by the State law, and the bank took them with all the limitations imposed by the laws of the State upon them. *Witters, Receiver, etc., v. Sowles et al.*, 32 Fed. Rep., 758.
11. As the Supreme Court of the United States has decided that it has authority to reexamine the judgment of a State court as to the power of national banks under the act of Congress, a State court should follow

## CONSTRUCTION OF LAW—Continued.

- its decisions on the question. *First National Bank of Aberdeen v. Andrews et al.*; *Young v. Same*, 34 P., 913; 7 Wash., 261.
12. By the provisions of Rev. Stat. U. S., § 5134, subd. 2, requiring an association formed for the purpose of conducting a national bank to designate in its organization certificate "the place where its operations of discount and deposits are to be carried on," the town or city is meant, and not the office or building. 61 Ill. App., 33, affirmed. *McCormick v. Market National Bank* (Ill. Sup.), 44 N. E., 331.

## CONVERSION:

1. Where a State bank has been converted into a national banking association it may enforce all contracts made with it while a State corporation. *City National Bank v. Phelps*, 97 N. Y., 44.
2. And it is liable, after the conversion, for all the obligations of the old institution. *Coffee v. The National Bank of Missouri*, 46 Mo., 149; *Kelsey v. The National Bank of Crawford*, 69 Penn. St., 426.
3. A national banking association, organized as the successor of a State bank, may take and hold the assets of the bank whose place it takes, though there was not in form a conversion from a State to a national corporation, but the organization of a new corporation. *Bank v. McIntyre*, 49 Ohio St., 528.
4. And such association will be liable to the depositors of the former bank. *Eans v. Exchange Bank*, 79 Mo., 182.
5. A State law authorizing national banking associations which have been converted from State banks to use the name of the original corporation for the purpose of prosecuting and defending suits is not in conflict with the national banking law, and therefore proceedings based upon a judgment obtained before the conversion may be instituted by such association in its former corporate name. *Thomas v. Farmers' Bank of Maryland*, 45 Md., 43.
6. The conversion of a State bank into a national bank, with a change of name, under the national-bank act does not affect its identity or its right to sue upon liabilities incurred to it by its former name. *Michigan Insurance Bank v. Eldred*, 143 U. S., 293.
7. No authority other than that conferred by act of Congress is necessary to enable any State bank to become a national banking association. *Casey v. Galli*, 94 U. S., 673.
8. When a State bank is converted into a national banking association all of the directors at the time will continue to be directors of the association until others are appointed or elected, though some of them may not have joined in the execution of the articles of association and organization certificate. *Lockwood v. The American National Bank*, 9 R. I., 308.
9. But even were the oath required, a majority of all who were directors at the time of the conversion, and not merely a majority of those who take the oath, are necessary to constitute a quorum. *Ib.*
10. A national bank, changed from a State bank, may maintain an action on a continuing guaranty for loans held by it before the change—for loans both before and after the change. *City National Bank of Poughkeepsie v. Phelps*, 97 N. Y., 44; 49 Am. Rep., 513; 3 N. B. C., 627.
11. A State bank paid its president money to reimburse him for money which he falsely represented he had paid to its creditor. The State bank was afterwards changed to a national bank, and the creditor recovered judgment against it for his debt. Held, that it could maintain an action against the president for money had and received, although the State statute provided that the State bank should be continued a body corporate for three years for the purpose of prosecuting and defending suits, closing its concerns, and conveying its property. *Atlantic National Bank v. Harris*, 118 Mass., 147; 2 N. B. C., 454.
12. The provisions in the statute in New York of April 11, 1859 (Laws of 1859, chap. 236), as to the redemption of circulating notes issued by a State bank, and the release of the bank if the notes should not be presented within six years, do not apply to a State bank converted into a national bank under the act of March 9, 1865, and not "closing the business of banking." *Metropolitan National Bank v. Claggett*, 141 U. S., 520.
13. The conversion of a State bank in New York into a national bank, under the act of the legislature of that State of March 9, 1865 (N. Y. Laws of 1865, chap. 97), did not destroy its identity or its corporate existence, nor

## CONVERSION—Continued.

- discharge it as a national bank from its liability to holders of its outstanding circulation, issued in accordance with State laws. *Id.*
14. No authority from a State is necessary to enable a State bank to become a national bank. *Casey v. Galli, 94 U. S., 673; 1 N. B. C., 142.*
  15. The conversion of a State bank into a national bank, under the act of Congress of June 3d, 1864, did not work an annihilation or dissolution, but only a change of the bank. *Maynard v. Bank, 1 Brewster, 483.*
  16. Such change does not adeem a residuary legacy in certain shares of the bank, limited upon a life estate in such shares which is to become an absolute one, in case the bank should pay off or refund its stock by reason of the expiration of its charter or from any other cause. The change is not equivalent in law to a paying off in fact, and the residuary legatee is entitled to the stock on the death of the legatee for life. *Id.*
  17. A State statute authorizing the State banking institutions to become banking associations under the laws of the United States, and providing for the surrender and extinction of their State charter, and "that said bank, etc., may continue to use its corporate name for the purpose of protecting and defending suits instituted by or against it, and of enabling it to close its affairs, but not for the purpose of continuing under the laws of this State its business," etc., is not in conflict with the national banking act. *Thomas v. Farmers' Bank of Maryland, 46 Md., 43; 2 N. B. C., 248.*

## CRIMINAL LAW. See False entries; Indictment.

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

## CRIMINAL LAW. See False entries; Indictment—Continued.

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

## CRIMINAL LAW. See False entries; Indictment—Continued.

25. And an officer may be punished under State laws for making false entries in the books of the association with intent to defraud it. *Luberg v. Commonwealth, 94 Penn. St., 85.*
26. Purchase of stock in violation of sec. 5201, Rev. St., made with intent to defraud, and by officers named in sec. 5203, is not punishable under latter section. *United States v. Britton, 107 U. S., 655.*
27. Rev. St., sec. 5209, relating to national banks, provides that officers or agents thereof who willfully misapply any of its moneys, or who make any false entry or reports with intent to injure or defraud it, or to deceive any officer of a bank, or any agent appointed to examine its affairs, and "every person" who, with like intent, aids or abets any officer or agent in any violation of the section, shall be guilty, etc. *Held*, that persons not officers or agents of a national bank may be aiders and abettors of the president of the bank in violation of such statute. *Coffin v. United States, 15 S. Ct., 394.*
28. Acts eighteenth general assembly, chap. 153, secs. 1 and 2, making it a felony for "any officer" of a bank to receive deposits with knowledge that the bank is insolvent, apply to officers of national as well as other banks. *State v. Fields (Iowa), 62 N. W., 653.*
29. Acts eighteenth general assembly, chap. 153, secs. 1 and 2, making it a felony for "any officer" of a bank to receive deposits with knowledge that the bank is insolvent, are not void, in so far as they apply to national-bank officers, as an attempt to control and regulate the operations of national banks. *Ib.*
30. An indictment under Rev. St., sec. 5209, for willfully misapplying the moneys, funds, and credits of a national bank of which defendant was president, as well as a director and agent, must supplement the allegation of willful misapplication by allegations showing how the misapplication was made, and that it was an unlawful one. *Batchelor v. United States, 15 S. Ct., 446.*
31. If much the larger number of the jury are for conviction, a dissenting juror should consider whether a doubt in his own mind is a reasonable one which makes no impression upon the minds of others equally honest and equally intelligent with himself, who have heard the same evidence with an equal desire to arrive at the truth, and under the sanction of the same oath. On the other hand, if a majority are for acquittal, the minority ought to seriously ask themselves whether they may not reasonably, and ought not to, doubt the correctness of a judgment which is not concurred in by most of those with whom they are associated, and to distrust the weight and sufficiency of that evidence which fails to carry conviction to the minds of their fellows. *United States v. Allis, 73 Fed. Rep., 165.*
32. An indictment under Rev. St., 1889, sec. 3581, charging a bank officer with receiving a deposit knowing that the bank was insolvent, is not defective because each count concludes with the words "did take, steal, and carry away." *State v. Sattley (Mo. Sup.), 33 S. W., 41.*
33. Rev. St., 1889, § 3581, providing that any bank officer who shall receive or assent to the reception of a deposit, or who shall create or assent to the creation of any indebtedness by the bank, knowing that it is in a failing condition, shall be guilty of larceny, and punished, etc., sufficiently prescribes the nature of the crime, as required by Const., art. 12, § 27. *Ib.*
34. The receiving of a deposit, and issuing of a certificate therefor, creates "an indebtedness," within Rev. St., 1889, § 3581, making it a crime for any bank officer to create or assent to the creation of any indebtedness by the bank, knowing its insolvency, etc. *Ib.*
35. On the trial of a bank officer for receiving deposits knowing that the bank was insolvent, evidence that depositors demanded their money, and of the refusal of the bank employees to pay them, is admissible, whether or not defendant personally heard the demands, to show the failure of the bank to meet its obligations in the ordinary course of business. *Ib.*
36. If a bank employee, by authority of his superior officer given before the latter had knowledge that the bank was insolvent, receives a deposit after its insolvency, such officer, unless he revoked the authority after he became aware of the condition of the bank, will be liable to prosecution under Rev. St., 1889, § 3581, making it a crime for a bank officer to assent to the receipt of a deposit knowing that the bank is in failing circumstances. *Ib.*

## CRIMINAL LAW. See False entries; Indictment—Continued.

37. An instruction, in the language of the statute, that the failure of the bank "is prima facie evidence of knowledge on the part of its cashier that the same was in failing circumstances," coupled with a statement that "prima facie evidence is such that raises such a degree of probability in its favor that it must prevail unless it be rebutted or the contrary proved," is not erroneous. *Ib.*
38. Where an indictment under Rev. St., 1889, § 3581, contains a count for receiving a deposit knowing that the bank is insolvent, and another count for assenting to the creation of an indebtedness by the bank with such knowledge, and the evidence shows but one transaction, which consisted in receiving a deposit and issuing a certificate therefor, a general verdict of guilty, without specifying on which count, is sufficient. *Ib.*
39. Two or more persons, partners as bankers, may jointly commit the crime of receiving deposits with knowledge that they and the bank are insolvent. *State v. Smith (Minn.)*, 64 N. W., 1022.
40. On trial of an indictment of a banker for receiving deposits when insolvent, it was proper to charge that, though the deposit was received by defendant's son after defendant had instructed him to refuse deposits, if defendant, on learning that the deposit was so received, placed it among the funds of the bank, he "knowingly accepted and received" it within the statute. *State v. Eifert (Iowa)*, 65 N. W., 309.
41. Where there has been no administration on the estate of a deceased insolvent who had fraudulently conveyed his property in his lifetime, a simple contract creditor is not debarred from filing a bill against the fraudulent grantee to subject the property fraudulently conveyed to the satisfaction of his claim. *Merchants' National Bank v. McGee (Ila.)*, 19 So., 356.
42. One who has an interest in a company for the benefit of which the president of a national bank criminally misapplies its funds may be guilty as an aider and abettor in such misapplication, although the president has no interest in or relation to him or to said company, and although he has no interest in the bank, or with the president thereof, of any kind. *State v. Teahan*, 59 Conn., 92, distinguished; *Coffin v. United States*, 16 S. Ct., 943.
43. It is not necessary to the guilt of aiders and abettors who are not officers of the bank that they should have a common purpose with the principal to subserve joint interests with him by the misapplication of the bank's funds. *Ib.*
44. Persons who have no official relation to a national bank may be indicted, under Rev. St., § 5209, as aiders and abettors of some officer of the bank in criminal misapplication of its funds, or in the making of false entries in its books. *Ib.*
45. If a violation of the statute is committed by an officer of the bank and by an outsider, the officer must be prosecuted as the principal, and the other can only be prosecuted, under the terms of the statute, as an aider and abettor. *Ib.*
46. An indictment charging the aiding and abetting of an officer of a national bank in making false entries, etc., is not defective because it charges the principal offender with having made the false entries with intent to injure and defraud the bank, and also with intent to deceive agents appointed to examine the bank's affairs, whereas it merely charges the aider and abettor with an intent to deceive such agents; for it is immaterial that the principal offender may have had several intents, if both principal and aider and abettor were actuated by the criminal intent to deceive such agents. *Ib.*
47. An indictment for aiding and abetting one H., the president of a bank, in the criminal misapplication of its funds, charged that, on a specified date, the said H. misapplied a named sum, by causing the same to be paid out on the checks of a company having no moneys in the bank. The aiding and abetting clause charged that the accused did "on [specifying the same date] aid and abet said H., as aforesaid, to wrongfully," etc., misapply the moneys of the bank, "to wit," specifying an identical sum. *Held* (overruling a contention that the words "said" and "as aforesaid" did not refer to the same moneys previously charged to have been misapplied by the president), that the language sufficiently connected the acts charged against the aider and abettor with the offense stated against the principal. *Ib.*

## CRIMINAL LAW. See False entries; Indictment—Continued.

48. An indictment for violating the national banking laws averred that the bank in question had been "heretofore" created and organized under the laws of the United States. *Held*, that even if it were assumed that the word should have been "theretofore," in order to make it certain that the bank had been incorporated prior to the finding of the indictment, the result was only an imperfect statement of what the law implies to be true after verdict. *Ib.*
49. On the trial of persons charged with aiding and abetting the president of a national bank in criminally misapplying its funds and making false entries in its books, the court charged that if the jury were satisfied that the president did knowingly and purposely make, or cause to be made, the false entries as charged, they could not find the defendants guilty as aiders and abettors, unless they were satisfied that defendants, "with like intent, unlawfully and knowingly did or said something showing their consent to, and participation in, the unlawful and criminal acts" of the said president, "and contributing to their execution." *Held*, that this language was not open to the objection that the expression "unlawful and criminal acts" might have been understood as relating to unlawful and criminal acts of the president generally. *Ib.*
50. Under Rev. St., § 3581, making it a crime for any bank officer to "receive or assent" to the reception of any deposit of money, knowing the bank to be insolvent, a conviction can not be had on an indictment charging merely that defendant "did receive" the deposit, on proof of an "assent" to the reception of the deposit. *State v. Wells (Mo. Sup.), 35 S. W., 615.*
51. An indictment against its president for defrauding a national bank, described the bank as the "National Granite State Bank," "carrying on a national banking business at the city of Exeter." The evidence showed that the authorized name of the bank was the "National Granite State Bank of Exeter." *Held*, that the variance was immaterial. *Putnam v. United States, 162 U. S., 637.*
52. Conversations with a person took place in August, 1893. In December, 1893, he testified to them before the grand jury which found the indictment in this case. On the trial of this case his evidence before the grand jury was offered to refresh his memory as to those conversations. *Held*, that that evidence was not contemporaneous with the conversations, and would not support a reasonable probability that the memory of the witness, if impaired at the time of the trial, was not equally so when his testimony was committed to writing; and that the evidence was therefore inadmissible for the purpose offered. *Ib.*
53. On the trial of a national-bank president for defrauding a bank, a witness for the Government was asked, on cross-examination, as to the amount of stock held by the president. This being objected to, the question was ruled out as not proper on cross-examination, the Government "not having opened up affirmatively the ownership of the stock." *Held*, that, as the order in which evidence shall be produced is within the discretion of the trial court, and as the matter sought to be elicited on the cross-examination for the accused was not offered by him at any subsequent stage of the trial, no prejudicial error was committed by the ruling. *Ib.*
54. When an offense against the provisions of Rev. Stat., section 5209, is begun in one State and completed in another, the United States court in the latter State has jurisdiction over the prosecution of the offender. *Ib.*
55. The proof of guilt in this case was sufficient to warrant the court in leaving to the jury to decide the question of the guilt of the accused. *Ib.*
56. The sentence on both counts having been distinct as to each, the entire amount of punishment imposed will be undergone, although the conviction and sentence as to the second count are set aside. *Ib.*
57. *Coffin v. United States, 156 U. S., 432*, affirmed on the following points: (1) That the offense of aiding or abetting an officer of a national bank in committing one or more of the offenses set forth in Rev. Stat., section 5209, may be committed by persons who are not officers or agents of the bank, and consequently it is not necessary to aver in an indictment against such an aider or abettor that he was an officer of the bank or occupied any specific relation to it when committing the offense; (2) that the plain and unmistakable statement of the indictment in that case and this, as a whole, is that the acts charged against Haughey were done by him as president of the bank, and that the aiding and

## CRIMINAL LAW. See False entries; Indictment—Continued.

- abetting was also done by assisting him in the official capacity in which alone it is charged he misapplied the funds. *Coffin v. United States*, 162 U. S., 664.
58. Instructions requested may be properly refused when fully covered by the general charge of the court. *Ib.*
  59. When the charge, as a whole, correctly conveys to the jury the rule by which they are to determine, from all the evidence, the question of intent, there is no error in refusing the request of the defendant to single out the absence of one of the several possible motives for the commission of the offense, and instruct the jury as to the weight to be given to this particular fact independent of the other proof in the case. *Ib.*
  60. The refusal to give, when requested, a correct legal proposition does not constitute error, unless there be evidence rendering the legal theory applicable to the case. *Ib.*
  61. When it is impossible to determine whether there was evidence tending to show a state of facts adequate to make a refused instruction pertinent, and there is nothing else in the bill of exceptions to which the stated principle could apply, there is no error in refusing it. Several other exceptions are examined and held to be without merit. *Ib.*
  62. A bank president, not acting in good faith, has no right to permit over-drafts when he does not believe, and has no reasonable ground to believe, that the moneys can be repaid; and, if coupled with such wrongful act, the proof establishes that he intended by the transaction to injure and defraud the bank, the wrongful act becomes a crime. *Ib.*
  63. When the principal offender in the commission of the offense, made criminal by Rev. Stat., section 5209, and the aider and abettor were both actuated by the criminal intent specified in the statute, it is immaterial that the principal offender should be further charged in the indictment with having had other intents. *Ib.*
  64. The first clause of section 5209 of the Revised Statutes provides for three distinct offenses: First, embezzlement; second, abstraction; and, third, willful misapplication of the moneys, funds, or credits of the bank by any president, director, cashier, teller, clerk, or agent of any association organized as a national banking association. *United States v. Lee*, 12 Fed. Rep., 816.
  65. It was the intention of Congress to make criminal the misapplication and conversion of the funds of national banking associations without regard to whether or not the party so misapplying received any of the funds or other advantage, directly or indirectly. *Ib.*
  66. If it appears that the funds of the banking association have been abstracted or willfully misapplied by defendant, he is precluded from denying that it was done with unlawful intent. *Ib.*
  67. It is not a necessary ingredient of the offense of making a false entry in a report under Rev. St., § 5209, that the report shall be one of those mentioned in sections 5211, 5212, or one which the bank is bound by law to make. It is sufficient if the report is one made in the due course of business. *United States v. Potter*, 56 Fed. Rep., 83, 97, disapproved; *United States v. Booker*, 80 Fed. Rep., 376.
  68. When it is made to appear to the court during the trial of a criminal case that, either by reason of facts existing when the jurors were sworn, but not then disclosed and known to the court, or by reason of outside influences brought to bear on the jury pending the trial, the jurors, or any of them, are subject to such bias or prejudice as not to stand impartial between the Government and the accused, the jury may be discharged and the defendant put on trial by another jury; and the defendant is not thereby twice put in jeopardy, within the meaning of the fifth amendment to the Constitution of the United States. *Simmons v. United States*, 142 U. S., 148.
  69. The judge presiding at a trial, civil or criminal, in any court of the United States may express his opinion to the jury upon the questions of fact which he submits to their determination. *Ib.*
  70. An indictment on Rev. Stat., sec. 5209, is sufficient which avers that the defendant was president of a national banking association; that by virtue of his office he received and took into his possession certain bonds (described), the property of the association, and that, with intent to injure and defraud the association, he embezzled the bonds and converted them to his own use. *Claasen v. United States*, 142 U. S., 140.

## CRIMINAL LAW: See False entries; Indictment—Continued.

71. In a criminal case a general judgment upon an indictment containing several counts and a verdict of guilty on each count can not be reversed on error if any count is good and is sufficient to support the judgment. *Ib.*
72. Upon writ of error no error in law can be reviewed which does not appear upon the record, or by bill of exceptions made part of the record. *Ib.*
73. Under sec. 5 of the act of March 3, 1891, entitled "An act to establish circuit courts of appeals, and to define and regulate in certain cases the jurisdiction of the courts of the United States, and for other purposes," a writ of error may, even before July 1, 1891, issue from this court to a circuit court in the case of a conviction of a crime under sec. 5209 of the Revised Statutes where the conviction occurred May 28, 1890, but a sentence of imprisonment in a penitentiary was imposed March 18, 1891. *In re Claasen, 140 U. S., 200.*
74. A crime is "infamous" under that act where it is punishable by imprisonment in a State prison or penitentiary whether the accused is or is not sentenced or put to hard labor. *Ib.*
75. Such writ of error is a matter of right, and under sec. 999 of the Revised Statutes the citation may be signed by a justice of this court as an authority for the issuing of the writ under sec. 1004. *Ib.*
76. At the time of the conviction no writ of error from this court in the case was provided for by statute, nor was any bill of exceptions, with a view to a writ of error, provided for by statute or rule, and therefore a mandamus will not lie to the judge who presided at the trial to compel him to settle a bill of exceptions which was presented to him for settlement after the sentence, nor can the minutes of the trial, as settled by the judge by consent, and signed by him, and printed and filed in July, 1890, and on which a motion for a new trial was heard in October, 1890, be treated by this court, on the return to the writ of error, as a bill of exceptions properly forming part of the record. *Ib.*
77. A criminal court in the southern district of New York, sitting as a circuit court therein, under sec. 613 of the Revised Statutes, and composed of the three judges named in that section, to hear a motion for a new trial and an arrest of judgment in a criminal case previously tried by a jury before one of them, is a legally constituted tribunal. *Ib.*
78. A justice of this court on allowing such writ and signing a citation had authority also to grant a *supersedeas* and stay of execution. *Ib.*
79. Upon a plea of guilty to three indictments found under section 5209, Rev. St., U. S., one for the misapplication of funds of a national bank by the accused while cashier thereof, one for false entries to conceal such misapplication, and the third for making a false statement with intent to deceive the examining officers, the district court pronounced sentence upon the accused as follows: "That the prisoner be confined at hard labor in the State's prison of the State of New Jersey for the term of five years upon each of the three indictments above named, said terms not to run concurrently, and from and after the expiration of said terms until the costs of this prosecution shall have been paid." *Held*, that the words "said terms not to run concurrently" are uncertain and incapable of application, and therefore void; and that the sentences commenced at once and ran concurrently. *United States v. Patterson, Keeper, etc., 29 Fed. Rep., 775.*
80. The judgment of the district and circuit courts of the United States in criminal cases is final, and can not be reviewed by writ of error; but if a judgment, or any part thereof, is void, either because the court that renders it is not competent to do so for want of jurisdiction, or because it is rendered under a law clearly unconstitutional, or because it is senseless and without meaning, and can not be corrected, or for any other cause, the party imprisoned by virtue of such judgment may be discharged on habeas corpus. *Ib.*
81. On a habeas corpus the decision should be made upon the actual status of the case at the time of the decision, and not according to the state of things when the writ was allowed. When, at the time the writ of habeas corpus for the discharge of a prisoner, under three sentences of five years, each running concurrently, was allowed, the first term of five years had not expired by lapse, although at least one of the sentences had been satisfied by means of remissions for good conduct. *Held*, that the five years having entirely elapsed since the allowance of the writ.

## CRIMINAL LAW: See False entries; Indictment—Continued.

the question of the applicability of the remission for good conduct to all the sentences may be waived, and the prisoner discharged. *Ib.*

82. When an officer of a national bank, indicted under Rev. St., § 5209, for making false entries in a report of the condition of such bank in respect to amounts of overdrafts and of loans and discounts, has testified that certain overdrafts, in respect to which the depositors had consulted the bank officers and obtained permission to overdraw, were treated by the officers and directors of the bank as temporary loans, and were reported by him among loans, and not among overdrafts, in the belief that they might properly be so reported, it is error to charge the jury that the defendant was required by law to place, under the heading "Overdrafts" in the report, all sums drawn out by depositors in excess of their deposits, and that the transfer of any such sums to the heading "Loans and discounts" was the making of a false entry, since such charge takes from the jury the right to consider, upon the question of intent, the explanation given by the defendant, while, if they believed such explanation, and that the defendant acted in good faith, the entries were not false within the meaning of the statute. Mr. Justice Harlan dissenting. *Graves v. United States*, 165 U. S., 323.
83. Where a transaction by a national-bank officer with intent to defraud is entered on a deposit slip, entry of the contents of such slip upon the books of the bank by him, or by his direction, is making a "false entry" within Rev. St., § 5209. *Agnew v. United States*, 165 U. S., 36.
84. On trial of the president of a bank for conversion of its funds, the cashier, who has testified as a witness for defendant, may be asked, on cross-examination, whether he did not resign because of transactions of the defendant similar to that charged in the indictment. *Ib.*
85. The evidence showed that defendant, president of a national bank, without authority of the directors, purchased \$20,000 bonds, of little value, at a great discount, and had them placed in the assets of the bank, and to his credit at face value, giving his written guaranty for the principal and interest, which, by reason of his financial condition, was almost worthless. *Held*, that it was not error to refuse to charge that, from the guaranty, the jury might find that there was no intent to defraud the bank. *Ib.*
86. A charge to the effect that if defendant, a bank president, purchased bonds which were worthless, or of but little value, placed them among the assets of the bank at a greatly exaggerated value, and had such exaggerated value placed to his own credit, these facts create a presumption of an intent to defraud the bank, which "throws the burden of proof upon the defendant," and that evidence to overcome the presumption "must be sufficiently strong to satisfy you beyond a reasonable doubt that there was no such guilty intent," is not error, where the character of such evidence and the nature of a reasonable doubt are sufficiently explained in other portions of the charge. *Ib.*
87. A charge that if the defendant "either embezzled or willfully misapplied" the funds or credits of the bank, "whereby, as a necessary, natural, or legitimate consequence, its capital was reduced, or placed beyond the control of the directors, or its ability to meet its engagements or obligations, or to continue its business, was lessened or destroyed, the intent to injure or defraud the bank may be presumed," is correct. *Ib.*
88. It is not reversible error to refuse to charge that, if defendant used the proceeds of a check belonging to the bank, and which he had caused to be placed to his credit, in the payment of a debt of the bank, the jury must find that he did not fraudulently embezzle the amount, especially where defendant's explanation of the transaction is unsatisfactory. *Ib.*
89. Evidence of the commercial rating of a president of a bank at the time of an alleged conversion by him of its funds, by purchasing for the bank, without authority, and having placed to his credit, worthless bonds, which he had guaranteed; and the testimony of the cashier of another bank as to whether, at the time of the transaction, he considered defendant's guaranty for such an amount good, are irrelevant. *Ib.*
90. Under rule 11 of the circuit court of appeals (21 C. C. A., cxi, and 78 Fed. Rep., cxi), requiring the assignment of errors to quote the full substance of evidence alleged to have been erroneously admitted or rejected, and to set out the part of the charge referred to totidem verbis, assignments that "the court erred in permitting evidence as shown in bills of excep-

## CRIMINAL LAW: See False entries; Indictment—Continued.

- tions numbers two and three," which errors can only be ascertained by a careful reading of a voluminous record, and that "the court erred in its charge," etc., referring to marked lines and numbers in the written opinion for instructions erroneously given and refused, will not be considered. *Gallot v. United States, 87 Fed. Rep., 446.*
91. The death of the principal before indictment is no obstacle to the prosecution and punishment of one charged with aiding and abetting an officer, clerk, or agent of a national bank to abstract, misapply, or embezzle the funds thereof, in violation of Rev. St., § 5209, which makes such offense a misdemeanor. *Ib.*
  92. A juror who says he has an impression or opinion as to guilt or innocence of defendant, formed from newspapers and rumors, that it would require evidence to remove it, but that it would yield to evidence, and that he can and will give the defendant a fair and impartial trial according to the evidence that may be adduced before him, is competent. *Ib.*
  93. Where an indictment contains many counts, all alike, except as to amounts of money and dates of misapplication, it is sufficient to read one count in full to the jury, explain the difference, and state the amount and date charged in each of the other counts. *Ib.*
  94. One indictment in thirty-six counts charged defendant with aiding in the abstraction of thirty-six specified amounts of money, at thirty-six specified dates. Another indictment charged him with aiding in the misapplication of the same amounts, upon the same dates. The two were tried together, and the jury returned a verdict of "guilty as charged." *Held*, that the verdict was definite, certain, responsive to the issues, and not a double conviction, the sentence imposed by the court being imprisonment for a less term than the maximum under any one count. *Ib.*
  95. An indictment under Rev. St., § 5209, against officers of a national bank and a depositor, charged willful misapplication of the funds of the bank, with intent to injure and defraud the bank. On the trial it appeared that the depositor made and deposited fictitious checks, which were credited to his account. *Held*, that it was necessary to show that some portion of the funds were withdrawn from the possession or control of the bank, or a conversion in some form was made thereof, so that the bank would be deprived of the benefit thereof. *Dow et al. v. United States, 82 Fed. Rep., 904.*
  96. In such a case, a statement by the court to the jury that under a State statute it is made a misdemeanor to draw a check on a bank where there are no funds to meet it, tends to mislead the jury, and constitute error. *Ib.*
  97. The mere fact of payment by the officers of a national bank of a check which creates an overdraft does not necessarily constitute a fraudulent misapplication of the funds of the bank. *Ib.*
  98. Under such an indictment, where the issues involve the intent with which certain acts were done, the trial court is justified in giving a reasonably wide latitude to the introduction of evidence tending to show the relations of the parties, the mode in which the business was carried on, and the knowledge which the officers had of the character of the operations carried on by the depositor. *Ib.*
  99. If, in an indictment under Rev. St., § 5209, it is the purpose of the Government to charge the making of false entries in the books of the bank because of the receiving and crediting of checks drawn thereon by parties who had no funds there, the indictment should set forth a description of the checks, with an averment of the reasons why they were to be deemed false or valueless. *Ib.*
  100. If an overdraft is made and allowed under circumstances justifying it, or even under circumstances making it a fraud upon the bank, the entry of the transaction just as it occurred on the books of the bank is not a false entry, under Rev. St., § 5209. *Ib.*
  101. Where an indictment consists of numerous counts, the trial court may, in the exercise of sound judicial discretion, require the Government to elect certain counts upon which it will ask conviction; but where the counts are all for transactions connected together, or of the same class, their joinder is proper under Rev. St., § 1024, and the exercise of the court's discretion will not be disturbed, except in a clear case of improvidence or abuse. *Gardes v. United States; Girault v. Same, 87 Fed. Rep., 172.*

CRIMINAL LAW: See False entries; Indictment—Continued.

102. Where, during the trial, a juror becomes disqualified, and the court adjudges a mistrial, a plea of former jeopardy is not good on a second trial, even though all parties were willing to proceed with eleven jurors. *Ib.*
103. Where defendants have been arraigned, and have waived reading of the indictment, they may not subsequently complain if the whole indictment is not read at the trial, but such parts of it are read, and such explanations made of the other parts, as may give the jury the clearest comprehension of it. *Ib.*
104. Where the jury find accused guilty upon all counts of an indictment, "Guilty as charged," without specifying the counts, is a proper form of verdict. *Ib.*
105. Where the verdict is sustained by one good count in the indictment, it must stand, even if all the other counts are bad. *Ib.*
106. Where, after mistrial, and before a new trial, amendments are made to purely formal parts of certain counts of an indictment, and the defendants are not rearraigned, even if the irregularity is material, it can affect only the counts so amended, and the error is cured by arrest of judgment on such counts. *Ib.*
107. Where the statute under which a prisoner is sentenced provides for imprisonment, but not at hard labor, the words "at hard labor" should not be inserted in the sentence, even if hard labor is a part of the discipline of the prison at which the sentence is to be served. *Ib.*
108. In a prosecution against a national bank president for unlawfully certifying checks, it is not error to instruct the jury that the presumption is that he had knowledge of the condition of the account upon which the checks were drawn, where the same instruction cautions them that such presumption may be rebutted by evidence that the defendant did not in fact have such knowledge. *Spurr v. United States, 87 Fed. Rep., 701.*
109. In order to convict a national bank officer of wrongfully certifying checks, it is not necessary to show that he had actual knowledge that the account against which the checks were drawn was not sufficient; it is enough if he willfully refrained from investigation, in order to avoid knowledge. *Ib.*
110. Upon the trial of the president of a national bank for certifying checks without funds, evidence of speculations by the cashier with funds of the bank, with defendant's knowledge, is admissible for its bearing upon the right of the latter to rely upon the former's representations as to the state of the customer's accounts. *Ib.*
111. The period of time within which collateral transactions offered to show a guilty intent must have occurred is largely discretionary with the court. *Ib.*
112. Upon the trial of a national bank officer for official misconduct, evidence as to the defendant's reputation for honesty and integrity should be limited to such reputation down to the time of the failure of the bank. *Ib.*
113. In general, where no attempt has been made to impeach the defendant's testimony, he may not add to the weight of his evidence by evidence of his general reputation for truthfulness. *Ib.*
114. A plea of former jeopardy set up certain prior proceedings had in the same court under the same indictment. Counsel for the Government having objected thereto, the court treated his objection as a demurrer to its sufficiency in law, and thereupon overruled the plea. The trial then went on, without objection by defendant to the subsequent proceedings. *Held*, that there was no error in thus proceeding with the cause without first setting down the plea for trial, as the only question arising thereon was one of law, which was finally disposed of by the former ruling. *United States v. Peters, 87 Fed. Rep., 985.*
115. Rev. St. § 1025, forbidding the court to quash an indictment for defect of form, makes it unnecessary, in criminal indictments, to repeat an averment contained in the first count, where subsequent counts refer back to the first, and are thereby rendered sufficiently explicit in stating the offense. *Ib.*
116. An indictment charged the making of false entries in the books of a national bank for the purpose of showing that on a certain date a county treasurer deposited \$10,000 "special," which was drawn out again a few days later. Evidence was offered by the Government to prove that no such deposit was made, and the treasurer himself was called by it, and

CRIMINAL LAW: *See* False entries; Indictment—Continued.

testified that he had some recollection of having deposited a large sum about the time in question. Thereupon his books were produced, and, after he had testified that he believed them to be correct, he was permitted to testify as to the entries therein on the dates referred to. By these entries it did not appear that \$10,000 had been either deposited in bank, or drawn from the cash on hand. The treasurer, however, then reiterated his former statement, and was even more positive that he had made the deposit. *Held* that, in view thereof, there was no prejudicial error in admitting his testimony as to the book entries. *Ib.*

117. If money is left with a national bank in a sack, with the express understanding that it is not to be mingled with the bank's funds, but the identical bills or coins are to be returned in the same condition, and this is done to make a showing of money to a bank examiner, as if it were the money of the bank, then the entry thereof on the books of the bank as money deposited is a false entry. *Ib.*
118. If the jury be charged that a false entry on the books of a national bank alone gives rise to the presumption, not only that the entry was made with criminal intent, but also with knowledge of its falsity, but elsewhere in the charge it was said that a false entry must be known to be false, and designed and intended to deceive, the charge is not erroneous. *Ib.*
119. Where the court has several times stated to the jury that the indictment charges the making of false entries in the books of the bank, with intent to deceive the bank examiner, and the making of false reports, with intent to deceive the comptroller, it is not misleading to thereafter say that defendant is guilty if he made such false entries and report "with the intent mentioned in the statute," although the statute mentions several other intents. *Ib.*

## DEPOSITS:

1. The relation of banker and depositor is that of debtor and creditor. Deposits on general account belong to the bank and are part of its general fund. The bank becomes a debtor to the depositor to the amount thereof, and the debt can only be discharged by payment to the depositor, or pursuant to his order. *The Etna National Bank v. The Fourth National Bank, 46 N. Y., 82.*
2. The contract has none of the elements of a trust. For a breach on the part of the bank of the obligation resulting from the relation between the parties the depositor alone can sue. *Ib.*
3. General deposits in a commercial bank on account of the depositor, without being complicated by any other transaction than that of the depositing and withdrawing of the moneys, transfers the ownership of the money to the bank; and the relationship with reference thereto, as between the bank and the depositor, is simply that of debtor and creditor. *Collins v. State, 15 So., 214.*
4. A deposit made in the usual course of business vests in the bank, and can not be recovered by the depositor on the ground of fraud, though the bank was insolvent and failed on the next day, and though the deposit was made in reliance on representations of the president that the bank was all right, unless the officers of the bank knew of its insolvency at the time of the deposit. *New York Breweries Co. v. Higgins, 29 N. Y. S., 416.*
5. A trustee who deposits in a bank and causes to be credited to his private account money of the trust fund without giving notice that it is not his private property or making any special agreement in regard to it, thereby converts it to his own use; so that the bank, in the absence of any notice that it is not his private property, may apply it as such. *School District v. First National Bank, 102 Mass., 174.*
6. Where an agent deposits in a bank, to his own account, the proceeds of property sold by him for his principal under instructions thus to keep it, a trust is imposed upon the deposit in favor of the principal, and his right thereto is not affected by the fact that the agent at the same time deposits other moneys belonging to himself; nor is it affected by the fact that the agent, instead of depositing the identical moneys received by him on account of his principal, substitutes other moneys therefor. *Van Allen v. The American National Bank, 52 N. Y., 1.*
7. Where an agent or trustee has deposited money belonging to his principal or beneficiary in a bank to which he is himself indebted, and the bank,

## DEPOSITS—Continued.

- without his authority and in ignorance of the true ownership of the fund, has applied it on the debt, the owner is not debarred from recovering it from the bank if it can be identified. *Burtnett, Adm'r, v. The First National Bank, 38 Mich, 630.*
8. A bank is not chargeable with interest on sums deposited to the credit of customers to be drawn against by check until payment be demanded, unless upon special contract. *Parkersburg National Bank v. Als., 5 W. Va., 50.*
  9. Unlike checks, cash deposited by customers with the bank ceases to be the property of the depositor, and becomes the property of the bank, creating at once the relationship of debtor and creditor. *Balbach et al. v. Fringhuysen, Receiver, etc., 15 Fed. Rep., 675.*
  10. Plaintiff made a certain payment to defendant bank, and received in exchange a note signed by a firm composed of the officers of the bank, and the business of which was transacted in the bank's office. He subsequently gave a check to his wife, which was also exchanged at the bank office for a similar note. Plaintiff and his wife could both read and write, and had transacted considerable business with the banks. Plaintiff retained the notes for two years, and upon the failure of the firm began suit to re-form the notes and change them into certificates of deposit of the bank on the ground that he intended to deposit his money with the bank. *Held, that plaintiff was not entitled to a decree. Murphy v. First National Bank (Iowa), 63 N. W., 702.*
  11. Where several deposits in bank have been made on the same account, and the title to one of the deposits is disputed, checks drawn on the account will be first applied to the deposits not in dispute. *Hauptmann v. First National Bank (Sup.), 31 N. Y. S., 364.*
  12. Testimony that the cashier of a bank failed to enter deposits on its books is not admissible as against the depositor to show that the deposits were made with the cashier in his individual capacity. *L'Herbette v. Pittsfield National Bank (Mass.), 38 N. E., 368.*
  13. An envelope, on which the sums paid into and drawn out of a bank by a depositor are entered by the cashier, is admissible against the bank to show the state of his account. *Ib.*
  14. A national bank, not designated as a depository of public moneys, which receives, under the permissive authority of law and the regulations of the Post-Office Department, deposits of money made by postmasters in their official capacity, thereby assumes a fiduciary relation to the Government, and becomes a bailee of the Government, so as to become directly responsible to it for any moneys which it knowingly or negligently allows the postmaster to withdraw by private check, or otherwise appropriate to his own use; and where, after the removal of the postmaster, he deposits a sum to make good a shortage in his balance, the bank can not apply it in discharge of a debt due it from him personally. *United States v. National Bank of Asheville et al., 73 Fed. Rep., 379.*
  15. By reason of this trust relation, equity has jurisdiction of a bill by the Government to require an account and settlement of the moneys so deposited with it; and this remedy is not affected by the fact of a cumulative remedy at law against the postmaster on his official bond. *Ib.*
  16. Where a bank knows that money deposited with it to the general credit of a depositor is held in trust by such depositor, the bank has no right to apply such deposit to the payment of a note due to it from the depositor; *57 Ill. App., 107, reversed. Clemmer v. Drovers' National Bank (Ill. Sup.), 41 N. E., 728.*
  17. An indictment under a statute declaring it an offense if an officer of a bank shall receive a deposit, "knowing, or having good reason to believe, the establishment to be insolvent," is not sufficient where it does not allege the insolvency, but merely follows the words of the statute, as there would be no offense if the bank was not insolvent, though the officer believed it was. *State v. Bardwell (Miss.), 18 So., 377.*
  18. Where one mails to a bank money and checks for deposit, but the bank refuses to acknowledge receipt thereof, and persistently denies such receipt, the relation of depositor and depositee is not created. *Miller v. Western National Bank (Pa. Sup.), 33 A., 684.*
  19. Where a bank positively and repeatedly denies one's right to make any claim upon it in respect of currency and checks mailed by him to it for deposit, the depositor need not make demand before bringing suit on account of such deposit. *Ib.*

## DEPOSITS—Continued.

20. On trial on an indictment under Comp. St. 1895, §§ 637, 638, for receiving a deposit in an insolvent bank, defendant offered to show that the deposit was made by a customer whose account was at the time overdrawn in an amount larger than the deposit. *Held*, that the evidence was admissible as tending to show that the deposit was made and accepted as an application on the depositor's indebtedness to the bank. *Nichols v. State (Neb.)*, 65 N. W., 774.
21. When a customer of a bank who has overdrawn his account makes a deposit, the presumption is, in the absence of evidence, that the deposit was general, and was made and received toward the payment of the overdraft. *Ib.*
22. A bank depositor, on rumors of its insolvency, went to withdraw his deposits, but was informed by the vice-president and director that the bank was perfectly solvent, and that "we have got all the money you want. You need never have any fears of this bank as long as I am in it." Such depositor, relying on such representations, permitted his deposits to remain. It was in fact insolvent when the representations were made. *Held*, that such vice-president and director was personally liable to such depositor for the money lost by the failure of the bank. *Townsend v. Williams (N. C.)*, 23 S. E., 461.
23. A person deposited money with a bank, taking from it a deposit slip in the form used for general deposits. Upon such slips were the words, "Security for signing bond to be held by bank." Subsequently the depositor, in order to change the security so the \$700 would be available for one purpose and \$800 for another, drew an ordinary check, which was marked "Paid," and a certificate of deposit for \$800 made out, to be held by the surety, and \$700 to secure other bondsmen. The first-named certificate was afterwards paid by the bank. The depositor testified that the deposit was a special one. *Held*, a general deposit and not a trust fund in the hands of a receiver. *Dearborn v. Washington Sav. Bank (Wash.)*, 42 P., 1107; *Watson v. Sheafe, ib.*
24. A deposit made in a bank at a time when the officers knew that it was insolvent can not be recovered from the assignee unless it can be identified and traced into his hands. *In re Commercial Bank (Ct. Insolv.)*, 2 Ohio N. P., 170.
25. In an action by a bank to recover money advanced on a draft, for goods sold, deposited with it by the vendor, where it claims that the deposit was made for collection, and the depositor that it was a sale, it is proper to instruct that if it was a sale the bank could not recover, though there is evidence that the vendee, after the deposit, paid part of the price for which the draft was drawn directly to the vendor. *Bank of Gunterville v. Webb (Ala.)*, 19 So., 14.
26. An instruction that if an illiterate depositor, to whom a bank cashier fraudulently gave a deposit slip showing a deposit of a draft for collection instead of as a discount, "within a reasonable time, and on his first opportunity," repudiates the transaction as shown by the slip, would make no difference, is not objectionable as leaving to the jury the question of reasonable time. *Ib.*
27. Where a bank cashier, in receiving from an illiterate person a draft sold to the bank, fraudulently makes out his deposit slip for him so as to show a deposit for collection, and the depositor subsequently, on discovering the fraud, repudiates the transaction as a deposit for collection, and, on an issue as to whether the transaction was a purchase or a deposit for collection, the bank admits that the slip was a receipt for the draft, and the depositor claims that it was one for the proceeds, it is proper to refuse to instruct for the bank that the retention of the slip by the depositor after repudiation, and using it as evidence of its demand against the bank, rendered it binding on him. *Ib.*
28. Where a bank cashier, in receiving from an illiterate person a draft sold to the bank, fraudulently makes out his deposit slip for him so as to show a deposit for collection, it is error to admit evidence that the bank required the cashier to pay the draft on failure to collect it, on the issue as to whether the bank was liable as purchaser or as a receiver for collection only. *Ib.*
29. On an issue as to whether the delivery of a draft to a bank was a purchase or a deposit for collection, the depositor may testify to his illiteracy to explain his accepting the deposit slip; and, having on cross-examination

## DEPOSITS—Continued.

- given the name of the person who first informed him of its contents, he may testify when and where the information was given. *Ib.*
30. One who draws a check on a bank in which he has sufficient funds for its payment, not encumbered by an earlier lien in favor of the bank, may sue such bank for damages on its refusal to pay the check to the drawee. *Mt. Sterling National Bank v. Green (Ky.)*, 35 S. W., 911.
  31. A bank may properly refuse to honor the check of a depositor who is indebted to it on a past-due note for an amount greater than the sum on deposit. *Ib.*
  32. The duty which a bank holding a note owes to an indorser thereon, to appropriate a deposit in the bank to payment of the note, exists only where the maker of the note, at its maturity, has a deposit sufficient to pay it, and not previously appropriated to any other purpose, and does not apply to a deposit made after the maturity of the note, or to a deposit by a prior indorser, though he be in fact the principal debtor, and the maker be an accommodation maker. *First National Bank v. Peltz (Pa. Sup.)*, 35 A., 218.
  33. Decedent deposited bonds and coupons with a bank, and took a writing, signed by the cashier, acknowledging their receipt, and that they were "to be sold, and the proceeds placed to her credit." Held, that a delivery of the receipt, with an indorsement thereon, signed by decedent, requesting the cashier to "let" plaintiff "have the amount of the within bill," and with the intention to pass title thereto, constituted a valid gift of the money due from the bank. *Crook v. First National Bank (Wis.)*, 52 N. W., 1131.
  34. A deposit slip issued by a banker, acknowledging the receipt of the amount of money therein named, is intended merely to furnish evidence, as between the depositor and the bank, that on a given day there was deposited a given sum, and not that such sum remains on deposit, and hence the delivery of a deposit slip to a third person by the depositor does not operate as an assignment of the deposit. *First National Bank v. Clark (N. Y. App.)*, 32 N. E., 38.
  35. A conversation between a bank depositor and a third person, to whom he had delivered the deposit slip, and in whose favor he had drawn a check for the amount, in which he stated that the deposit would not be available for ten days, and that he wanted the check discounted immediately, which was accordingly done, and the money paid him by such third person, does not, as a matter of law, operate as an assignment of the deposit to such third person: and a finding by the jury that it did not will not be disturbed on appeal. *Ib.*
  36. Designating a national bank as a depository of public moneys does not constitute it an agent of the Government, or render the Government liable for moneys lost by a failure of such bank. *Branch v. The United States*, 1 N. B. C., 363.
  37. Such bank does not become a custodian of public moneys deposited with it, but it becomes a debtor to the United States the same as it does to other depositors for individual deposits. *Ib.*
  38. Certain moneys coming into the possession of the clerk of a Federal court pending a litigation were by him deposited in a national bank which had been designated as a depository of public moneys. The bank failed. Held, that the United States were not liable for the money so deposited. *Ib.*
  39. Defendant, who had money on deposit in a national bank, when demanding payment thereof, was induced by an officer of the bank to sign a promissory note, which was represented to him to be a receipt for the money. He was unable to read English. Held, that he was not liable to the bank upon the note. *Resh v. First National Bank of Allentown*, 93 Penn. St., 397; 3 N. B. C., 724.
  40. Plaintiff, who was unable to read, deposited money in a national bank and took a certificate of deposit therefor, which the officers of the bank represented was a certificate of the bank. It was, on its face, the certificate of a private banking firm, composed of some of the officers of the bank. Held, that the bank was liable for the amount of the deposit. *Zeigler v. First National Bank of Allentown*, 93 Penn. St., 393; 39 Am. Rep., 753; 3 N. B. C., 721.
  41. Where the officers of a bank, when they received a deposit which they applied to the payment of a debt due from the depositor to the bank,

## DEPOSITS—Continued.

- knew or had reason to believe that the deposit contained moneys belonging to others, for whom the depositor was but the agent or factor, the persons who were in equity the owners of the money were entitled to recover it from the bank. *Union Stock Yards National Bank v. Moore et al.*, 79 Fed. Rep., 795.
42. A postmaster at Lewiston, Idaho, with intent to defraud the Government, and without receiving any money, issued post-office orders upon the postmaster at Pueblo in favor of the Stockgrowers' Bank. He mailed the orders to the bank with a letter purporting to be written by one Wilson, and directed the bank to draw the money and hold it subject to said Wilson's order. The bank, without knowledge of the fraud, obtained the money as directed, but in doing so acted as a principal without disclosing their agency in the matter. The Lewiston postmaster, under the name of Wilson, subsequently drew the greater part of the money from the bank, and suit was afterwards brought against it by the United States to recover the money so obtained on the order. Held, that the bank was liable. *United States v. Stockgrowers' National Bank of Pueblo*, 30 Fed. Rep., 514.
43. Money deposited in a bank without stipulation as to place of payment is payable to the depositor at the bank. *McBee v. Purcell National Bank (Indian Ter.)*, 37 S. W., 55.
44. Where, after the maturity of a promissory note held by a bank, and due protest and notice thereof, the maker makes a general deposit in the bank of an amount sufficient to pay the note, this does not of itself, as between the bank and an indorser, operate as a payment. In the absence of any expressed agreement or directions it is optional with the bank whether or not to apply the money in payment; it is under no legal obligation so to do. *The National Bank of Newburgh, respondent, v. Daniel Smith, appellant*, 66 N. Y., 271.
45. The mere discounting of paper, and placing the amount thereof to the credit of a depositor who already has a large balance to his credit, does not make the bank a purchaser for value so as to protect it against infirmities in the paper. Entering the amount of the discount to the credit of the depositor simply creates the relation, between the bank and the depositor, of debtor and creditor; and as long as that relation remains and the deposit is not drawn out the bank has simply promised to pay the depositor, has parted with no value, and is not entitled to the protection of a bona fide holder of paper. *Ib.*
46. A trust can not be implied from a mere deposit in a bank by one person of his own money in the name of another. *Bearer v. Beaver (N. Y.)*, 22 N. E., 949; 117 N. Y., 421.
47. Although the relation between a bank and its depositor is that merely of debtor and creditor, yet the fund does not change its character from the fact that the money has been deposited in bank to the credit of the depositor. If the money in his hands was impressed with a trust in favor of another the deposit will remain subject to the same trust. *Third National Bank v. Stillwater Gas Co.*, 30 N. W., 449; 36 Minn., 75.
48. A firm made an assignment, parts of its assets consisting of a sum on deposit in defendant bank. The assignee made demand for the deposit, which was refused, and he brought suit. After the demand, but before suit, a note against the assignors, held by the bank at the date of the assignment, matured. Held, that it could not be set off in the suit by the assignee. *Chipman v. Ninth National Bank (Pa.)*, 13 A., 707.

## DEPUTY COMPTROLLER:

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

DIRECTORS: See Officers.

## DISTRICT ATTORNEY:

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

## DIVIDENDS:

1. Equity has jurisdiction of a suit by the receiver of an insolvent national bank against all its shareholders to recover dividends unlawfully paid to them out of the capital at times when the bank had earned no net profits, and was in fact insolvent, it being in effect a suit to execute a trust, to undo a fraud, and to prevent a multiplicity of suits. *Hayden v. Thompson et al.*, 71 Fed. Rep., 60.
2. A bill by the receiver to recover the dividends illegally paid may be brought without an express order from the Comptroller of the Currency. *Ib.*
3. It can not be urged as a defense to such suit that the remedies provided by the national-banking act are exclusive, the right to recover diverted trust funds not being dependent on statute. *Ib.*
4. The fact that some of the defendants participated in but one or two of the sixteen dividends on which the suit was based, that others participated in more, and others in all the dividends does not render the bill multifarious. *Ib.*
5. The national courts, sitting in equity, act or refuse to act in analogy to the statute of limitations of the States in which they are sitting. *Ib.*
6. A stockholder in an insolvent bank who receives a dividend from funds properly belonging to the creditors holds it under an implied and not an express trust in favor of the creditors, and hence limitations run in his favor against an action to recover the dividend. *Ib.*
7. The rule that the time limited for beginning an action for fraud shall not commence to run while defendant conceals it does not apply when the concealment is by a third person. *Ib.*
8. In the absence of fraud the cause of action to recover the dividend wrongfully paid arose when the payment was made, and not upon the appointment of the receiver and the discovery that the other assets of the bank were insufficient to pay its debts. *Ib.*
9. A bank has a right to accumulate a surplus before declaring dividends on its stock. *Reynolds v. Bank of Mt. Vernon (Sup.)*, 39 N. Y. S., 623.
10. Where complainant has a decree in equity that defendant pay her dividends on stock held by her, and defendant has against complainant an unsatisfied judgment at law for an assessment on said stock, the court, on motion, will order the amounts to be paid under the decree applied on the judgment, though the judgment was at a former term and complainant intends to appeal therefrom. *Sowles v. Witters et al.*, 40 Fed. Rep., 413.
11. Liquidation dividends of a national bank belong to the holder of the shares, whether those shares be recorded upon the books of the bank or not, and must be paid to the holder of such shares on demand. *Bath Sav. Inst. v. Sagadahoc National Bank Me.*, 36 A., 996.

## ESTOPPEL:

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

## ESTOPPEL—Continued.

2. A director is not, by reason of his position, estopped from setting up the defense of usury in an action brought against him by the association. *Bank of Cadiz v. Slemmons*, 31 *Ohio St.*, 142.
3. Where a national-banking association has entered into a contract which it is not authorized to make, a party who has enjoyed the benefit of such contract can not question its validity. *Casey v. La Société de Credit Mobilier*, 2 *Woods*, 77; *German National Bank v. Meadowcroft*, 95 *Ill.*, 124.
4. Where officer of a bank guaranteed payment in name of bank and sold the note, the bank by retention and enjoyment of the proceeds is estopped to deny officer's act. *People's Bank v. National Bank*, 101 *U. S.*, 181.
5. The organization of a national bank under the national banking act may be put in issue by a party who has not estopped himself. But a party who has accepted as payee a promissory note payable at a banking institution which the parties to the note style a national bank, and has sold and transferred the note to such banking institution, can not be allowed to raise that issue by merely averring want of knowledge or information sufficient to form a belief as to whether the institution is a body corporate, etc. *Huffaker v. National Bank of Monticello*, 12 *Bush*, 287; 1 *N. B. C.*, 504.
6. If, upon inquiry by the surety, the cashier, knowing that he is a surety, inform him that the note is paid, intending that he should rely upon his statement, and the surety does so, and in consequence changes his position by giving up securities, or indorsing other notes for the principal, or the like, the bank will be estopped to deny that such note is paid. *Cochecho National Bank v. Haskell et al.*, 51 *N. H.*, 116.
7. A stockholder of a private corporation, when sued by its creditors, is estopped from denying the legal existence of the corporation, or insisting that its charter has been forfeited by noncompliance with statutory provisions for which a forfeiture might be judicially declared. *National Commercial Bank v. McDonnell*, 92 *Ala.*, 387.
8. Where an officer of a bank loaned money for his individual benefit upon pretended collateral security of the bank. *Held*, that his bank was estopped to deny the loan and is liable therefor, as the lender dealt with him solely in his official capacity. *Stewart v. Armstrong*, 56 *Fed. Rep.*, 167.
9. Vice-president of bank, also manager of a commercial house, substituted as collateral notes to order of his house, and indorsed by them without consideration. *Held*, that, as against holders of collateral, the house was estopped to deny that these notes were properly pledged as security for a loan to his bank. *Ib.*
10. The estoppel upon his bank exists only in favor of lender. Hence, his house has no remedy against it for any liability enforced by the lender on account of its indorsed notes so pledged. *Ib.*
11. A shareholder who has held himself out to the world as such is estopped to deny that the association was legally incorporated. *Casey v. Galli*, 94 *U. S.*, 673; *Wheelock v. Kost*, 17 *Ill.*, 296.
12. A person who received dividends on shares of stock standing in his name on the books of a national bank is estopped from denying his liability on the ground that he returned the same by check to an officer of the bank. He is presumed to be the owner of the stock when his name appears upon the books of the bank, and the burden of proof is upon him to show that he is not in fact the owner. *Finn v. Brown*, 142 *U. S.*, 56.
13. A shareholder against whom suit is brought to recover the assessment made upon him by the Comptroller will not be permitted to deny the existence of the association, or that it was legally incorporated. *Casey v. Galli*, 94 *U. S.*, 673.
14. In such suit stockholder is estopped to deny existence or validity of corporation. *Ib.*
15. The legality of the appointment of the receiver can not be questioned by the debtors of the bank when sued by him. The bank may move to have the appointment set aside, but the debtors can not. *Cadle v. Baker*, 20 *Wall.*, 650; *Platt v. Beebe*, 57 *N. Y.*, 339.
16. A corporation which received and used the proceeds of a discount of notes by its president is estopped to deny his authority to discount the paper. *German National Bank v. Louisville Butchers' Hide and Tallow Co. (Ky.)*, 29 *S. W.*, 382.

## ESTOPPEL—Continued.

17. Where the cashier, intrusted by its directors with its entire management, has been accustomed in having paper rediscounted to guarantee its payment, the bank will be estopped from denying his authority to so guarantee it. *First National Bank v. Stone (Mich.)*, 64 N. W., 487.
18. Where the president of a bank procures advancements to be made to a relative by the bank, promising to become liable therefor, and not to receive payment of any part of the amount which such relative owes him individually until the bank was paid, he is estopped to claim the benefit of a priority given his debt in a mortgage executed by such relative over that due the bank, and whatever benefit accrues to him under such mortgage is subordinate to the claim of the bank. *Brown v. Farmers and Merchants' National Bank (Tex. Civ. App.)*, 31 S. W., 216.
19. A bank which causes property owned by it to be conveyed by a deed regular in form to a worthless corporation, organized by its own directors, and then loans such corporation money, takes its notes and discounts them with strangers, by representing them as prime paper and on the strength of such corporation's apparent ownership of such property, is thereafter estopped, as against the holders of the notes, to assert that the conveyance was ultra vires. *Butler et al. v. Cockrill*, 73 Fed. Rep., 945.
20. The holder of part of the bonds of an insolvent corporation is not estopped to set up the invalidity or want of consideration of other of the bonds not in the hands of innocent holders. *Farmers & Merchants' National Bank v. Waco Electric Railway & Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers & Merchants' National Bank*, ib.
21. In order to constitute a ratification of an unauthorized act, the act relied on as such ratification must be performed with knowledge of the material facts in the absence of circumstances creating an equitable estoppel. *Columbia National Bank v. Rice (Neb.)*, 67 N. W., 165.
22. The fact that the bank stamped the original note "Paid," instead of "Renewed," in the belief that the forged signature of the surety on the renewal note was genuine, does not estop it from enforcing its claim against the surety on the original note, though the surety, seeing the latter in the hands of the principal, believed it had been paid, and signed other notes of the principal as surety, to his damage. *Lyndonville National Bank v. Fletcher (Vt.)*, 34 A., 38.
23. After a party has recovered judgment against a corporation, as such, and obtained the appointment of a receiver therefor, he can not in the same suit deny its corporate entity and seek to hold the stockholders thereof liable as partners. *First National Bank v. Dovetail Body & Gear Co. (Ind. Sup.)*, 42 N. E., 924.
24. A bank which received a letter from another bank asking in regard to the character and financial standing of a certain person, without any intimation as to the making of a loan, is not estopped, as against a loan subsequently made by the inquiring bank, to claim a chattel mortgage lien on the man's property, because, in its answer, it merely stated the man's character and assets above his indebtedness, without stating that he was indebted to it. *First National Bank v. Marshall & Ilsley Bank (Mich.)*, 65 N. W., 604.
25. Statements of a mortgagor, made for the purpose of obtaining credit for a corporation of which he was a member, that he had sold to it the mortgaged property, would not conclude the mortgagee, unless it had knowledge thereof at the time, and kept silent. *Id.*
26. One who has demanded a certain amount as a balance due on a trade is not estopped from suing for a greater amount, and may explain the demand. *First National Bank v. Lynch (Tex. Civ. App.)*, 25 S. W., 1042.
27. A partner who is made known by his fellow-partner to a third person, in order to obtain credit, can not afterwards claim to be a dormant partner as to such person, so as to relieve him from the necessity of giving notice upon retiring from the partnership. *Milmo National Bank v. Carter (Tex. Civ. App.)*, 20 S. W., 836.
28. The fact that a party to a contract which is void as against public policy has received the benefits therefrom does not estop him when sued thereon from setting up such defense. *Brown v. First National Bank (Ind. Sup.)*, 37 N. E., 158.
29. The maker of a note payable at Tuscaloosa Fence Factory is estopped in a suit thereon by an innocent purchaser for value to deny the existence of such a place. *Brown v. First National Bank (Ala.)*, 15 So., 435.

## ESTOPPEL—Continued.

30. A wife, jointly with another person, signed a note to her husband's order, and delivered it to him to have discounted, and with the proceeds pay a debt of his. The husband applied to a bank official, who had notice that the note was made without consideration, but did not have notice that the proceeds were to be applied for the husband's benefit, and the official offered to discount it by a check to the wife's order, which the husband accepted, and afterwards procured his wife to indorse and deliver to him, she knowing that it was the proceeds of her note. *Held*, that the wife was estopped from setting up against the bank that she was a mere surety on the note. *Hackettstown National Bank v. Ming*, (N. J. Ch.), 27 A., 920.
31. The organization of a national bank under the national banking act may be put in issue by a party who has not estopped himself. But a party who has accepted as payee a promissory note, payable at a banking institution which the parties to the note style a national bank, and has sold and transferred the note to such banking institution, can not be allowed to raise that issue by merely averring want of knowledge or information sufficient to form a belief as to whether the institution is a body corporate, etc. *Huffaker v. National Bank of Monticello*, 12 Bush., 287; 1 N. B. C., 504.
32. H., being indebted to a national bank for a considerable sum, for which the bank held certain corporate stock as collateral security, in writing authorized the president and directors of the bank to sell at their discretion all the stock and apply the proceeds of the sale upon his indebtedness. Thereafter, after giving H. ample notice of an intention to sell, the stock was sold and transferred to three of the directors of the bank, at a price above the market value, and the amount received from the sale applied upon the indebtedness of H. H. received an itemized statement of the proceeds of the sale and of its application upon his indebtedness, to all of which he made no objection. Five years thereafter H. commenced an action against the bank for the purpose of obtaining a decree redeeming the stock, and for an accounting. *Held*, that the action could not be maintained: First, because by his silence he was estopped; and second, because of delay in bringing suit. *Hayward v. Eliot National Bank*, 96 U. S., 611; 2 N. B. C., 1.
33. A national bank purchased the stock of a dealer in wall paper at a sale under an execution in its favor, and afterwards organized a corporation to take and dispose of this stock, such corporation being managed by the officers of the bank, and controlled by it. In order to dispose of the stock with advantage, new stock was purchased on credit, the bank, through its cashier, informing the seller, upon inquiry, of the relation between the bank and the corporation, and that the bank would see that the bills were paid if the goods were sold. *Held*, that whether or not it was within the powers of the bank to purchase new stock to help the sale of that brought on execution sale, the bank having received and appropriated the proceeds of the goods purchased, was estopped to set up in a suit for the price a want of power to make the purchase. *American National Bank v. National Wall Paper Co.*, 77 Fed. Rep., 87.
34. A national bank which returns its capital for taxation is not thereby estopped from setting up that the same was not subject to taxation, and refusing to pay the tax. *Brown v. French*, 80 Fed. Rep., 166.
35. The judgment in an action is conclusive in a subsequent action between the same parties upon the same cause as to all questions which might have been presented and determined in the first suit; but in a subsequent action between the same parties upon a different cause it is conclusive only upon such questions as were actually litigated and determined in the first suit. *Lawrence v. Stearns*, 79 Fed. Rep., 878.
36. One who has been prosecuted to judgment upon a cause of action based on the negligent act of another, who has been called in to defend and has defended the suit, may sue such other party for indemnity, and rest his case upon the former adjudication, it being shown that it was in consequence of such negligence that the former judgment passed. *Ib.*
37. The cashier of a bank does not act as its agent or representative in answering an inquiry addressed to him by another bank as to the business standing of a third person; and the bank is not bound or estopped by statements so made by him, his act being one not relating to the business of his bank, but simply one of customary courtesy, rendered

## ESTOPPEL—Continued.

- without consideration. *First National Bank of Manistee, Mich., et al., v. Marshall and Ulsley Bank of Milwaukee, Wis., 83 Fed. Rep., 725.*
38. The failure of the officers of a bank, in answering a general inquiry from another bank as to the character and standing of a customer, to disclose the fact that the customer was indebted to their bank, and that it held liens on certain of his property, will not estop it to assert such liens as against a mortgage subsequently taken by the inquiring bank in the absence of any fraudulent intent. *Ib.*

## EVIDENCE:

1. The certificate of the Comptroller of the Currency that an association has complied with all the provisions required to be complied with before commencing the business of banking is admissible in evidence upon a plea of *nil tiel corporation*; and such certificate, together with proof that the association has been acting as a national banking association for a long time, is amply sufficient evidence to establish, at least prima facie, the existence of the corporation. *Mix v. The National Bank of Bloomington, 91 Ill., 20; Merchants' National Bank of Bangor v. Glendon, 120 Mass., 97.*
2. The certificate of the Comptroller of the Currency duly made is sufficient evidence of the appointment of the receiver in an action brought by him. *Platt v. Beebe, 57 N. Y., 339; 1 N. B. C., 725.*
3. And in a suit against the association or its shareholders such certificate of the Comptroller is conclusive as to the completeness of the organization. *Casey v. Galli, 94 U. S., 673.*
4. Under the national banking act, a copy of the certificate of organization of a United States national bank, which is certified by the Comptroller of the Currency and authenticated by his seal of office, is competent evidence in a State court. *Tapley v. Martin, 116 Mass., 275; 1 N. B. C., 611.*
5. In an action by "The West River National Bank of Jamaica, Vermont," *Held*, that the certificate of the Comptroller of the Currency of the existence of a corporation under the name of "The West River National Bank of Jamaica," described as located in the town of Jamaica, Vermont, was admissible under the general issue for the purpose of proving the plaintiff's corporate existence. *Thatcher v. West River National Bank, 19 Mich., 196; 1 N. B. C., 622.*
6. It is no objection to the admission in evidence of the certificate of the organization of a national bank that the notary before whom it was acknowledged was one of the shareholders of the bank. The Comptroller's certificate of compliance with the act of Congress removes any objection which might otherwise have been made to the evidence on which he acted. *Ib.*
7. A certificate signed by the Deputy Comptroller of the Currency as "Acting Comptroller of the Currency" is a sufficient certificate by the Comptroller of the Currency within the requirements of Rev. St., sec. 5154. *Aspinwall v. Butler, 133 U. S., 595.*
8. A letter from the Comptroller directing the receiver to institute suit, if not objected to at the time, is sufficient evidence that the Comptroller has decided that the enforcement of the individual liability of the shareholders is necessary. *Bowden v. Johnson, 107 U. S., 251.*
9. In an action by a national bank, plaintiff may prove that it is a corporation de facto by parol evidence; that it is carrying on a general banking business as a national bank, authorized by the general laws of the United States, under the name by which it has sued, the court taking judicial notice of such laws. *Yakima National Bank v. Knipe, 33 P., 334; 6 Wash., 348.*
10. In accordance with the provisions of the Minnesota statute (Gen. St., 1878, c. 26, § 8; Gen. St., 1894, § 2275), making the certificate of protest of a bill or note of any notary public of that or another State evidence of the facts therein certified, such a certificate is competent evidence, in a Federal court sitting in Minnesota, of the presentment, demand, dishonor, or notice of dishonor of a note drawn in Minnesota and payable and protested in Connecticut. *Nelson v. First National Bank of Killingley, 69 Fed. Rep., 798.*
11. A letter written in the ordinary course of business by a clerk in the office of one sought to be charged as indorser of a note, acknowledging the receipt of notice of the protest thereof, is competent evidence of the sending of the notice. *Ib.*

## EVIDENCE—Continued.

12. Upon the question of the value of stock in a corporation which has been placed in the hands of a receiver, under a statute of the State creating it, in proceedings for its dissolution as insolvent, the opinions of competent witnesses as to the value of the stock are admissible, as is also evidence of the amount and value of the assets and liabilities of the corporation at different times between the appointment of a receiver and the sale of the assets in accordance with the statutory requirements. *Ib.*
13. Upon the same question it is also admissible to prove the amounts realized at the sales made of the property of the corporation by the receiver, under the order of the court, in the regular course of the insolvency proceedings, though taking place at a time remote from that to which the inquiry as to the value of the stock relates. *Ib.*
14. A witness ought not to be permitted to give an opinion as to the value of an article when it does not appear that he has acquired any correct information from which to form an opinion, or that he has formed any opinion whatever. *Ib.*
15. When evidence which may have been irrelevant, or otherwise open to an objection seasonably taken, has been admitted without objection, the witness being examined and cross-examined by the respective parties, it is not error to deny a motion to strike out such evidence, made after its tendency and effect have been disclosed. *Farmers & Traders' National Bank of Covington, Ky., v. Greene et al., 74 Fed. Rep., 439.*
16. When the books of a bank are offered in evidence by one party to a suit, the other party is entitled to avail himself of any part of the evidence contained therein, such as the state of a particular account. *Blanchard v. Commercial Bank of Tacoma, 75 Fed. Rep., 249.*
17. In an action to recover a sum alleged to have been loaned to a bank, the receiver thereof claimed that the loan was to the president of the bank personally. He also contended that the bank's books should not be considered as evidence that the loan was to the bank because they were not properly kept, and he offered to show by expert testimony what would have been the proper method of entering the transaction if the loan had been made to the bank. *Held,* that this evidence was properly excluded, as it did not appear that there was any such ambiguity in the account as to require expert evidence in relation thereto. *Ib.*
18. Where a jury is waived and the court makes special and general findings, an appellate court is not required to weigh the evidence and determine the preponderance thereof, but will only consider whether the pleadings and special findings are adequate to support the judgment. *Walker v. Miller, 8 C. C. A., 331; 59 Fed. Rep., 870, followed.*
19. On an issue as to whether the deposits of plaintiffs' testator in defendant bank were interest bearing, evidence of the value of the use of money in vicinity of the bank, and that testator received interest on similar deposits in other banks, and that one bank offered him 5 per cent on any money that he might deposit, is admissible in rebuttal of defendant's evidence that the agreement between the parties, by which testator's account should be interest bearing, was abrogated by a subsequent agreement that it should not bear interest. *Mervin, J., dissenting. McLoughlin v. National Mohawk Valley Bank (Sup.), 20 N. Y. S., 171.*
20. An instruction that a party alleging fraud must prove it by a preponderance of the evidence, so clear that it leaves the mind well satisfied that the charge is true, requires too high a degree of proof, since it is sufficient if the jury believe a material fact in issue, from the evidence, even if the proofs do not generate a belief which entirely satisfied the mind. *Hutchinson National Bank v. Crow, 56 Ill. App., 558.*
21. The certificate of organization of a national bank, issued by the Comptroller of the Currency, is competent evidence of the incorporation of the bank. *National Bank of Commerce v. Galland (Wash.), 45 P., 35.*
22. Where the cashier of a bank, who assumed to be acting as such, applied to another bank in the usual course of business to discount a note produced by him, payable to himself, and regularly indorsed by him in both his individual and official capacity, neither the fact that he appeared to be the payee and first indorser and his bank the second indorser, nor that the avails of the note were received by him personally, was conclusive evidence that the indorsement of his bank was unauthorized or

## EVIDENCE—Continued.

- for his own accommodation. *Merchants' National Bank v. McNeir (Minn.)*, 53 N. W., 178.
23. In an action by a bona fide holder on bonds of a school district, purporting to have been issued in satisfaction of a judgment against the district, as authorized by acts 17th Gen. Assem., c. 132, the defense was that such bonds had been fraudulently issued after the judgment had been already satisfied by a prior issue of bonds. Held, that, after a showing that a diligent search had been ineffectually made for the records of the district authorizing the first issue of bonds, and after the then secretary of the district identified one of such bonds as having been issued in payment of the judgment in question, and had partly described the others, such bonds purporting on their face to have been issued by the officers of the district, and having been afterwards found to be valid obligations of the district by a court of competent jurisdiction, were themselves properly admitted in evidence. *First National Bank v. District Tp. of Doon (Iowa)*, 53 N. W., 301.
  24. Depositing in the post-office a letter properly addressed, with postage prepaid, is prima facie evidence that the sendee received it. *Ripley National Bank v. Latimer*, 2 Mo. App. Rep'r, 967.
  25. In an action to recover the amount paid to the payee and indorser of a check, on the ground that the amount of the check had been raised, where experts had testified that writing could be removed by acids without leaving any trace, and there was evidence that the name of the payee and amount in the check in question had been altered, but none that the check had been subjected to acids, experienced cashiers were properly allowed to testify as to the genuineness of the check, though not shown to be experts as to the effect of acids on writing. *Birmingham National Bank v. Bradley (Ala.)*, 19 So., 791.
  26. On an issue whether a check had been raised in amount, it was error to admit in evidence a check which bore evident signs of having been altered, as a result of experiments with acids which had been made thereon, for the purpose of showing that an alteration could not be made without detection. *Ib.*
  27. The testimony on another trial of an officer of a corporation with relation to previous corporate acts can not be proved as an admission binding upon the corporation. *Columbia National Bank v. Rice (Neb.)*, 67 N. W., 165.
  28. Proof of false statements knowingly made by the purchaser of goods, whereby he is shown to be possessed of a large amount of property over and above his liabilities, is admissible under an allegation that, being insolvent, he knowingly concealed his insolvency from the vendor. *First National Bank v. McKinney (Neb.)*, 66 N. W., 280.
  29. In an action on a note dated on Sunday, the burden is on plaintiff to show that it was in fact executed on a day which was not Sunday. *Hauerwas v. Goodloe (Ala.)*, 13 So., 567.
  30. In an action by a bank on a note dated on Sunday, its "discount register" is not admissible in evidence to show that the note in suit was a renewal of a note which matured on Sunday, and that the renewal note was made on a certain week day after its date and dated back to the date of the maturity of the first note, according to the custom of the bank. *Ib.*
  31. In an action by a bank on a note dated on Sunday, it is not error to admit evidence that the note is in the handwriting of the bank's cashier, and that he was not in the employ of the bank until after the date of the note, and that the note is a renewal note, and dates back. *Ib.*
  32. Where defendant, in a suit by a mortgagee against the mortgagor for the mortgaged property, claims payment of the debt the burden is on him of proving such payment. *First National Bank v. Hellyer (Kan.)*, 37 P., 130.
  33. The testimony of a witness in another case may be proven by anyone who heard it, and the reporter's notes are not the only or best evidence. *German National Bank v. Leonard (Neb.)*, 59 N. W., 107.
  34. The testimony of a witness in an action to which he was not a party may be proved in a subsequent action to which he is a party as an admission. *Ib.*
  35. Parol evidence is admissible to show that the word "accounts," as used in an assignment, for the purpose of security, of the "good and collectible accounts" of the assignor, covered not only such accounts as showed an

## EVIDENCE—Continued.

- unconditional liability on the part of the debtor at the date of the assignment, but also partially executed contracts and consignment contracts which called for payment in the future and on conditions to be performed. *Preston National Bank v. Emerson (Mich.)*, 60 N. W., 981.
36. As against bona fide purchasers of a note signed in blank on the back thereof by a third person before delivery to the payee, parol evidence is not admissible to show that such person signed as accommodation indorser, and not as joint maker, as presumed by law. *Salisbury v. First National Bank (Neb.)*, 56 N. W., 727.
  37. In an action by one bank against another on a note, and for money loaned, where defendant asserts that plaintiff bought the note, proof of the negotiations for the loan, and that defendant received its proceeds, is not incompetent as varying the written instrument. *First National Bank v. California National Bank (Cal.)*, 35 P., 639.
  38. Where the genuineness of the signatures of certain letters alleged to have been written by plaintiff were in question, and she admitted her signature to a certificate of stock, it was not error to send the stock book to the jury for a comparison of signatures. *Rose v. Winstboro National Bank (S. C.)*, 19 S. E., 487.
  39. An unsigned entry on a deed is inadmissible to show the time it was filed for record. *First National Bank v. Cody (Ga.)*, 19 S. E., 831.
  40. Parol evidence is admissible to show that a note, though in the possession of the payee, was delivered with the understanding that it would not be binding upon the makers unless signed by other persons. *Merchants' National Bank v. McNulty (Tex. Civ. App.)*, 31 S. W., 1091.
  41. In an action for malicious prosecution of an attachment, it is not error to refuse to permit plaintiff to testify whether defendant had any motive in procuring the issuance of the attachment other than an honest desire to collect a debt, and to limit him to a statement of the facts. *Hamer v. First National Bank (Utah)*, 33 P., 941.
  42. In an action by a national bank against a maker of a promissory note, the fact that the note is made payable at the plaintiff bank is not conclusive evidence that such bank is a corporation. *Hungerford National Bank v. Van Nostrand*, 106 Mass., 559; 1 N. B. C., 589.
  43. Under the acts of Congress authorizing questions arising on a trial or hearing before two judges in the circuit court, and upon which they are divided in opinion, to be certified to the Supreme Court of the United States for decision, each question certified must be one of law and not of fact, nor of mixed law and fact, and it must be a distinct point or proposition clearly stated, and not the whole case nor the question whether upon the evidence the judgment should be for one party or for the other. *Williamsport National Bank v. Knapp*, 119 U. S., 357; 3 N. B. C., 184.
  44. An indorser on certain notes made a compromise with the indorsee by which he gave his notes for a part of the amount due, he to be released from liability on the original notes upon payment of the compromise notes at maturity. *Held*, that evidence that money with which he made part payment on the compromise notes was borrowed by him was not admissible on an issue as to whether the indorsee, after accepting such payments, was estopped to hold him liable on the original notes. *Humphreys v. Third National Bank of Cincinnati*, 75 Fed. Rep., 852.
  45. An indorsee of a note agreed to receive, in compromise of an indorser's liability thereon, secured notes for a less amount, the indorsee to have the right, if the compromise notes were not paid when due, to sue the indorser for the balance remaining due on the original notes, after applying thereon the partial payments made on the compromise notes, and the proceeds of the security given therefor. *Held*, that the indorsee did not, by receiving part payments on the compromise notes after their maturity, waive the right to sue the indorser on the original notes. 66 Fed. Rep., 872, affirmed. *Ib.*
  46. Nor did he waive his right to proceed on the original note by failing to tender back the compromise notes or the security given therefor. *Ib.*
  47. Where the facts do not appear on the face of the judgment, oral evidence is admissible to show how credits thereon came to be allowed and what they were allowed for. *Ib.*

## EXECUTION:

1. A judgment against a national bank in the hands of a receiver only establishes the validity of the claim; the plaintiff can have no execution on such judgment, but must wait pro rata distribution. *Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383.
2. A sheriff in Texas has no power to levy upon or sell land lying outside his county, and his deed, describing by metes and bounds land purporting to have been levied on and sold, part of which lies outside his county, is void as to such part. *Short v. Hepburn*, 75 Fed. Rep., 113.
3. The imperfect description of property in a notice of sheriff's sale under execution will not necessarily vitiate the sale where the description is sufficiently certain so that no one is deceived as to the identity of the property sold. *Grundy County National Bank v. Rutison*, 61 Ill. App., 388.
4. Where judgment has been rendered in a State court against a national bank, and upon the execution issuing thereon a return of nulla bona has been made by the sheriff of the county where the bank is located, and the bank has ceased to discharge its functions as a fiscal agent of the United States, and is disposing of its assets which can not be reached by levy and sale under the common-law execution among its stockholders, thereby endangering the safety of those assets and the judgment debt of the creditor, equity will relieve by the grant of injunction and the appointment of a receiver. *Merchants and Planters' National Bank v. Trustees of Masonic Hall*, 2 N. B. C., 220.
5. A bill by a judgment creditor for discovery, showing that when the execution was returned unsatisfied and when the bill was filed there was property, within the knowledge of the creditor, subject to levy on execution, fails to show that the legal remedy has been exhausted, and is demurrable. *Merchants' National Bank of Chicago et al. v. Sabin et al.* 34 Fed. Rep., 492.

## EXPIRATION OF CORPORATE EXISTENCE:

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

## EXTENSION OF CORPORATE EXISTENCE:

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

## FALSE ENTRIES:

1. The only remedy for the making of a false return to the auditor, by the cashier of a bank, of the resources and liabilities of the bank, for the purposes of taxation, is afforded by revised statutes of Ohio, section 2679, which provides that the auditor may examine the books of the bank, and any officer or agent of it under oath, and make out the statement; and any officer of the bank may be fined not exceeding \$100 for failing to make the statement, or for willfully making a false one. *Miller v. First National Bank*, 21 N. E., 866.
2. Any entry on the books of the bank which is intentionally made to represent what is not true or what does not exist, with intent either to deceive its officers or defraud the association, is a false entry within the meaning of the statute. *United States v. Harper*, 33 Fed. Rep., 471.

## FALSE ENTRIES—Continued.

3. It may be made personally or by direction. *Ib.*
4. The erasure of figures already written in the books of a national bank and the substitution of other figures which falsify the state of the account constitute a "false entry" within the meaning of sec. 5209, Rev. St., by which it is declared to be a misdemeanor to make any "false entry in any book, report, or statement of the association, with intent to injure or defraud," etc. *United States v. Crecelius, 34 Fed. Rep., 30.*
5. Where false entries are made by a clerk at the direction of the president, the latter is a principal. *In the matter of Van Campen, 2 Ben., 419; United States v. Fish, 24 Fed. Rep., 585.*
6. A report of condition of a national bank, whether called for by the Comptroller of the Currency or not, which is a report in the usual form made by an officer of the bank in his official capacity, if it contains a false entry made with intent to deceive, is within Rev. St., sec. 5209, which declares such false entries to be a misdemeanor. *United States v. Hughitt, 45 Fed. Rep., 47.*
7. Where false entries were made by a bookkeeper in a statement requested by a national-bank examiner, purporting to give the balance due to depositors, which statement it was the duty of the examiner to make and not the bookkeeper, an indictment for making "false entries in a statement of the association" will not be sustained. *United States v. Ege, 49 Fed. Rep., 852.*
8. In an indictment of an officer of a national bank under sec. 5209, Rev. St., for making false entries in a report to the Comptroller of the Currency, it is no defense that such entries were made by a clerk and verified by the officer without actual knowledge of their truth, since it was his duty to inform himself. *United States v. Allen, 47 Fed. Rep., 696.*
9. A "false entry" in a report by a national-bank officer or a director to Comptroller of the Currency within the meaning of sec. 5209 is not merely an incorrect entry made through inadvertent negligence or mistake, but is an entry known to the maker to be untrue and incorrect and by him intentionally entered while so knowing its false and untrue character. *United States v. Graves, 53 Fed. Rep., 634.*
10. In determining whether a certain false entry, made by a national-bank officer in a report to the Comptroller, was made with intent to deceive or defraud, etc., within the meaning of the statute, the jury are authorized to infer the intent if the natural and legitimate result of such false entry would be to deceive any other officer or officers of the bank or any agent appointed to examine into its affairs. *Ib.*
11. In determining whether defendant made a "false entry" within the meaning of the statute when he included in such reports as "Loans and discounts" of the bank amounts which were being carried on the books of the bank as "overdrafts," the jury will not consider whether other national banks followed the same practice; but the jury, in determining whether such entry, if a "false entry," was made with intent to deceive and defraud, may consider whatever knowledge defendant is shown to have had as to practice of any other national bank in this respect. *Ib.*
12. It is not necessary to complete the offense of making a "false entry" in a report to the Comptroller of the Currency of the condition of a national bank, with intent to deceive or defraud, that any person shall have been in fact actually deceived or defrauded, for the making of such a "false entry" with the intent to deceive or defraud is sufficient. *Ib.*
13. Under sec. 5209 of the national-bank act it is an indictable offense to make a false entry in a report to the Comptroller of the Currency, or to aid and abet the making of such an entry. *United States v. French et al., 57 Fed. Rep., 382.*
14. It is not a "false entry" to enter under heading of "Loans and discounts" items which, on books of the bank and for convenience of its officers, have been temporarily withdrawn from that heading, and which are, from day to day, carried on the books of the bank under heading of "Suspended loans" while awaiting action of directors as to same being withdrawn from character of loans and entered up as a loss on profit and loss account. *United States v. Graves, 53 Fed. Rep., 634.*
15. The president and assistant cashier of a national bank are indictable as principals, under Rev. St., sec. 5209, for making a false entry in a report, although neither of them actually signed or attested the report. *Cochran v. United States, 15 S. Ct., 628.*

## FALSE ENTRIES—Continued.

16. The assistant cashier of a bank is indictable under Rev. St., sec. 5209, for making a false entry in a report to the Comptroller, although he is not one of the officers authorized by section 5211 to make such a report; for he may be regarded as within the category of "clerk or agent," within the terms of section 5209. *Ib.*
17. An indictment under Rev. St., sec. 5209, for making a false entry in a report to the Comptroller need not allege that such report was made by the banking association, or that it was actually verified by the oath or affirmation of the president or cashier, or attested by the directors, as required by section 5211; but it is sufficient to aver that defendant made such false entry "in a certain report of the condition of the First National Bank, \* \* \* made to the Comptroller of the Currency in accordance with the provisions" of Rev. St., sec. 5211. *Ib.*
18. The jury are warranted in finding that false entries were made with guilty intent from the testimony of defendant that the said entries were made under his direction, with the knowledge that they were not transactions of the day on which they were entered in the books of the bank. *United States v. Folsom, 38 P., 70.*
19. The "false entry" in the books or reports of a bank, which is punishable under Rev. St., sec. 5209, is an entry that is knowingly and intentionally false when made. It is not the purpose of the statute to punish an officer who, through honest mistake, makes an entry in the books or reports of the bank which he believes to be true, when it is in fact false. *United States v. Allis, 73 Fed. Rep., 165.*
20. If a president or cashier makes a false entry in a report of the condition of the bank to the Comptroller of the Currency, the jury are authorized to presume, from the false entry itself, in the absence of any explanation or of any other testimony, that he knew it to be false. This presumption results from the fact that it is the duty of the officer who verifies the report to know the condition of the bank, and if the report is false there is a prima facie presumption that he knew it. *Ib.*
21. A false entry, either in the books of the bank or in a report of its condition, is punishable only when the jury find that it was made by the defendant, or by his direction, with the intent either (1) to injure or defraud the bank, or some other corporation, or some firm or person; or (2) to deceive some officer of the bank; or (3) to deceive some agent appointed or thereafter to be appointed to examine the affairs of the bank. If any one of these intents is present the offense is complete. *Ib.*
22. Where an entry in the books or in a report of the bank's condition is in fact false, the jury are authorized to infer, from the false entry itself, an intent of the defendant to injure or defraud the bank, or some other corporation or individual, or to deceive some officer of the association, or an agent appointed to examine into the condition of the bank, if such would be the natural and probable consequence of the false entry. *Ib.*
23. A false entry made in the books or reports of a bank by a clerk, book-keeper, or other subordinate employee, by the command or direction of the president of the bank, is a false entry made by the president, and he is liable to punishment for it if he gives the direction knowing the entry to be false, or with the intent to defraud, deceive, etc. *Ib.*
24. If a false entry in the books or reports is made with a criminal intent, it is no defense that another false entry is also made, which offsets the former entry, with a like intent; but changes of this character are not as strong evidence of an intent to injure or defraud the bank, or to deceive its officers or examiners, as false entries which enable the officer making them to withdraw the funds of the bank without consideration. *Ib.*
25. Every overdraft, whether made by previous arrangement or not, whether secured or not, and whether drawing interest or not, is a loan, and is required by the law and the rules prescribed by the Comptroller to be listed and reported as an overdraft. It is, therefore, no defense to a charge of false entries in respect to overdrafts that they had been arranged for or secured, or that interest was to be paid upon them by agreement, if such false entries were made with a criminal intent; but in determining the intent the jury may consider the testimony of defendant that he considered the overdrafts as loans. *Ib.*
26. If the president of a bank makes or causes to be made false entries in its books, or in reports to the Comptroller, with the intent to deceive or defraud, etc., it is no defense that he struggled to save the bank from

## FALSE ENTRIES—Continued.

- failure and to provide money to pay its depositors by sacrificing his own property and borrowing money from others. *Ib.*
27. Rev. St., § 5209, making embezzlement, abstraction, or willful misapplication of the property of a national-banking association by an officer or agent a misdemeanor, applies to an agent in liquidation appointed by the stockholders. *United States v. Jewett, 84 Fed. Rep., 142.*
  28. Averments in an indictment that the defendant was appointed agent in liquidation for a national-banking association, and accepted that office, are not inconsistent with further averments that he afterwards acted as president, clerk, and director of the association. *Ib.*
  29. An indictment against a defendant for the embezzlement and abstraction of the property of a national banking association is not demurrable because it charges the receipt of the property by him in different capacities, both as an officer and as an agent of the association. *Ib.*
  30. An averment in an indictment against an officer and agent of a national banking association that the defendant "did steal, abstract, take, and carry away" property of the association, does not charge two offenses. *Ib.*
  31. An allegation that defendant, an officer and agent of a national banking association, did secretly, in a manner and by particulars to the jurors unknown, willfully, unlawfully, and fraudulently convert to his own use, and misapply, from said association to himself, certain funds, sufficiently charges the offense of "willful misapplication" of property, under Rev. St., § 5209. *Ib.*
  32. Under Rev. St., § 5209, prohibiting "every \* \* \* cashier \* \* \* of any" national bank from making "any false entry in any \* \* \* report \* \* \* with intent to injure or defraud," etc., and prescribing a like penalty for "every person who, with like intent, aids or abets any officer," etc., the intent is a material ingredient under each clause; and therefore an indictment which, after duly charging the act and intent in respect to the cashier, merely charges another person with aiding and abetting him to make said false entries "in manner and form as aforesaid," is open to demurrer. *United States v. Berry et al., 85 Fed. Rep., 208.*

## FORFEITURE OF CHARTER:

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

## FORFEITURE OF CHARTER—Continued.

aside from the directors, permitted the doing of the alleged acts, tenders an immaterial issue, and should be stricken out on motion. *Trenholm, Comptroller, v. Commercial National Bank, 38 Fed. Rep., 323.*

6. As the section only refers to acts done by the directors, or by the executive officers with the knowledge of the directors, an information, seeking a forfeiture, which charges that the association did the act is insufficient. *Ib.*
7. It seems that to maintain a suit by the receiver of a national bank to enforce the liability of its directors, arising under the provisions of Rev. St., § 5239, it must appear that a forfeiture of the charter of the bank has been adjudged by a court of the United States, at the suit of the Comptroller of the Currency, as provided in that section. *Welles v. Graves, 41 Fed. Rep., 459, reaffirmed. Hayden v. Thompson, 17 C. C. A., 592; 71 Fed. Rep., 60, distinguished. Stephens v. Overstolz, 43 Fed. Rep., 771, disapproved. Gerner v. Thomson et al., 74 Fed. Rep., 125.*

## FORGERIES :

1. A depositor owes a duty to the bank to make an examination of his pass book and vouchers within a reasonable time; and if loss would result to the bank from his failure to do so he can not recover for forged checks paid by the bank and charged to his account. *First National Bank v. Allen, 14 So., 335.*
2. Where the examination is committed to a clerk or agent who has himself committed the forgeries, his concealment of such forgeries will not relieve the depositor from the consequences of the failure to discover the fraud and notify the bank. *Ib.*
3. But if the omission of the depositor to discharge such duty has resulted in no injury to the bank, the depositor may recover. *Ib.*
4. Where, however, forgeries by the same person are committed after the depositor is chargeable with knowledge of the fact, the failure of the depositor to give the bank notice may estop him to dispute the genuineness of such checks. *Ib.*
5. Plaintiff bank paid defendant bank money on a forged order, made payable at plaintiff bank, bearing the general indorsement of the payee and of defendant, the latter being "For collection." The person by whom the order purported to be drawn was a customer of plaintiff, and had directed it to pay orders drawn by him. The forgery was not discovered for four weeks. *Held*, that an answer alleging that at the time of the payment the payee had property from which the order could have been collected, but that before the discovery of the forgery the payee had departed with his property, was not sufficient to prevent recovery of the money paid defendant, as it did not show how long the payee and the property remained within reach, and therefore failed to show loss to defendant by unreasonable delay of plaintiff in discovering the forgery and notifying defendant. *Indiana National Bank v. First National Bank, 36 N. E., 382.*
6. In an action against a bank by a depositor to recover the amount of checks drawn by plaintiff, but alleged to have been paid by defendant on indorsements of the payees' names forged by plaintiff's cashier, part of whose duty was to fill in the body of checks for plaintiff to sign, pay bills, and keep the accounts, it appeared that the money on the checks in question had been obtained by plaintiff's cashier, but there was no evidence that any payees had been named in them, the canceled checks having been destroyed by the cashier. *Held*, that plaintiff could not recover, as it would not be presumed that the cashier committed forgery in addition to the embezzlement, when he could have avoided forgery by making the checks payable to "cash" or "bearer," in which event defendant would not be liable. *National Board of Marine Underwriters v. National Bank of the Republic, 29 N. Y. S., 698.*
7. Defendant bank received a check drawn on plaintiff for collection. After plaintiff had remitted to defendant and defendant had paid the holder of the check, it was discovered that the payee's name was forged. *Held*, that delay of plaintiff in notifying defendant of the forgery did not relieve defendant from liability, where the only evidence of injury from the delay was that of defendant's cashier, who said: "If more seasonable notice had been given the forger would have been arrested earlier, and more favorable results might have arisen." *Third National Bank v. Merchants' National Bank, 27 N. Y. S., 1070.*

## FORGERIES—Continued.

8. In an action by a bank which has paid to another bank a check drawn on the former bank and transferred to the latter by a forged indorsement, it is immaterial whether the signature of the drawer of the check is genuine, since both parties are estopped to deny its genuineness. *First National Bank v. Northwestern National Bank (Ill.)*, 38 N. E., 739.
9. The defendant, as collecting agent of the Bellaire Bank of Ohio, collected at the subtreasury, New York, a pension draft on which the payee's name was forged after her death. The defendant, in making the collection, indorsed the draft as collecting agent of the Bellaire Bank, as appeared by the terms of its indorsement, and on collection at once paid over the money to the principal, without notice of the forgery, before this action was commenced. *Held*, that the defendant was not liable. *The case of Onondaga Co. Sav. Bank*, 12 C. C. A., 407; 64 Fed. Rep., 703, distinguished. *United States v. American Exchange National Bank*, 70 Fed. Rep., 232.
10. Defendants, who were note brokers at Omaha, and who had done business as such with the plaintiff bank in Iowa, sent to plaintiff by mail a list of commercial paper offered for sale, including a note described as made by seven persons jointly to the order of one B., and indorsed by B, and another. The list sent plaintiff was headed by defendants' business card as brokers, and it contained sundry items of information about the parties to the note, purporting to be the result of inquiries as to their solvency and standing, and indicating that the same were good. Plaintiff purchased the note, and, by defendants' directions, remitted the sum paid therefor to a bank in Chicago. Defendants received from such sum only their commission for selling the note, the balance being paid to B., for whom they sold it. It afterwards proved that all the signatures on the notes, except that of B., were forgeries, and that B., although at the time of the sale of the note reported to be solvent, was in fact insolvent and wholly worthless. Plaintiff sued defendants to recover the amount paid for the note on an alleged warranty of genuineness. *Held*, that there was nothing in the note or in the circumstances of the transaction between plaintiff and defendants to justify an assumption that defendants had any interest in or ownership of the note, but, on the contrary, that the plaintiff bank must have known that it was taking title as the indorsee of B., and that defendants were acting as brokers only, and, accordingly, that defendants, having acted only as agents of a disclosed principal, could not be held personally liable for the note. *Monticello Bank v. Bostwick et al.*, 71 Fed. Rep., 641.
11. The forgery of the maker's name to a renewal note, delivered by the payee to the holder of the original note, does not discharge the maker from liability on such original note, as the giving of a forged note in lieu of it does not operate as payment. *Second National Bank v. Wentzel (Pa. Sup.)* 24 A., 1087.
12. In an action on a note by a bank against the indorser, who alleges his signature to be a forgery, evidence by the cashier and teller of the bank that the indorser had admitted the genuineness of his signature on another note, not in evidence, and that such other signature was precisely the same as the signature to the note in suit, is not competent for the purpose of estopping the indorser from denying such signature. *Ib.*
13. Testimony by the teller of the bank that the indorser had admitted his signature to a note for which the one in suit was given as a renewal is properly stricken out as irrelevant, where the teller subsequently acknowledges that the indorser's admission related to another note, not connected with the one in suit. *Ib.*
14. Evidence by defendant, on cross-examination, denying that he had received the proceeds of other notes, not in suit, which had been indorsed by him, and which had been negotiated by the maker, who also negotiated the one in suit, can not be contradicted by plaintiff in rebuttal, since such cross-examination related to an irrelevant matter. *Ib.*
15. In an action against an indorser on a renewal note, who was released from liability on the original note because it was not protested for nonpayment, it is error to charge that there may be a recovery if the indorsement on the first note was genuine, notwithstanding the indorsement on the renewal note was a forgery; but the jury having found for the indorser, plaintiff can not complain of such instruction. *Ib.*

## FORGERIES—Continued.

16. An admission by the indorser of a note as to the genuineness of his signature, made to the holder after it had discounted the same, does not estop him from denying the genuineness of the alleged indorsement on a renewal note given by the maker, the indorser having been released from liability on the original note by reason of its nonprotest for nonpayment. *Ib.*
17. A bank, which holds a note made by two persons as principal and surety, in accepting, in good faith, at maturity, a renewal note to which the name of the surety was forged by the principal, is not bound to know the handwriting of the surety, and is, hence, not guilty of negligence, entitling the surety to a discharge from liability on the original note, in failing to compare the surety's signatures on the two notes, respectively, with reference to ascertaining the genuineness of that on the renewal note. *Lyndonville National Bank v. Fletcher (Vt.), 34 A., 38.*
18. The right of the United States Government to recover money paid on a check on the Treasury, under a forged indorsement, is conditioned on promptness in giving notice to the person to whom the check was paid. *United States v. Clinton National Bank, 28 Fed. Rep., 357.*
19. A bank clerk, whose duty it was to prepare exchange for the cashier's signature, so drew a draft for \$25 to his own order that the amount could be readily altered, and, after procuring the cashier's signature by pretending that he wished to make a remittance of that amount, altered the draft so that it presented the appearance of a genuine draft for \$2,500, and thereafter indorsed it, and procured it to be discounted. *Held*, that the forgery by the clerk, and not the negligence of the bank, was the proximate cause of the loss, and the bank was not liable therefor. *Exchange National Bank of Spokane v. Bank of Little Rock, 58 Fed. Rep., 140.*
20. The bank was not liable on the ground that the forger was its confidential employee, because in this transaction he acted as a purchaser and not as an employee, and because the purchase of the draft was complete, and he was the owner of it when the forgery was committed. *Ib.*

## GUARANTY:

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

## GUARANTY—Continued.

- on default in payment of interest or other preliminary obligation, when, by the terms of the contract, such default is made to precipitate maturity of the debt. *Ib.*
4. Receivers were appointed for an insolvent investment company, which had sold and transferred obligations secured by mortgage, with guaranties of payment thereof, but with a provision that, in case of default, it should have two years within which to collect and pay over the amount of the debt. *Held*, that claims arising on these guaranties were provable against the receivers where default had occurred and the two years had expired, whether these two events had occurred both before the appointment of the receivers, or one before and one after such appointment, or both after the appointment; and, further, that such claims were provable after default, although the two years should not expire before the order of distribution. *Ib.*
  5. A guaranty of collection of an obligation secured by mortgage which is transferred by the guarantor is an undertaking to pay the debt on condition that the person to whom the guaranty is given shall diligently proceed against the principal debtor and the mortgage security, and, in default of such diligence, the guarantor is released. *Ib.*
  6. An investment company selling and transferring an obligation secured by mortgage agreed, by indorsement thereon, "first, to guarantee the payment of the coupons attached hereto at the maturity thereof; second, to collect at its own expense, and to pay over the principal hereof at maturity, provided the same is paid by the maker; third, in event of default being made by the maker, to collect at its own expense and to pay over the principal hereof within two years from maturity of the same," with interest at 6 per cent per annum. *Held*, that this was a guaranty, not of collection merely, but of payment. *Ib.*
  7. Payment of interest in advance on a note is not of itself evidence of an agreement for the extension of time of payment sufficient to release a surety from liability. *American National Bank v. Love, 62 Mo. App., 378.*
  8. Where one of several sureties, after all have signed, but before the debt has been paid, obtained a mortgage from the principal as indemnity, it inures to the benefit of his cosureties. *Farmers & Traders' National Bank v. Snodgrass (Or.), 45 P., 758.*
  9. Where one purchased negotiable paper from the president of a bank with a guaranty of payment executed by him apparently in behalf of the bank, on his representation that the paper belonged to the bank, and the transaction occurred in the banking house where the president was apparently engaged in performing his duties as such, the bank was liable on the guaranty. *City National Bank v. Thomas (Neb.), 65 N. W., 395.*
  10. Where a promissory note is transferred, and the collection of it is guaranteed by the payee in the following form, to wit: "This note is transferred, and the collection of the same guaranteed to the holder hereof," the makers can make any defence to a suit commenced by an assignee that could have been made to a suit if commenced by the payee, notwithstanding the assignee may take the note before due and without knowledge of any infirmity in the note. *Omaha National Bank v. Walker et al., 5 Fed. Rep., 399.*
  11. A contract by a national bank to indemnify one for loss incurred as surety on an attachment bond is not void on the ground of public policy, the loss having occurred, though the bond is not given for the benefit of the bank. *Seeber v. Commercial National Bank of Ogden, 77 Fed. Rep., 957.*
  12. The vice-president of a national bank, upon making a transfer for value of certain notes belonging to the bank (the bank being the correspondent of the transferee), executed this guaranty: "In accordance with your telegram, I herewith hand you ten notes of \$5,000 each." "We debit your account, \$50,000." "This bank hereby guarantees the payment of the principal sum and interest of said notes." This was done in behalf of the bank, and the notes were also endorsed by the same individual as vice-president of the bank. It was done with the knowledge and consent of the president and cashier of the bank, but without authority of the directors, as a board, or the majority of its members individually. *Held*, that the bank was liable on the guaranty. *People's Bank of Belleville v. Manufacturers' National Bank of Chicago, 101 U. S., 181; 2 N. B. C., 97.*

## GUARANTY—Continued.

13. F. owed H. & Co., on account, about \$22,000. He settled this in part by a cash payment and in part by a transfer of promissory notes payable to himself, the payment of two of which, for \$5,000 each, was guaranteed by him in writing. H. & Co. transferred these notes to a bank as collateral to their own note for about \$13,000. They then became insolvent and assigned all their estate to P., as assignee, for distribution among their creditors. The bank sued F. on his guaranty. H. set up in defence that his indebtedness to H. & Co. grew out of dealings in options in grain and other commodities to be settled on the basis of "differences," and that it was invalidated by the statutes of Illinois, where the transactions took place. The court held that he could not maintain the statutory defence as against a bona fide holder of the guaranteed notes, and gave judgment against him. Execution on this judgment being returned unsatisfied, a bill was filed on behalf of the bank to obtain a discovery of his property and the appointment of a receiver, to which F., and the maker of the notes, and R., with others, were made defendants. P., the assignee of H. & Co., was, on his own application, subsequently made a defendant. An injunction issued, restraining each of the defendants from disposing of any notes in his possession due to F. Subsequently to these proceedings, F. assigned to R. the two notes which H. & Co. had transferred to the bank. P., as assignee of H. & Co., filed a cross-bill in the equity suit, showing that the judgment in favor of the bank was in excess of the balance due the bank by H. & Co. R. filed an answer and a cross-bill in that suit, setting up his claim to the said notes, and maintaining that the judgment in favor of the bank was invalid, as being in conflict with the statutes of Illinois. *Held*, (1) that the liability of F. upon the guaranty was, as between the bank and him, fixed by the judgment in the action at law; (2) that all the bank could equitably claim in this suit was the amount actually due it from H. & Co., which was considerably less than the amount of the face of the notes; (3) that the transfer and guaranty of the notes to H. & Co. were void under the Illinois statutes, and passed no title to them or their assignee; (4) that R. was the equitable owner of the notes, and was entitled to receive them on payment to the bank of the amount of the indebtedness of H. & Co. to it; (5) that the assignment to R. having been made in good faith and for a valuable consideration, he was a person interested in the object to be attained by the proceedings within the intent of the statute. When, by filing a replication to a plea in equity, issue is taken upon the plea, the facts, if proven, will avail the defendant only so far as in law and equity they ought to avail him. *Pearce v. Rice*, 142 U. S., 28.
14. A national bank went into voluntary liquidation in September, 1873. Before that it had become liable to a State bank as guarantor on sundry notes made by a third person, and which were discounted for it by the State bank. In August, 1874, transactions took place between the maker of the notes and the State bank and the person who acted as the president of the national bank whereby the maker was released from further liability on the notes, but such acting president attempted to continue by agreement the liability of the national bank as guarantor. In a suit begun in October, 1876, a judgment on the guaranty was obtained in May, 1880, by the State bank against the national bank. In a suit brought by a creditor against the national bank and its stockholders to enforce their statutory liability for its debts, the court, on an application made in June, 1887, enquired into the liability of the stockholders to have the claim of the State bank enforced as against them in view of the transactions of August, 1874, and disallowed that claim. *Held*, (1) it was proper to reexamine the claim; (2) the judgment against the bank was not binding on the stockholders, in the sense that it could not be reexamined; (3) the guaranty of the bank was released as to the stockholders by the release of the maker of the notes; (4) the rights of the stockholders could not be affected by the acts of the president done after the bank had gone into liquidation. *Schrader v. Manufacturers' National Bank of Chicago*, 133 U. S., Jan. 20, 1890, page 67.
15. A written promise and guaranty of the payment of a promissory note, "with all legal or other expenses of or for collection," executed by the indorser before the maturity of the note, covers reasonable attorney's fees incurred in the collection of the debt. *McGhee v. Importers and Traders' National Bank*, 93 Ala., 192.

## GUARANTY—Continued.

16. When a promissory note is indorsed to A. B. with the word "cashier" added, it is presumptively the property of the bank of which he is the cashier, as shown by parole evidence, and the bank may sue on it without indorsement by him and without making him a party. *Ib.*
17. The act of Congress authorizing the organization of national banks confers upon them no authority, either in express terms or by implication, to guaranty the payment of debts contracted by a third person, and solely for his benefit; and acts of this nature, whether executed by the cashier or the board of directors, are necessarily ultra vires. *Commercial National Bank et al. v. Pirie et al., 82 Fed. Rep., 799.*
18. The presentation by a merchant seeking to purchase goods of a written guaranty, by a national bank, of payment for any goods he may purchase, even if it implies a representation that the bank is financially sound, is not of itself a fraudulent representation, such as will justify a rescission, since the seller is chargeable with knowledge that in law such a guaranty by a national bank is ultra vires and void. *Ib.*
19. Whether goods are bought with a preconceived fraudulent intent not to pay for them is a question for the jury if there is evidence tending to show such an intent, but not of so conclusive a character as to convince all reasonable minds that such must have been his purpose. *Ib.*
20. To vest a mortgagee of chattels with the rights of an innocent purchaser, a preexisting debt alone is not sufficient, but, if any considerable sum of money is paid at the time of the execution of the mortgage, and as part of its consideration, then the mortgagee may be an innocent purchaser as to the full amount of his loan. *Ib.*
21. An action for wrongful conversion against one who has sold goods in his possession is not maintainable where defendant had a valid lien upon the property; so that his refusal to surrender it upon demand was not a tort. *Ib.*
22. An agreement by a national bank to guaranty the payment of a debt of a third party solely for his benefit is ultra vires. *Bowen v. Needles National Bank, 87 Fed. Rep., 430.*
23. A promise by a bank to pay any checks that may be drawn upon it by a certain person is not a certification of such checks but a guaranty. *Ib.*

INCREASE OF CAPITAL STOCK. *See* Capital stock.

INDICTMENT: *See* False entries.

1. An indictment under act of July 12, 1882, amending sec. 5208, making it a misdemeanor to "certify any check" drawn by a person not then having on deposit sufficient money to meet same, need not allege delivery of check by bank after certification. *United States v. Potter, 56 Fed. Rep., 83.*
2. When indictment alleges certification as accomplished, authentication will not be presumed as an essential part thereof, and hence it is unnecessary to allege absence of required credit or deposit at time of authentication. *Ib.*
3. The indictment in charging, in the language of sec. 5208, that the drawer of the check had not on deposit, at the time it was certified, "an amount of money equal to that specified" in the check is sufficient. *Ib.*
4. The indictment does not charge two offenses in the same count, because it alleges therein that the check was certified "before the amount thereof had been entered to the credit of the drawer on the books of the bank," and also at a time when the drawer did not "have on deposit an amount of money equal to" the amount of the check. *Ib.*
5. An indictment against the president for "aiding and abetting" cashier in certifying check under prohibition can not be sustained. *Ib.*
6. An indictment charging defendants with aiding and abetting a director in a willful misapplication of the money of an association must state facts to show that there has been such misapplication committed by the director. *United States v. Warner, 26 Fed. Rep., 616.*
7. An indictment against the president of a national bank alleging that he "unlawfully and willfully and with intent to injure and defraud the said association for the use, benefit, and advantage of himself did misapply certain of the money and funds of the association which he \* \* \* then and there, with the intent aforesaid, paid and caused to be paid"

INDICTMENT: See False entries—Continued.

- to certain persons named, was bad for failure to allege the fact that made such payment unlawful or criminal. *United States v. Eno, 56 Fed. Rep., 218.*
8. It is not essential that such indictment should allege that the acts charged were done without the knowledge and assent of the directors of the association. *Ib.*
  9. In indictment under Rev. St., sec. 5209, for willfully misapplying the funds of a national bank, it is not necessary to charge that the funds had been previously intrusted to defendant, since such act may be done by an officer or agent of the association without his having previously received the funds into his manual possession. *United States v. Northway, 129 U. S., 327.*
  10. In indictment charging president of a bank with aiding and abetting its cashier in the misapplication of its funds, it is not necessary to aver that he then and there knew that the person so aided and abetted was the cashier. *Ib.*
  11. A form of indictment which sufficiently describes and identifies the crime of abstracting the funds of a national bank created by Rev., St. sec. 5209, sufficiently states the character and capacity of the bank. *Ib.*
  12. An indictment for willfully misapplying funds of a national bank (Rev. St., sec. 5209), charging in general words fraudulent misapplication and intent to defraud the bank, and describing specifically funds misapplied and the manner of misapplication, need not negative every possible theory consistent with an honest purpose in the disposition of the funds specified. *Evans v. United States, 14 S. Ct., 934; Ib., 939.*
  13. An indictment charging directors of a national banking association with making false entries in a report of condition to the Comptroller of the Currency can not be sustained under sec. 5209. *United States v. Potter, 56 Fed. Rep., 83.*
  14. The use in an indictment, under sec. 5209, of the words "then and there," in alleging that the defendant was president or director of such bank and made alleged false entries, is not uncertain or repugnant merely because in one place they may refer to the whole of a day and in another to only one instant of the day. *Ib.*
  15. The omission of the signs for dollars and cents in the recital of alleged false entries in reports and misnomer of reports are immaterial where reports are set out by their tenor in the indictment. *Ib.*
  16. It is not necessary to allege specifically in such indictment that the reports were transmitted to the Comptroller of the Currency or that they were published. *Ib.*
  17. Allegations that the false entries were made with intent to "injure and defraud the said association and certain persons to the grand jurors unknown" are sufficient. *Ib.*
  18. An indictment against the president of a national bank, under sec. 5209, for making false entries in the books of the bank, charging that it was done "with intent to defraud said association and certain persons to the grand jurors unknown," is sufficient so far as concerns the allegations of intent. *United States v. Potter, 56 Fed. Rep., 97.*
  19. When indictment alleges that the false entries indicated that there was then in the paying teller's department of the bank certain amount in gold, legal tenders, and gold certificates, when in fact such amount was not there, it is not necessary that it should further allege that such amount was not then in other departments of the bank. *Ib.*
  20. In addition to the entries themselves, the indictment need set out the context only when it so modifies the entries as to be in presumption of law a part of them. *Ib.*
  21. The fact that the note teller's and paying teller's books, in which the president is charged with making the false entries, are usually kept by those officers without interference by the president does not invalidate indictment thereon. *Ib.*
  22. Counts charging false entries by the president in reports of condition of the bank, which allege that reports were made in conformity to the law, and then set them out by their tenor, are bad for their failure to allege specifically that the reports were verified and attested by the cashier. *Ib.*
  23. Where the entry whose tenor is set forth contains the words "See schedule," it is not a valid objection to the indictment that these words are not explained. *United States v. French et al., 57 Fed. Rep., 382.*

INDICTMENT: *See False entries—Continued.*

24. It is sufficient if the indictment allege the substance of the reports in question without setting them out in full. *Ib.*
25. An allegation in an indictment under sec. 5209 that defendant "did make a certain false entry in a certain report of the association" will not be construed to mean that the entry was made after the report was completed and was, in fact, an alteration. *Ib.*
26. The preparation and completion of the report, the making of the false entry therein, its verification, attestation, and delivery to the Comptroller may be considered as simultaneous, and there is no repugnance in failing to allege that any or all of these things occurred in consecutive order. *Ib.*
27. Though the counts in an indictment under this section for aiding and abetting the cashier in making such false entries described defendant as "being then and there a director" of the bank in question, it can not be held that they charge him in aiding and abetting in his official capacity. *Ib.*
28. Counts in such indictment which charge defendants with procuring and counseling the false entry before the fact are valid, for such acts are covered by the clause of the section extending the penalty to anyone who "abets" an officer or agent in the acts prohibited. *Ib.*
29. Indictment against president for false entry on books, *held* sufficient in form and averments. *United States v. Britton, 107 U. S., 655.*
30. Indictment against president for fraudulent purchase of stock of the bank is bad if it fails to state for whose use purchase was made, or if it states that it was for use of the bank, or if it does not aver that it was not made to prevent loss on previous debt. *Ib.*
31. Indictment for perjury against officer for false statement under sec. 5211, Rev. St., is bad if, prior to act of 1881, chapter 82, his oath verifying report was taken before notary appointed by a State. *United States v. Curtis, 107 U. S., 671.*
32. An indictment of persons for aiding and abetting a president of a national bank in misapplying its funds and making false entries in its books, with intent to defraud it, in violation of Rev. St., sec. 5209, need not specifically set out the act or acts by which the aiding and abetting were consummated. *Coffin v. United States, 15 S. Ct., 394.*
33. An indictment of H. and other persons for violation of Rev. St., sec. 5209, averred that "said H., then and there being president" of a certain national bank, "by virtue of his said office as president, aforesaid," "misapplied the funds," with intent to defraud, etc., and that such other persons did unlawfully, feloniously, "knowingly," and with intent to defraud, aid and abet the "said H., as aforesaid." *Held*, that the indictment averred that the aiders and abettors knew that H. was president of the bank at the time it is averred the acts were committed. *Ib.*
34. Such indictment charged that H. did misapply the moneys of the bank with intent to convert a certain sum to the use of a specified company by causing it to be paid out of the moneys of the bank on a check drawn on the bank by such company, which check was then and there cashed and paid out of the bank's funds, which sum, and no part thereof, was such company entitled to withdraw from the bank, because it had no funds therein, and that said company was then and there insolvent, as H. well knew, whereby said sum became lost to the bank. *Held*, that the indictment averred the actual conversion of the sum misapplied. *Ib.*
35. Where an indictment under Rev. St., sec. 5209, against a president of a national bank and others, for misapplying the funds of the bank, avers that such funds were misapplied with intent to convert the same to the use of a certain company, "and to other persons to the grand jury unknown," the Government need not prove want of knowledge in the grand jury as to such persons; and, in the absence of evidence on the subject, the verity of the averment will be presumed. *Ib.*
36. No person, other than a witness undergoing examination and the Government attorney, can be present at the sessions of a grand jury; and an indictment should be quashed where an expert witness remained in the jury room while another witness was being examined and put questions to him. *United States v. Edgerton, 80 Fed. Rep., 374.*
37. An indictment should be quashed when it appears that defendant was compelled by subpoena to attend before the grand jury, and give material testimony, without knowing that his own conduct was under investi-

## INJUNCTION:

1. Section 5242, Rev. St., providing that no injunctions shall issue from a State court against a national bank before final judgment, does not deprive the Federal court of power to issue such injunction or to continue after removal of the case an injunction previously granted by a State court. *Hower v. Weiss Malting and Elevator Co. et al.*, 55 Fed. Rep., 356.
2. State courts have no power to grant before final judgment an injunction prohibiting a national bank from disposing of securities in its possession. *Freeman Manufacturing Company v. National Bank of Republic*, 35 N. E., 865.
3. The provisions of the national-bank act, forbidding such injunctions, were not repealed by St. U. S. 1882, c. 290, sec. 4, or St. U. S. 1887, c. 373, sec. 4, or St. U. S. 1888, c. 866, sec. 4. *Ib.*
4. A bill which seeks to restrain the sale by a bank of property pledged as collateral security to a note discounted by it, on the ground that the president of the bank secretly agreed that he would see to the payment of the note without sale of the collateral, does not state a case for equitable relief, since such agreement, being against the interest of the bank, should not be enforced for the benefit of a party to it. *Breyfogle et al. v. Walsh et al.*, 71 Fed. Rep., 898.
5. A decree dismissing an injunction because wrongfully sued out is conclusive as to the wrongful suing out when offered in evidence in an action for damages against the surety on a bond, the undertaking of which is that the principal will pay all damages which may be adjudged by reason of the injunction, although the surety may not have been a party to the injunction and there may have been no damages adjudged against the principal. *Bunt v. Rheum*, 3 N. W., 667; 52 Iowa, 619, distinguished. *Shenandoah National Bank v. Read (Iowa)*, 53 N. W., 96.
6. A prayer for injunction to preserve property from sale pending litigation can not be made a ground of equity jurisdiction when the property had been sold when the bill was filed, which fact complainants knew, or might have known. *Cecil National Bank v. Thurber (C. C. A.)*, 59 F., 913.
7. A bank recovered judgment at law by default on a note made by a wife to the order of her husband, and subsequently the wife obtained an order opening the judgment, with unrestricted leave to plead. She pleaded that she occupied the position of surety on the note and was a married woman, and also that it was a contract made with her husband and therefore void at law. The bank then filed a bill in equity for an injunction against setting up these defenses at law. On the trial of the issues thus raised the defense of suretyship was not sustained. *Held*, that the bank was in effect compelled to come into equity by defendant pleading that the contract was between husband and wife, and that, having established its case there on the merits, defendant should not be permitted to litigate it again in the law courts. *Hackettstown National Bank v. Ming (N. J. Ch.)*, 27 A., 920.
8. When a valid judgment has been obtained in a State court against a national bank and the lien thereof has attached to its property, before the appointment of a receiver, Rev. St., § 720, applies to prohibit the issue of an injunction by a Federal court, at the suit of the receiver, to restrain the enforcement of such judgment. *Baker v. Ault et al.*, 38 Feb. Rep., 394.
9. A Federal court will enjoin a sale of the real estate of a national bank to enforce payment of taxes illegally assessed against its capital stock, under a law which would make the sale a cloud on its title though the State law gives an action at law to recover back taxes illegally exacted. *Brown v. French*, 80 Fed. Rep., 166.
10. On injunction to restrain the enforcement of a judgment on a note against the maker, it appeared that the payee, before maturity, transferred it to a bank as collateral; that the maker, in ignorance of the fact, paid it to the payee, without receiving the note, upon his representation that he had forgotten to bring it. After maturity, the bank, pursuant to an agreement with a person who knew that it was up as collateral, obtained judgment on it, and assigned the judgment and all other collateral paper to him on his paying the principal debt. Among the collaterals were notes, on which this person was a surety for a greater amount than the principal debt. *Held*, that equity required the bank to resort first

## INJUNCTION—Continued.

to the other collaterals which it held, and this equity was not changed by reducing the note to judgment, and that the assignee got no greater rights than the bank had, and therefore could not collect the judgment, whether the transaction be considered as a purchase by him or as a part payment of his own obligation. *Barhorst et ux. v. Armstrong et al.*, 42 Fed. Rep., 2.

## INSOLVENT BANKS: See Preferred claims; Receiver.

1. A return of *nulla bona* upon an execution issued against the property of a national bank is proof of its insolvency. *Wheelock v. Kost*, 77 Ill., 296.
2. The creditors of an insolvent national banking association in the hands of a receiver are entitled to interest on their claims during the period of administration. *National Bank of Commonwealth v. Mechanics' National Bank*, 24 U. S., 437; *White v. Knox*, 111 U. S., 784.
3. A subscriber who has made payments on his subscription to the proposed increase, believing that the statutory requirements would be complied with, is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. *Armstrong v. Stange*, 37 Fed. Rep., 568.
4. The directors of a national bank voted to increase the capital stock "to \$1,000,000," and that the stockholders "have the right to take new stock at par to an equal amount to that then held by them." No subscription books were opened, and the plaintiff did not subscribe for any of the new stock, but paid the bank a sum equal to the amount of stock then held by her, taking a receipt therefor "on account of subscription to new stock." The new stock subscribed for and paid in did not amount to enough to make the capital stock \$1,000,000, and the directors then voted that the capital stock be increased by the sum paid in. The Comptroller of the Currency was notified that the capital stock of the bank had been increased to that extent, and he issued a certificate authorizing the bank to carry on business with that amount of capital stock. The amount paid in, as above, was used by the bank in its general business, and lost within a month after the certificate was issued, the bank having suspended. The plaintiff demanded back the amount paid in by her. Held, that she was entitled to recover it, with interest from the date of her demand. *Eaton v. Pacific National Bank*, 144 Mass., 260; 3 N. B. C., 482.
5. A national bank determined to increase its capital stock from \$300,000 to \$500,000. The new stock subscriptions amounted to only \$130,060. The bank advertised an increase to \$430,060. This was never authorized by vote of the stockholders, nor certified to or approved by the Comptroller of the Currency. The plaintiff subscribed and paid \$2,000 for so much of the originally proposed increase. Held, that plaintiff did not become a stockholder, and when the bank became insolvent was entitled to judgment against the receiver for the amount so paid. *Schiereberg v. Stephens*, 32 Mo. App., 314; 3 N. B. C., 528.
6. Rev. St., secs. 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank, for which a receiver has been appointed, can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. *National Exchange Bank v. Peters et al.*, 44 Fed. Rep., 13.
7. A national bank does not lose its corporate existence by mere default in paying its notes and the appointment of a receiver. *Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383.
8. Such associations may be sued, though a receiver has been appointed and is administering its concerns. *Ib.*
9. A creditor of an insolvent national bank, who establishes his debt by suit and judgment after refusal of Comptroller to allow it, is entitled to share in dividends on debt and interest so established as of day of failure of bank, not for subsequent interest. *White v. Knox*, 111 U. S., 784.
10. The personal property of an insolvent bank in hands of a receiver is exempt from State taxation. *Rosenblatt v. Johnston*, 104 U. S., 462.
11. A creditor of a national bank is entitled to interest on the amount of his dividend from the time it was declared by a receiver of the bank until paid. *Armstrong v. American Exchange National Bank*, 153 U. S., 433.

## INSOLVENT BANKS: See Preferred claims; Receiver—Continued.

12. In estimating the dividends to be paid out of the assets of an insolvent association, the value of the claims at the time when the insolvency is declared is to be taken as the basis of distribution. *White v. Knox*, 111 U. S., 784.
13. A creditor will not have a lien upon the funds of the association because checks given in settlement of balances were fraudulent and were given at a time when the bank was hopelessly insolvent and its officers were contemplating flight. *Citizens' National Bank v. Dowd*, 35 Fed. Rep., 340.
14. A suit against a national bank to enforce the collection of a demand is abated by a decree dissolving the corporation and forfeiting its rights and franchises. *National Bank v. Colby*, 21 Wall., 609; 1 N. B. C., 109.
15. The claims of depositors in a suspended national bank are, when proved to the satisfaction of the Comptroller of the Currency, on the same footing as if they were reduced to judgments. *National Bank of Commonwealth v. Mechanic's National Bank*, 94 U. S. 437; 1 N. B. C., 133.
16. National banks are not subject to the bankrupt act, and bankruptcy courts have no jurisdiction as against such associations. If insolvent, they can be wound up only in the mode provided by the national banking act. *In re Manufacturers' National Bank*, 5 Bissell, 499; 1 N. B. C., 192.
17. The plaintiff, a citizen of New York, claiming title by assignment to the bonds deposited with the Treasurer of the United States to secure the circulation of a national bank, filed a bill setting forth that the Comptroller of the Currency and the Treasurer refused to recognize his right to the bonds or their proceeds; that the Comptroller had appointed one K., a citizen of New York, receiver of the said bank, and intended to sell the said bonds and to pay the proceeds, after redeeming the circulation of the bank, to the general creditors of the bank, or to K. as such receiver, and that K. claimed as such receiver an interest adverse to the plaintiff in said bonds. The bill made the Comptroller, the Treasurer, and K. parties defendant, and prayed a decree establishing the plaintiff's title and requiring the Comptroller and the Treasurer to deliver to the plaintiff the surplus of the bonds after redeeming the notes of the bank, and annulling the appointment of K. as receiver. K. demurred to the bill for lack of equity. *Held*, that the demurrer must be sustained. *Van Antwerp v. Hulburd*, 8 Blatchford, 282; 1 N. B. C., 219.
18. Per Woodruff, J. (1) The plaintiff could not question the validity of K.'s appointment as receiver; (2) that, as the court could not grant the relief as to the Comptroller and Treasurer, it could not as to K.; (3) that, as under the national banking act the proceeds of the bonds could never come into the possession of K., he had no concern in the suit; (4) that the allegation that plaintiff was informed and believed that K. claimed an interest in the bonds adverse to the plaintiff was not sufficient to sustain the bill. *Ib.*
19. Per Hall, J. The residuary interest of the bank in the bonds was a part of the assets of the bank, to which K., as receiver, was entitled, unless the plaintiff's claim thereto was good, and that therefore the bill presented a question of property between plaintiff and K., but that, as plaintiff and K. were residents of the same State, the circuit court had not jurisdiction. *Ib.*
20. Where a national bank is declared in default by the Comptroller of the Currency, and a receiver is appointed, and a sufficient fund is realized from its assets to pay all claims against it and leave a surplus, the Comptroller should allow interest on the claims during the period of administration before appropriating the surplus to the stockholders of the bank. *Chemical National Bank v. Bailey*, 12 Blatchford, 480; 1 N. B. C., 260.
21. An action of assumpsit to recover such interest will not lie against the Comptroller of the Currency or the receiver of the bank, but will lie against the bank. *Ib.*
22. Where a bank has by reason of its own default been placed in the hands of a receiver, a demand of payment by a depositor is no longer a necessary condition precedent to a right of action for the deposit, and the deposit bears interest from the time of such default. *Ib.*
23. The receiver of a national bank holds the same title to the assets of the bank that the bank itself held; and he has no greater rights in enforcing their recovery than the bank itself would have had. *Casey v. La Société de Crédit Mobilier de Paris*, 2 Woods, 77; 1 N. B. C., 285.

INSOLVENT BANKS: *See Preferred claims; Receiver—Continued.*

24. Insolvent debtors of an insolvent national bank assign, giving preferences in favor of the bank. *Quære*, whether the debt preferred shall carry interest. *Held*, that where there is nothing in the language of the assignment, or in the circumstances under which the debt was created, to negative the presumption that the debt should bear interest, and nothing in the conduct of the receiver of the national bank to estop him from claiming interest, in such a case interest must be paid. *Bain et al. v. Peters*, 44 *Fed. Rep.*, 307.
25. The question whether a savings bank should be paid in full by an insolvent national bank, pursuant to the State law (Laws N. Y. 1882, chap. 409, sec. 282; *Bank v. Davis*, 26 N. Y. Supp., 200; 73 *Hun.*, 357), or pro rata, as provided by the Rev. St., secs. 5236, 5242. *Held*, upon a motion to remand, to be a controversy "arising under the laws of the United States." *Auburn Savings Bank v. Hayes*, 61 *Fed. Rep.*, 911.
26. The receipt by a bank of the proceeds of a fraudulent sale of stock belonging to it, and the subsequent appointment of a receiver, give its creditors no such right in the proceeds as will prevent the purchaser from rescinding the sale and requiring restitution. *Merrill v. Florida Land and Improvement Co.*, 60 *Fed. Rep.*, 17.
27. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Co. v. Johnston*, 133 *U. S.*, 566.
28. Sureties on indebtedness of insolvent bank are not entitled to prove any claim against it by reason of the enforcement of their liability as such. *Stewart v. Armstrong*, 56 *Fed. Rep.*, 167.
29. Where an indorser pays a note to a bank and takes a receipt containing an order for a surrender of the note on return of the receipt, the relation between the bank and the indorser is not that of debtor and creditor, but is a fiduciary relation, entitling the indorser, on the bank becoming insolvent without applying the money on the note or procuring its surrender, to have the assets in the hands of its receiver applied in payment thereof. *Massey v. Fisher*, 62 *Fed. Rep.*, 958.
30. The fact that the money was not marked, and by a mingling with other funds of the bank lost its identity, does not affect the right to recovery in full, if it can be traced to the vaults of the bank and it appears that a sum equivalent to it remained continuously therein until removed by the receiver. *Ib.*
31. The appointment of a receiver for an insolvent national bank under act of Congress of June 30, 1876, sec. 1, which authorizes the Comptroller, when satisfied of the insolvency of a banking association, to appoint a receiver, "who shall proceed to close up such association and enforce the personal liability of the shareholders," does not dissolve the corporation. *Chemical National Bank v. Hartford Deposit Company (Ill. Sup.)*, 41 *N. E.*, 225.
32. One induced to subscribe for certificates alleged to represent an increase of the capital stock of a national bank at a time when no increase had been authorized, on false representations of the cashier as to the bank's condition, it being in fact insolvent at the time, is entitled to a judgment against the bank and its receiver for the purchase money paid. *Newbegin v. Newton National Bank (C. C. A.)*, 66 *Fed. Rep.*, 701.
33. A contract between two national banks that the proceeds of paper, discounted by one for the other, should not be drawn on in advance of the maturity of such paper, is not affected by the subsequent fraud of the bank obtaining the discount in reporting such proceeds to the Comptroller of the Currency as part of its cash reserve. *Fisher v. Tradesmen's National Bank (C. C. A.)*, 64 *Fed. Rep.*, 706.
34. A contract by which one bank pledges any of its property in the hands of another bank, as collateral to notes discounted for and guaranteed by it, authorizes the discounting bank to hold a deposit balance, standing to the credit of the borrowing bank at the time of its insolvency, as collateral to any liability, then or at maturity of the discounted notes, until the amount of the lien has been ascertained. *Fisher v. Continental National Bank (C. C. A.)*, 64 *Fed. Rep.*, 707.
35. A statement by the president of a bank, for the purpose of procuring from another bank a discount of paper, that such former bank is in good con-

## INSOLVENT BANKS: See Preferred claims; Receiver—Continued.

- dition, when in fact it is hopelessly insolvent in consequence of the president's own malversation, is a fraud, and entitles the discounting bank to recover back the proceeds of the discount. *Fisher v. United States National Bank (C. C. A.)*, 64 Fed. Rep., 710.
36. The fact that an insolvent national bank has gone into voluntary liquidation does not absolve it from liability to be garnished. *Birmingham National Bank v. Mayer (Ala.)*, 16 So., 520.
  37. Rev. Stat., sec. 5242, which invalidates all transfers of the notes, bonds, or bills of exchange of a national bank after the commission of an act of insolvency with a view to the preference of one creditor over another, does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterwards paid the same, from applying the proceeds of collections made by it on paper in its hands belonging to the insolvent bank to the payment of the draft, since its lien on such collection runs from the date of the acceptance. *In re Armstrong*, 41 Fed. Rep., 381.
  38. Sections 5151 and 5239, Revised Statutes, exclude banking associations from none of the remedies for the collection of debts, claims, and dues for the bank or its creditors provided by the general rules and principles of law and equity, but they impose upon shareholders and directors additional liabilities and subject them to proper remedies for their enforcement. *Hayden v. Thompson*, 67 Fed. Rep., 273.
  39. In the State of Nebraska a suit to recover from an innocent shareholder of an insolvent national bank an unearned dividend which he has received in good faith without notice of any fact that would lead a reasonably prudent man to learn that the dividend was not earned is barred in four years from its receipt. *Ib.*
  40. The fact that trustees holding lands in trust for a national bank formally and regularly execute a deed thereof to a third party itself raises a presumption that the deed was made pursuant to a regular resolution of the bank's board of directors, and the deed must be held sufficient to convey the legal title where there is nothing to rebut the presumption. *Butler et al., v. Cockrill*, 73 Fed. Rep., 945.
  41. A bank for which certain mill property was held in trust caused the same to be conveyed to a corporation, organized among its own officers and directors, with a view to loaning to such corporation money wherewith to repair and operate the mills and make them salable. The bank directors who subscribed for stock in the mill corporation had a secret agreement with the bank that, after a sale of the property was effected, the proceeds should be first applied to repay the amount of their subscriptions. The money was loaned accordingly, the bank taking the mill company's notes, and discounting them with innocent third parties. No sale was effected, and the bank and mill company failed, and all their property went into the hands of the bank's receiver. Thereafter the mill company gave to such subscribers its own notes, secured by mortgage, for the amounts paid on the stock, and the notes were then transferred to alleged innocent purchasers. Held, that these notes were without consideration, that this was a futile attempt to divert the property of an insolvent corporation from its creditors to its stockholders, and that the proceeds of the receiver's sale of the mill property must be equally distributed among the holders of the notes given by it to the bank for the borrowed money, the receiver taking for the bank's creditors the proportion applicable to such of the notes as were retained by the bank. *Ib.*
  42. A depositor who receives an ordinary certificate of deposit, and whose money is mingled with the other funds of a bank, is not entitled, on the insolvency of the bank, to any preference over other creditors, even though the banker promised him to keep his money separate from the other funds. *Bayor v. American Trust and Savings Bank (Ill. Sup.)*, 41 N. E., 622.
  43. On the insolvency of a bank which has collected notes sent to it for collection, and failed to remit the proceeds, a trust will be imposed on the assets of the bank in favor of the person sending them, as against the general creditors of the bank, if it is proven that the moneys collected were deposited in the bank and commingled with other funds of the bank, or if they went into property represented by the assets in the hands of the assignee of the bank. *Winstandley v. Second National Bank (Ind. App.)*, 41 N. E., 956.

INSOLVENT BANKS: See Preferred claims; Receiver—Continued.

44. The California "Bank Commissioners' Act" (St. 1877-78, p. 740, as amended by St. 1886-87, p. 90) provides in section 11 that if the commissioners shall find that any bank has violated its charter or law, or is conducting business in an unsafe manner, they shall require it to discontinue such practices; and in case of refusal, or whenever it shall appear to the commissioners unsafe for the bank to continue business, they shall notify the attorney-general, who may commence suit to enjoin the transaction of business by such bank; and, upon the hearing of such suit, the court may issue the injunction, and direct the commissioners to take such proceedings against the bank as may be decided on by its creditors. The section also empowers the commissioners to supervise the affairs of banks in process of liquidation, limit the number of their officers and employees, and requires reports to the commissioners by such banks. *Held*, that a court in which proceedings are instituted by the attorney-general against a bank pursuant to such statute has no jurisdiction to appoint a receiver of the property of the bank in such proceedings, though the bank commissioners and the creditors of the bank consent, and though there are provisions in the Code of Civil Procedure authorizing the appointment of receivers in other proceedings. *Murray v. American Surety Co. of New York (C. C. A.), 70 Fed. Rep., 341.*
45. Where plaintiff sent a note and mortgage to a bank with directions to collect the same and "forward draft" for the amount, less its collection fee, the money received by the bank in payment thereof was not impressed with a trust in plaintiff's favor so as to entitle her to recover the whole amount as a preferred claim from a receiver appointed for the bank after the collection was made, though said bank was insolvent at the time it received said note and mortgage, and though payment was made by the mortgagor with a check drawn on the bank. *Sayles v. Cox (Tenn.), 32 S. W., 626.*
46. Where, between suspension by a bank and commencement of an action for and resulting in its dissolution and appointment of a receiver, one liable to it as indorser on notes takes assignments of deposit accounts, he may offset them against his liability, in an action by the receiver, unless it be shown that the bank was insolvent at the time of the assignment of the accounts; and this is not shown by the recital in an agreed statement of facts that, at the commencement of the action to dissolve, the bank "was insolvent, having suspended its business" on a certain day. *Higgins v. Worthington (Sup.), 35 N. Y. S., 815.*
47. Where a check payable to two persons as Government officers is indorsed by one of them for both, by indorsement showing their official character, and deposited in a bank to be credited to his individual account, and thereby becomes mingled with the funds of the bank, the fact that the check was intrusted to them as officers can not be urged by the payees to charge the proceeds as a trust fund in the hands of an assignee in insolvency of the bank, in an action to which the Government is not party, and in which the authority of the depositing payee to act for his copayee is not denied. *Melrum v. Henderson (Colo. App), 43 P., 148.*
48. A creditor of an insolvent national bank is entitled to prove the whole amount of the claims against it held by him, without reference to the collateral held to secure such claims. *Armstrong v. Bank, 8 C. C. A., 155; 59 Fed. Rep., 372; 16 U. S. App., 465, followed. Merrill v. National Bank of Jacksonville, 75 Fed. Rep., 148.*
49. It seems that an accounting of the assets which have come to the hands of the receiver in an insolvent national bank can not be decreed in a suit to which the Comptroller of the Currency is not a party. *Id.*
50. In a suit against a receiver of an insolvent national bank to establish the claim of a creditor and his right to a dividend, the decree should not direct the payment of a dividend by the receiver, since the assets of such bank are, under the statutes, entirely within the control and disposition of the Comptroller of the Currency, but such decree should direct that the claim of the creditor, as established, be certified to the Comptroller, to be paid in due course of administration. *Id.*
51. Where a railroad company is in the hands of a receiver, though at the instance of the holders of a mortgage, the court has no power to appropriate the corpus of the property to the payment of claims for operating expenses in preference to the prior mortgage debts, in the absence of a statute, at the time the mortgage was executed, giving such claims a

## INSOLVENT BANKS: See Preferred claims; Receiver—Continued.

- prior lien on the corpus of the property. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.), 36 S. W., 131; Metropolitan Trust Co. v. Farmers and Merchants' National Bank, ib.*
52. While the N. Bank was in embarrassed circumstances, plaintiff was induced, by the fraudulent misrepresentations of its cashier, to subscribe, in May, 1890, for 62 shares of a proposed increase of its capital stock, and to pay in a large sum of money therefor. In the following November the bank failed, and the plaintiff, who lived at a distance, in another State, receiving then his first intimation that anything was wrong, proceeded to make inquiries, and, as a result, instituted proceedings before the Comptroller of the Currency to have the stock standing in his name declared void, and himself not a stockholder. These proceedings failing, he took steps in May, 1891, to have a bill filed to rescind his subscription. At the request, however, of parties who were trying to reorganize the bank, he consented to withdraw such suit, and surrender his stock to be canceled, upon an express agreement that it should be without prejudice to his right to sue the bank for the fraud by which he had been induced to subscribe and pay his money therefor. Plaintiff did not participate in the reorganization, and consistently maintained that he was not a stockholder, and that the bank was liable to him for the money paid. Upon the reorganization the creditors of the bank accepted in settlement a payment in cash and certain certificates of indebtedness. In November, 1891, plaintiff brought this action against the bank to recover the money paid by him, as a deposit. In December, 1892, the bank failed again. *Held*, that the occurrence of the insolvency of the bank before the commencement of plaintiff's action did not preclude him from rescinding his subscription and recovering back the money paid for his stock. *Newton National Bank v. Newbegin (C. C. A.), 74 Fed. Rep., 135.*
53. In an action for an alleged balance, it appeared that defendants McG. and W. illegally undertook to corner the lard market; that McG. was a partner in the firm through whom the transactions were carried on, but that W. was not; that the deal ruined the firm, and that the receiver for it undertook to effect a settlement; that defendants were personally liable for a part of the indebtedness by their indorsements on the firm's notes, and that at the receiver's solicitation they agreed to contribute a certain sum each on consideration of a release from all creditors; that the receiver thereupon submitted the firm's proposition to pay 50 per cent of the indebtedness, in full settlement of all unsecured claims, stating that the affairs of the firm were in great confusion and that unless the compromise were effected the matter would "only terminate after long, vexatious, and fruitless litigation;" that all of the creditors accepted the payment and signed a release in full. *Held*, that the transaction was a valid compromise. (Winslow and Pinney, JJ., dissenting.) *Continental National Bank v. McGeoch (Wis.), 66 N. W., 606.*
54. Where, on the issue of a fraudulent preference of a creditor, the verdict and findings cover all the material, controverted, and issuable facts, a party can not urge, on appeal, certain transactions in evidence from which a preference might have been found, where there was no request for the trial court to submit them to the jury for determination. *Ib.*
55. Where a corporation borrowed money, and directed its officers to pay over the same to another creditor, the authority of the officers to pay over said money terminated by the appointment of a receiver for said corporation. *First National Bank v. Dovetail Body and Gear Company (Ind. Sup.), 42 N. E., 924.*
56. Remittances made by a national bank to its correspondents, in the ordinary course of business, before the commission of any act of insolvency, are not void under Rev. St., § 5242, though the bank is in fact insolvent at the time, and is closed by the bank examiner before the remittances are actually received by the correspondent banks. *Hayden v. Chemical National Bank, 80 Fed. Rep., 587.*
57. The Third National Bank in New York was the correspondent of the Albion bank, a country bank. W., during part of the time in which the transactions in controversy took place, was cashier, and during the remainder was president of the Albion bank. During all the time W. practically managed that bank, and his codirectors and other officers had little or

## INSOLVENT BANKS: See Preferred claims; Receiver—Continued.

- no oversight of its affairs. He was engaged in stock speculations on his own account in New York, and drew from time to time for his own purposes in favor of K. & Co., his brokers, on the bank balance with the Third National Bank. K. & Co. from time to time returned to that bank sums to be credited to the Albion bank. The latter bank eventually became insolvent, being ruined by fraudulent operations of W., who disappeared, and was put in the hands of a receiver, who brought suit against K. & Co. to recover the sums so paid to them by W. out of the balance to the credit of the bank with the Third National. K. & Co. claimed to offset the return payments made by them to the Third National, but the trial court ruled that they were not entitled to do it, and no question in respect of them was submitted to the jury. *Held*, that the defendants were entitled to have it submitted to the jury whether the other directors and officers of the Albion bank might not in the exercise of proper and reasonable care have ascertained that these moneys had been deposited to the credit of the Albion bank, and whether they would or would not have accepted such deposits as the return of the moneys to the bank. *Kissam v. Anderson*, 145 U. S., 435.
58. The time of commencement of judicial proceedings to avoid a statute bar may be shown by parol. *Witters, Receiver, v. Soules and others, assignees*, 32 Fed. Rep., 765.
  59. A case will not be reopened for the introduction of newly discovered evidence where such evidence is merely cumulative and its sources were well known to the parties at the first hearing. *Ib.*
  60. Proceedings upon a decree will be stayed for the purpose of allowing parties to take and file testimony newly discovered, when such testimony appears to be material and its materiality was not so direct and apparent that the failure to discover and produce it on the first hearing amounted to laches. *Ib.*
  61. Defendant was heavily indebted to the bank of which he was cashier, and within four months of the filing of a petition by a creditor to have him declared an insolvent (under Rev. Laws Vt., sec. 1870) transferred certain securities to the bank with a view to preferring it over his other creditors. *Held*, that knowledge on the part of defendant of his insolvency affected the bank of which he was cashier with such knowledge and made the transfer of such securities void, under Rev. Laws Vt., sec. 1860, which provides that a conveyance made by an insolvent, or one in contemplation of insolvency, within four months before the filing of a petition of insolvency by or against him, with a view to giving a preference to certain of his creditors, the latter having knowledge of his insolvency, is void. *Witters v. Soules and others*, 32 Fed. Rep., 762.
  62. Other securities were deposited by the cashier with his bank and an equal amount of his own paper withdrawn. *Held*, that title to the securities immediately vested in the bank, and, such deposit taking place more than four months before the filing of the petition in insolvency, the transfer did not come within the purview of the statute. *Ib.*
  63. Defendant, being indebted to the bank of which he was cashier, transferred to it on the books of another bank the stock which he held in the latter, but did not deposit the certificates for such stock in his own bank and take up his paper held by it until some time later. *Held*, that the title of defendant's bank to the stock transferred dated from the deposit of the certificates with it and not from the transfer on the books of the other bank. *Ib.*
  64. A national-bank examiner is not an officer or agent of the bank and has no authority as such to act for the bank and can not bind it by any act done in its behalf. *Ib.*
  65. In an action against the receiver of a bank for dividends upon a debt for a deposit in the name of "S., trustee," the mere general statement of S. that the money deposited was his daughter's, in connection with evidence that she owned property of which he had the management and from which the fund deposited might have been derived, it not being shown that it was derived therefrom, is not sufficient to enable the daughter to recover. *Soules et al. v. Witters*, 35 Fed. Rep., 463.
  66. Where a bank, knowing its insolvency, receives from a customer as cash a check on a foreign bank and sends the paper to its correspondent, who credits the check to it as cash, and subsequently pays the proceeds thereof

## INSOLVENT BANKS: See Preferred claims; Receiver—Continued.

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

## INTEREST: See Usury; Insolvent banks.

1. The provision in sec. 30 of the act of 1864, "that where, by the law of any State, a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized in any such State under the act." is enabling, and not restrictive; and, therefore, a national banking association in any State may stipulate for as high a rate of interest as by the laws of such State a natural person may, although State banks of issue are restricted to a less rate. *Tiffany v. National Bank of the State of Missouri*, 18 Wall., 109.
2. Bank may take the rate of interest allowed by the State to natural persons generally, and a higher rate where State banks of issue can take it. *Ib.*
3. But it is not to be inferred, from *Tiffany v. National Bank of Missouri*, that whatever by the laws of the State is lawful for natural persons in acquiring title to negotiable paper by discount is lawful for national banks. *National Bank v. Johnson*, 104 U. S., 271.
4. May charge rate of interest allowed to natural persons in the State or Territory where bank is located, but can not take more, even on discount of paper for third party, without it being usury. *Ib.*
5. The interest which a national banking association may charge is limited to the rate allowed to the banks of the State generally; and the fact that a few of the State banks are specially authorized to take a higher rate is

INTEREST: See Usury; Insolvent banks—Continued.

- not a warrant for a national banking association to do so. *Duncan v. First National Bank of Mount Pleasant*, 11 *Bank Mag.*, 787; 1 *N. B. C.*, 360; *First National Bank v. Gruber*, 87 *Penn. St.*, 468.
6. Where the State law does not limit the rate of interest which may be charged on loans to corporations, a national banking association located in that State can not charge more than 7 per cent interest on such loans. *In re Wild*, 11 *Blatch.*, 243.
  7. Where by the statutes of the State parties are authorized to contract for any rate of interest, national banking associations in that State may likewise contract for any rate, and are not limited to 7 per cent. *Hines v. Marmolejo*, 60 *Cal.*, 229.
  8. Under Rev. St., sec. 5197, authorizing national banks to charge any rate of interest allowed by the law of the State wherein such bank is organized, and the statute fixing a legal rate of interest, a national bank in Colorado may charge interest at any agreed rate. *Rockwell v. Farmers' National Bank*, 36 *P.*, 905.
  9. An act of 1873 (70 Ohio Laws, 178) repeals the statute fixing the rate of interest for banks of issue, a national bank may charge interest at 8 per cent under Rev. St., sec. 3181. *La Dow v. First National Bank*. 37 *N. E.*, 11.
  10. The decisions of the United States Supreme Court teach that the statute referred to is to be liberally construed in favor of national banks, and even when the language of the statute would restrict them to a less rate of interest than is allowed to individuals the intendment of the law must be presumed to have been otherwise. *Tiffany v. National Bank of Missouri* held that the intent of the law was to put national banks on an equal footing with State banks; to allow the State banks to charge any amount of interest and national banks only 8 per cent would violate that intention; to say that national banks could only charge 7 per cent would be to say that the State had prescribed no rate of interest. *National Bank of Jefferson v. Bruhn & Williams*, 64 *Tex.*, 571.
  11. Where drafts are from time to time deposited in a bank, some of them being payable on demand and some on time, an agreement between the bank and the depositor that credit shall be given for such drafts on the day after their deposit, the depositor being charged the full legal rate for any overdraft, does not constitute usury when such agreement is made in good faith in order to save involved calculations. *Timberlake et al. v. First National Bank*, 43 *Fed. Rep.*, 231.
  12. Charging a depositor, by agreement, at the end of each month, with interest at the full legal rate on his overdraft, and adding such charge to the overdraft, does not constitute usury. *Ib.*
  13. Under Code Miss., 1880, which only allows interest on the amount of money actually lent, a national bank in that State can not deduct interest in advance. *Ib.*
  14. Under the national banking act, any national bank in Pennsylvania can charge and take the same rate of interest as any State bank of issue is authorized to charge. *First National Bank of Mount Pleasant v. Tinsman*, 36 *Legal Intelligence*, 228; 2 *N. B. C.*, 182.
  15. Interest on dividends should not be allowed in favor of one who voluntarily delayed presenting his claim until long after the dividends were declared, although the delay was due to a mistaken belief that he had a right to pay his claim in full from collaterals in his hands. *Chemical National Bank v. Armstrong*, 59 *Fed. Rep.*, 372.
  16. The refusal of a creditor to accept the receiver's offer to allow part of a claim without prejudice to a suit for allowance of the remainder, or to the receiver's right to still further reduce the claim if the court should hold such reduction proper, bars the creditor's right to interest on subsequent dividends on the part offered to be allowed, although it is subsequently adjudged that the whole of his claim should have been allowed; but he is entitled to interest on the dividends on the part rejected. *Ib.*
  17. In case of book accounts in favor of depositors, interest begins to run against an association in liquidation from the date of the suspension of business. *Richmond v. Irons*, 121 *U. S.*, 27.
  18. There is an established rate of interest in Washington (10 per cent), and the fact that by special contracts different rates may be collected does not affect the question, and therefore a national bank may charge that rate. *Yakima National Bank v. Knipe*, 33 *P.*, 334; 6 *Wash.*, 348.

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

19. The fact that there are several entries in the books of a bank and in the pass book of a depositor of allowance of interest on his account is not sufficient to prove a contract by the bank to pay interest while the deposit should remain, where it is proven that after the entries were made the officers of the bank, on several occasions, told the depositor that it was against their rules to pay interest, and that they would not pay it, and that he apparently acquiesced. *McLoghlin v. National Mohawk Valley Bank, 139 N. Y. St., 514; 34 N. E., 1095.*
20. Rev. St. U. S., sec. 5197, authorizes national banks to take interest at the rate allowed in the State where the bank is located, and, when no rate is fixed by the laws of such State, they are authorized to take interest at a rate not exceeding 7 per cent. *Held, that since 1 Hill's Code, sec. 2796, and Sess. Laws 1893, page 29, allow individuals and State banks to take any rate of interest agreed to in writing by the parties to the contract, national banks have the same privilege. Wolverton v. Exchange National Bank (Wash.), 39 P., 247.*
21. A stockholder in a bank is not entitled to interest from the bank, either on ordinary dividends declared or on money due him from a reduction of capital stock, for a period during which the bank was prevented from paying him the same by attachments of his stock in suits of other parties, though the money thus belonging to him was during such time mingled by the bank with its general assets, the bank being ready and willing to pay over the same but for the attachments. *Mustard v. Union National Bank, 29 A., 977; 86 Me., 177.*

JURISDICTION: *See Actions.*

1. In an action against a national bank in a circuit court of the United States, if all the parties are citizens of the district in which the bank is situated, and the action does not come under sec. 5209 or sec. 5239, Rev. St., the circuit court has no jurisdiction. *Whittemore v. Amoskeag National Bank, 134 U. S., 527.*
2. The Federal courts have jurisdiction of an action between a national bank located in one State and a citizen of another State. *First National Bank v. Forest, 40 Fed. Rep., 705*
3. State courts have jurisdiction of suits by and against national banking associations. *Bank of Bethel v. Pahquioque Bank, 14 Wall., 333; Ordway v. Central National Bank, 47 Md., 217, and Clafin v. Houseman, 93 U. S., 130.*
4. Where a national banking association is sued in a State court, the suit must be brought in the city or county in which the bank is located. *Cadle v. Traeg, 11 Blatch., 101.*
5. But in a State where the holder may sue without respect to the ownership, an association may bring suit upon paper so acquired. *National Pemberton Bank v. Porter, 125 Mass., 333; Atlas National Bank v. Savery, 127 Mass., 75.*
6. The words of restriction to the place where said association is situated apply to the county and municipal courts, and not to the State courts. In the State courts of general jurisdiction a national banking association can be sued whenever an individual can be for the same cause. *Talmage v. Third National Bank, 27 Hun., 61.*
7. A State court can entertain an action brought to recover of a national banking association the penalty for taking usury. *Ordway v. The Central National Bank, 47 Md., 217; Hade v. McVay, 31 Ohio St., 231; Bletz v. Columbia National Bank, 87 Penn. St., 87.*
8. State courts have no jurisdiction of the case of an embezzlement of the funds of the association by one of its officers. *Commonwealth v. Felton, 101 Mass., 204; Commonwealth ex rel. Torrey v. Ketner, 92 Penn. St., 372.*
9. The defense of usury may be set up in action brought in a State court. *National Bank of Winterset v. Eyre, 52 Iowa, 114.*
10. A national banking association is for jurisdictional purposes a citizen of the State in which it is located. *Davis v. Cook, 9 Nev., 134.*
11. The offense of making false entries in the books of a bank, for which an officer of the bank is liable to punishment under sec. 5209, Rev. St., since it is not a crime of which the State courts have concurrent jurisdiction, under sec. 5328, Rev. St., is exclusively cognizable by the Federal courts. *In re Eno, 54 Fed. Rep., 609.*

## JURISDICTION: See Actions—Continued.

12. Under the provisions of the act of August 13, 1888, national banks are deemed to be, for jurisdictional purposes, citizens of the State wherein they are located, and they no longer possess the right of removal on the ground that they are Federal corporations. *Burnham et al. v. First National Bank of Leoti*, 53 Fed. Rep., 153.
13. An action for money against a national bank whose corporate existence is admitted is not a suit arising under the laws of the United States. *Ulster County Savings Institution v. Fourth National Bank*, 8 N. Y., 132.
14. The provision that the Federal courts shall not have jurisdiction of an action on a promissory note or other chose in action by an assignee thereof, unless the action might have been maintained in such courts if no assignment or transfer had been made (act August 13, 1888) does not apply to the indorsement and transfer of the payee of notes which were made to him merely that he might as agent of the maker raise money for it by negotiating them with third persons. *Wachusett National Bank v. Stow City Stone Works*, 56 Fed. Rep., 321.
15. A suit on the official bond of the cashier of a national bank, conditioned for a faithful performance of the duties thereof, "according to law and the by-laws" of the bank, involves a Federal question and is maintainable in a Federal court irrespective of the citizenship of the parties. *Walker et al. v. Windsor National Bank*, 56 Fed. Rep., 76.
16. In a suit which is properly brought in a Federal court, because it involves a Federal question, the court has full jurisdiction of the defendant, who, though a resident of another district, waives his personal privilege of being sued in his district by voluntarily appearing. *Ib.*
17. The exemption of national banks from suits in State courts in other than their own county or city, by act of February 18, 1875 (18 St., 316, chap. 80) was a personal privilege which could be waived by appearing to such suit and not claiming the immunity. *First National Bank v. Morgan*, 132 U. S., 141.
18. The provision in act of July 12, 1882 (22 St., 163, chap. 290, sec. 4), respecting suits by or against national banks, refers only to suits brought after the passage of that act. *Ib.*
19. This court has jurisdiction to review a judgment in State courts involving the question whether a national bank is exempted from liability to account for bonds purchased by it on condition of selling back on demand. *Logan County National Bank v. Townsend*, 139 U. S., 67.
20. When transaction of transfer of national-bank shares does not present a case arising under national banking act, no Federal question is involved. *Le Sussier v. Kennedy*, 123 U. S., 521.
21. State courts have no jurisdiction of actions to recover penalties imposed by the national banking act. *Missouri River Telegraph Company v. First National Bank of Stow City*, 74 Ill., 217; 1 N. B. C., 401.
22. When a State bank acting under a statute of the State calls in its circulation issued under State laws, and becomes a national bank under the laws of the United States, and a judgment is recovered in a court of a State against the national bank upon such outstanding circulation, the defense of the State statute of limitations having been set up, a Federal question arises which may give this court jurisdiction in error. *Metropolitan National Bank v. Claggett*, 141 U. S., 520.
23. The act of Congress of July 12, 1882, repealing inconsistent acts and providing that the jurisdiction of suits in which a national bank should be a party should be the same as if it were a State bank at the same place, prevents the removal of a cause in which a national bank is a party from a State to a Federal court on the mere ground that it is a national bank. *Leather Manufacturers' National Bank v. Cooper, jr.*, 120 U. S., 778; 3 N. B. C., 208.
24. Under St. U. S., 1888, chap. 866, sec. 4, providing that in actions against national banks the Federal courts "shall not have jurisdiction other than such as they would have in cases between individual citizens of the same State," an action to compel the directors of a national bank to declare a dividend may be maintained in a State court. *Hiscock v. Lacy (Sup.)*, 50 N. Y. S., 860; 9 Misc. Rep., 578.
25. The object of this proviso was to deprive the United States courts of jurisdiction of suits by or against national banking associations in all cases where banks organized under State laws could not likewise sue or be sued in such courts. *Ib.*

JURISDICTION: *See Actions*—Continued.

26. But the proviso does not affect the right of the receiver of an insolvent association to sue in a Federal court. *Hendee v. Connecticut and P. R. R. Co.*, 26 *Fed. Rep.*, 677.
27. Nor would the act of July 12, 1882, take from the circuit court jurisdiction of a suit brought against a director for negligent performance of his duties; for, as such suits rest upon the requirements of the United States laws and by-laws made pursuant thereto, it is a case arising under the laws of the United States. *Witters v. Foster*, 23 *Fed. Rep.*, 737.
28. An action between a receiver of an insolvent national bank and a depositor does not present a Federal question under Rev. St., sec. 5242, avoiding preferences to creditors of such an insolvent bank. *Tehan v. First National Bank et al.*, 39 *Fed. Rep.*, 577.
29. A receiver of an insolvent national bank is an officer of the United States within the meaning of sec. 563, Rev. St., which gives the district courts jurisdiction of "all suits at common law brought by the United States, or any officer thereof authorized by law to sue." *Stephens v. Bernays*, 41 *Fed. Rep.*, 401.
30. The United States district court has jurisdiction of an action at law brought by the receiver of a national bank to recover an assessment made upon a stockholder, and the action may be maintained in such event against the executor of a deceased stockholder. *Ib.*
31. The State courts have jurisdiction of an action brought by a shareholder on behalf of himself and other shareholders to recover of the directors of an insolvent association damages for injuries resulting from their negligence and misconduct. *Brinckerhoff v. Bostwick*, 88 *N. Y.*, 52.
32. A State court has no power to make an order directing the receiver of a national bank who has been appointed by the Comptroller of the Currency to pay a judgment obtained against the bank before the receiver was appointed. *Ocean National Bank v. Carll*, 7 *Hun.*, 237.
33. Neither the Comptroller nor the receiver by putting in an appearance to a suit can subject the United States to the jurisdiction of a court. *Case v. Terrell*, 11 *Wall.*, 199.
34. The Federal courts have jurisdiction of suits by receivers of national banks to collect the assets thereof without regard to the citizenship of the plaintiff. *Fisher v. Yoder*, 53 *Fed. Rep.*, 565.
35. A Federal court is not deprived of jurisdiction otherwise vested in it of a suit against the executors of an estate by the fact that the estate is in the possession of a State probate court for purposes of administration, and the Federal court has jurisdiction to adjudge whether a liability exists, but can not issue execution to enforce the same. *Wickham v. Hull et al.*, 60 *Fed. Rep.*, 326.
36. A suit against the receiver of a national bank to compel him to pay out of the funds in his hands as receiver moneys claimed by the complainant is a suit arising under the laws of the United States, and can be removed into the Federal court. *Hot Springs Independent School District, etc., v. First National Bank of Hot Springs*. 61 *Fed. Rep.*, 417.
37. The tenth subdivision of sec. 629, Rev. St., which confers upon the circuit court of the United States jurisdiction of all suits by or against any national banking association established in the district for which the court is held, has been repealed by the proviso to sec. 4 of the act of July 12, 1882. *National Bank of Jefferson v. Fare et al.*, 25 *Fed. Rep.*, 200.
38. A Federal court has jurisdiction of an action brought by the receiver of an insolvent national bank in the name of the bank, to realize its assets, irrespective of the citizenship of the parties. *Linn County National Bank v. Crauford (C. C.)*, 69 *F.*, 532.
39. A suit against a receiver appointed by a Federal court for a cause arising out of his management of the property committed to his charge is one arising under the laws of the United States and may be removed from a State to a Federal court without regard to the citizenship of the parties or the nature of the controversy. *Jewett v. Whitcomb et al.*, 69 *Fed. Rep.*, 418.
40. It seems that where a State statute creates a right in favor of creditors, and provides a remedy for the enforcement thereof, this remedy, whether at law or in equity, must be adopted by the Federal courts. If the State statute does not create the right, but only redeclares a right existing in the absence of statute, then the form of remedy in the Federal

## JURISDICTION: See Actions—Continued.

- courts is determined by principles which differentiate legal and equitable jurisdiction. *First National Bank of Sioux City v. Peavy*, 69 Fed. Rep., 475.
41. The California "Bank Commissioners' Act" (St. 1877-78, p. 740, as amended by St. 1886-87, p. 90) provides in section 11 that if the commissioners shall find that any bank has violated its charter or law, or is conducting business in an unsafe manner, they shall require it to discontinue such practices; and in case of refusal, or whenever it shall appear to the commissioners unsafe for the bank to continue business, they shall notify the attorney-general, who may commence suit to enjoin the transaction of business by such bank; and, upon the hearing of such suit, the court may issue the injunction and direct the commissioners to take such proceedings against the bank as may be decided on by its creditors. The section also empowers the commissioners to supervise the affairs of banks in process of liquidation, limit the number of their officers and employees, and require reports to the commissioners by such banks. *Held*, that a court in which proceedings are instituted by the attorney-general against a bank, pursuant to such statute, has no jurisdiction to appoint a receiver of the property of the bank in such proceedings, though the bank commissioners and the creditors of the bank consent, and though there are provisions in the Code of Civil Procedure authorizing the appointment of receivers in other proceedings. *Murray v. American Surety Co. of New York*, 70 Fed. Rep., 341.
  42. The exercise by a court, in purely statutory proceedings, of a power not authorized by the statute, is null and void, and may be collaterally attacked. *Ib.*
  43. The Federal courts have jurisdiction of actions brought by the receiver of an insolvent national bank to realize its assets, irrespective of the citizenship of the parties; and it is immaterial to such jurisdiction whether the action is brought in the receiver's own name, as receiver, or by him in the name of the bank. *Linn County National Bank v. Crawford*, 69 Fed. Rep., 532.
  44. A suit brought in a State court can be removed to a Federal court on the ground of diverse citizenship only when the defendant is a nonresident of the State in which it is brought. *Thurber v. Miller*, 14 C. C. A., 432, 67 Fed. Rep., 371, followed. *Wichita National Bank et al. v. Smith*, 72 Fed. Rep., 568.
  45. A national bank can not remove a suit upon the ground that it is a Federal corporation. *Ib.*
  46. A cause can not be removed upon the ground that it involves a Federal question unless that fact appears from the plaintiff's complaint. *Ib.*
  47. Where a judgment recovered in a State court against a county is assigned to a citizen of another State, the assignee may sue thereon in the proper Federal court, although the original judgment is still in force. The assignee has a right to have judicially determined its right to enforce payment of the indebtedness, and the action is not to be considered as brought merely to vex defendant. *First National Bank of Buchanan County v. Duel County*, 74 Fed. Rep., 373.
  48. The United States circuit court has jurisdiction of a suit brought by the statutory receiver of a national bank, without reference to the citizenship of the parties. *Short et al. v. Hepburn*, 75 Fed. Rep., 113.
  49. It is within the discretion of the court to have the jury retire during arguments as to the admissibility of evidence. *Birmingham National Bank v. Bradley (Ala.)*, 19 So., 791.
  50. The fact that the State supreme court, in affirming a judgment decided against an immunity from liability expressly claimed under the laws of the United States, does not give jurisdiction to the Federal Supreme Court, if such immunity was not claimed in the trial court. *Chemical National Bank v. City Bank*, 16 S. Ct., 417.
  51. A receiver of a national bank, appointed by the Comptroller of the Currency, is an officer of the United States, and entitled to sue in the Federal courts, by virtue of Rev. St., § 639. *Thompson v. Pool (C. C.)*, 70 F., 735.
  52. The circuit court of appeals has no jurisdiction to review a judgment rendered before act March 3, 1891, creating that court, was passed. *United States v. National Exchange Bank (C. C. A.)*, 53 F., 9.
  53. *Held*, that the plaintiff, a national bank, had the right to bring suit, in the

JURISDICTION: *See Actions*—Continued.

- United States circuit court of the district where the bank was located, upon two notes indorsed to it by the payee, who was also a citizen of the State and resident of the district. *Commercial Bank of Cleveland v. Simmons, 1 N. B. C., 294.*
51. That a national bank does not sue by virtue of any right conferred by the judiciary act, but by virtue of the right conferred upon it by the act of 1864, authorizing and creating it, and which constitutes its charter; that, having no right to sue under the judiciary act, the limitation in the 11th section as to suits on indorsed notes and choses in action does not apply. *Ib.*
  55. The circuit court has no jurisdiction of a suit by a private person to restrain, interfere with, or control the Treasurer of the United States or the Comptroller of the Currency in the discharge of their duties in respect to bonds deposited with the Treasurer to secure the redemption of circulating notes of a national bank. The provisions of sections 56 and 57 of the national banking act explained. *Van Antwerp v. Huburd, 7 Blatchford, 426.*
  56. State courts have jurisdiction of suits brought by national banks, it not having been taken away by section 57 of the national banking act. *First National Bank of Montpelier v. Hubbard and others, 49 Vermont, 1.*
  57. A national bank can not be sued in the Federal court outside of the district where it is located. Service on the cashier when found within another district does not give jurisdiction. *Main, Assignee, v. Second National Bank of Chicago, 6 Bissell, 26.*
  58. National banks may, by reason of their character as such, sue in the Federal courts. *First National Bank of Omaha v. County of Douglas, 1 N. B. C., 267.*
  59. A district court of the United States may order the receiver of a national bank to compromise doubtful debts under section 50 of the national banking act (13 Stat. at Large, 115), which authorizes receivers to compromise such debts "on the order of a court of record of competent jurisdiction." *Petition of Platt, 1 Benedict, 534.*
  60. A banking association organized under act of Congress of 1864, chapter 106, can be sued in a State court only in the city or county where it is located. *Crocker v. Marine National Bank of New York, 101 Massachusetts, 240; 1 N. B. C., 575.*
  61. National banks, like any other corporations, and the receivers of them, may sue and be sued in the State courts of their domicile. *Adams v. Davis, 29 La. Ann., 315; 1 N. B. C., 510.*
  62. The receiver of a national bank is amenable to the jurisdiction of a State court in a parish other than that in which the bank was located and in which he has his domicile. *Ib.*
  63. In an action by a national bank of New York against a national bank of West Virginia, *held*, that the defendant was not deprived of the right to demand a removal of the cause from the State court to a Federal court. National banks are "citizens" of the State in which they are organized and located. *Chatham National Bank of New York v. Merchants' National Bank of West Virginia, appellant, 4 Thompson & Cook, 196; 1 N. B. C., 769.*
  64. Defendant served a notice of appearance on December 15, but did not file a petition for the removal of the cause from a State to the Federal court until January 7, the petition stating that defendant then entered its appearance and had not done so before. *Held*, a valid compliance with the Federal statute requiring the defendant "at the time of entering his appearance in the State court" to file his petition. *Ib.*
  65. Section 7 of the act creating the circuit court of appeals (26 Stat., 838) gives no jurisdiction of an appeal from an interlocutory order dismissing a restraining order and denying an injunction. *Robinson v. City of Wilmington et al., 60 Fed. Rep., 469.*
  66. The act of July 12, 1882, to enable national banks to extend their corporate existence, placed national and other banks, as to their right to sue in the Federal courts, on the same footing, and consequently a national bank can not, in virtue of a mere corporate right, sue in such courts. *Union National Bank of Cincinnati v. Miller, Treasurer of Hamilton County, Ohio, 15 Fed. Rep., 703.*
  67. But national banks may, like other banks and citizens, sue in such courts, whenever the subject-matter of litigation involves some element of

## JURISDICTION: See Actions—Continued.

- Federal jurisdiction. Thus a suit by a national bank against a county treasurer to enjoin the collection of a personal tax upon his property, alleged to be made in violation of the act of Congress permitting the State to tax national banks, presents a case arising under a law of Congress, and is, therefore, maintainable in a Federal court. *Ib.*
68. The power given the Federal courts to order the production of books and papers (Rev. St., sec. 724) includes power to grant an inspection before trial, with permission to make copies. *Exchange National Bank of Atchison v. Washita Cattle Co.*, 61 Fed. Rep., 190.
  69. A national bank is not authorized to sue in any circuit court of the United States without regard to citizenship. It is to be regarded, for the purpose of jurisdiction, as a citizen of the State in which it is established or located. *St. Louis National Bank v. Allen et al.*, 5 Fed. Rep., 551.
  70. An action to enforce a right conferred by section 5219 of the Revised Statutes, regarding the taxation of property in the shares of national banking associations, is a suit arising "under the laws of the United States" within the meaning of the act of March 3, 1875. *Stanley v. Board of Supervisors of Albany Co.*, 6 Fed. Rep., 561.
  71. A suit by or against a corporation created by an act of Congress is a suit arising under the laws of the United States within the meaning of section 2 of the removal act of 1875, and may be removed from a State court. *Cruikshank v. Fourth National Bank*, 16 Fed. Rep., 888.
  72. State courts have jurisdiction of suits against national banks to recover money paid as usury. *Dow v. Irasburgh National Bank of Orleans*, 50 Vt., 112; 28 Am. Rep., 493; 2 N. B. C., 421.
  73. To give this court jurisdiction on appeal from a State supreme court under the national banking act, the "title, right, privilege, or immunity specially set up or claimed" must be claimed by the plaintiff in error for himself, and not for a third person, in whose title he has no interest. *Miller v. National Bank of Lancaster*, 106 U. S., 542; 3 N. B. C., 52.
  74. Defendant, a bookkeeper in a national bank, without authority filled a draft signed in blank by the assistant cashier, issued it, and fraudulently changed his book entries to cover the crime. *Held*, on an indictment for forgery, that the crime was within the jurisdiction of the State courts. *Hoke v. People*, 122 Ill., 511; 3 N. B. C., 372.
  75. A State court has jurisdiction of an action on contract brought by a resident of the State against a national bank located in another State, and except as against a national bank which has committed or is contemplating an act of insolvency. *Robinson v. National Bank of New Bern*, 58 How. Pr., 306; 2 N. B. C., 309.
  76. An attachment can issue against a national bank from a State court. *Ib.*
  77. In an action of debt on sec. 5198, U. S. Rev. Stat., to recover twice the amount of interest, at the rate of 9 per cent, received by a national bank in Pennsylvania, upon the discount of notes, where plaintiffs had judgment for \$2,150.38, *held*, that this amount was insufficient to give jurisdiction to the Supreme Court of the United States. *Williamsport National Bank v. Knapp*, 119 U. S., 357; 3 N. B. C., 184.
  78. A Federal court has jurisdiction of a creditor's bill between citizens of different States, though based upon the judgment of a State court, and notwithstanding the existence of statutory legal remedies in the State courts. *First National Bank of Chicago v. Steinway et al.*, 77 Fed. Rep., 661.
  79. Under the provision in the judiciary act of 1887-88, that "the provisions of this section" shall not affect the jurisdiction of the circuit courts in cases for "winding up the affairs" of any national bank, the circuit courts have at least concurrent jurisdiction (whether exclusive or not is not decided) with the State courts in cases of that kind, without regard to the citizenship of the parties. *Lake National Bank v. Wolfborough Savings Bank et al.*, 73 Fed. Rep., 517.
  80. A State court appointed a receiver of a national bank, but he never obtained possession of its property. The original complainant discontinued, and the defendant filed a motion to dismiss, but no formal order of dismissal was entered. *Held*, that the pendency of the suit in that condition was no bar to a subsequent suit between the same parties in a Federal court for the appointment of a receiver, etc. *Ib.*
  81. A national bank, sued in a State court, can not enforce the removal of the cause to the Federal court on the ground that the latter has exclusive jurisdiction. *Pettiton v. Noble*, 7 Biss., 449; 2 N. B. C., 130.

JURISDICTION: *See Actions*—Continued.

82. The district court of the United States has jurisdiction of a bill in equity filed by a national bank. *Fifth National Bank of Pittsburgh v. Pittsburgh and Castle Shannon Railroad Company*, 1 Fed. Rep., 190; 2 N. B. C., 190.
83. Stockholders have no standing in court to interfere for the protection of their company until the board of directors of the company have neglected or refused an application to take the proper steps to protect the interests of the company. *Ib.*
84. The Federal courts have jurisdiction over all suits by and against national banks, irrespective of subject-matter. Joining merely nominal or personal parties has no effect either to confer or exclude the jurisdiction; but trustees, executors, and the like are not formal parties, within the meaning of the rule, where in fact interested in the litigation. Accordingly, where two or three persons claiming a certain fund which was in the custody of a national bank, brought their bill in equity against the bank and a third claimant, and the bank exhibited its cross-bill, praying that the parties might interplead, held, to confer jurisdiction. *Foss v. First National Bank of Denver*, 3 Fed. Rep., 185; 2 N. B. C., 104.
85. Banks organized under the acts of Congress as national banks are not entitled by force of such acts to have any suit or proceeding in the State court wherein they are parties defendant removed to the Federal court. *Wilder v. Union National Bank*, 12 Chicago Legal News, 84; 2 N. B. C., 124.
86. To authorize a removal on the ground that the controversy involves a question arising under Constitution and laws of the United States, it must fully appear from all the record that a Federal question is presented. So, where, in a petition for removal to the Federal court, the defendant states that certain laws of the State of Illinois infringe upon or violate the tenth section of Article Two of the Constitution of the United States, but fails to state in what respect, or how the rights, either of the plaintiff or defendants, are affected by the operation of those laws, the record does not show sufficiently that it is a case coming within the Federal jurisdiction. *Ib.*
87. If the record presents a Federal question, that a right of action or defense arising under the Constitution and laws of the United States, the citizenship of the parties has nothing to do with it. *Ib.*
88. National banks are not authorized to institute suits in the Federal courts out of the districts where they are established when the amount in controversy does not exceed \$500. *St. Louis National Bank v. Brinkman*, 1 Fed. Rep., 45; 2 N. B. C., 141.
89. State courts have no jurisdiction of the offense of embezzlement of the funds of a national bank. *People v. Fonda*, 62 Mich., 401; 3 N. B. C., 501.
90. A Federal court has jurisdiction of a suit to enjoin State taxing officers from enforcing collection of a tax upon shares of stock in a national bank where the protection sought is based upon the ground that the State statute under which such officers are proceeding in making their assessment is in violation of the fourteenth amendment to the Constitution and of Rev. St., §5219. *Third National Bank of Pittsburgh v. Mylin, Auditor-General, et al.*, 76 Fed. Rep., 385.
91. A receiver of a national bank, appointed by the Comptroller of the Currency, when sued in a State court on a claim of less than \$500, has no power to remove the case to a Federal court. *Hallam v. Tillinghast*, 75 Fed. Rep., 349.
92. A national bank located in one State may bring suit against a citizen of another State in the circuit court of the United States for the district wherein the defendant resides, by reason alone of diverse citizenship. *Petri v. Commercial National Bank of Chicago*, 142 U. S., 644.
93. This court has jurisdiction of an appeal from a decree of a circuit court requiring stockholders in an insolvent national bank to pay a given percentage on their stock which the Comptroller of the Currency had ordered collected and such further sums as may be necessary to pay the debts of the bank. *Germania National Bank v. Case*, 131 U. S., CXLIV App.
94. A bill in equity was filed in a State court by a creditor of a partnership to reach its entire property. The prayer of the bill was that judgments confessed by the firm in favor of various defendants, some of whom were citizens of the same State with the plaintiff, might be set aside for fraud. On the allegations of the bill there was but a single controversy,

JURISDICTION: *See Actions*—Continued.

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

## JURISDICTION: See Actions—Continued.

- §14 of the Code of Iowa, which provides that from the gross amount of money and credits held by one liable to taxation may be deducted all debts due and owing. *Ib.*
105. Act Con., March 3, 1887, sec. 4, declares that national-banking associations are, for the purpose of all actions by or against them, at law or in equity, to be deemed citizens of the States in which they are respectively located, but "the provisions of this section shall not be held to affect the 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." *Held*, that a receiver of a national bank may still maintain a suit in the United States circuit court, without reference to the citizenship of the parties or to the amount involved, to recover a claim due the bank. *Armstrong v. Trautman et al.*, 36 Fed. Rep., 275.
  106. This court has jurisdiction to review a judgment of the highest court of a State holding a national bank liable, under statute of the State, as a shareholder in a State savings bank, when the answer sets up that the stock of the savings bank was issued to it without authority of law and the motion for a new trial and the specifications of error, which were the basis of appeal from the trial court to the supreme court of the State, assert such want of power under the laws of the United States. *California Bank v. Kennedy*, 167 U. S., 362.
  107. A suit to recover property acquired by the removing defendant, as receiver of a national bank, by authority of the laws of the United States, arises under the laws of the United States, within the meaning of the removal act of 1888 (25 St. U. S., 434). *Sowles v. Witters et al.*, 43 Fed. Rep., 700.
  108. Said act provides that the petition for removal shall be filed at or before the time the defendant is required to plead. A rule of the chancery court provided that the subpoena should require defendant's appearance on the first day of a stated term, and that he should answer within forty days from the return-day or the day fixed for entering appearance. A subpoena required the defendant to answer on the first day of the April term, but the suit was not entered until the last day of court. The next stated term began on the second Tuesday in September. *Held*, that a petition for removal filed September 4 was in apt time. *Ib.*
  109. The State courts have jurisdiction of an action brought against the officers of a national bank to recover damages on account of alleged deceit practiced by such officers in making a false report of the condition of the bank. *Barnes v. Swift (Super. Ct. Cin.)*, 3 Ohio N. P., 291.
  110. The assets of an insolvent national bank are not brought under the control or protection of the Federal courts by being taken into custody by a receiver appointed by the Comptroller of the Currency, nor by their transfer from the receiver to an agent of the shareholders appointed pursuant to the act of Congress to wind up the affairs of the bank. *Snohomish County v. Puget Sound National Bank (C. C.)*, 81 Fed. Rep., 518.
  111. Unless it voluntarily appears, a foreign corporation can not be made a party defendant to a suit in a Federal court by one of its creditors, who seeks the appointment of a receiver, an accounting, and to enforce the individual liability of stockholders who are within the jurisdiction of the court. *Elkhart National Bank v. Northwestern Guaranty Loan Company et al.*, 87 Fed. Rep., 252.
  112. The corporation and all its stockholders are necessary parties defendant to a creditor's suit for the appointment of a receiver, an accounting, and to enforce the personal liability of stockholders, and, if the corporation can not be brought in, the suit must be dismissed. *Ib.*
  113. A receiver of an insolvent national bank, appointed by the Comptroller of the Currency, against whom an action is brought in a State court to recover less than \$2,000, has no right to remove the same to a Federal court. *Follett v. Tillinghast*, 82 Fed. Rep., 241.
  114. A suit by a national bank against its former managing officers to charge them with losses sustained by reason of their having made loans to one individual in excess of 10 per cent of the capital stock, and other loans without personal security, in violation of the national banking statutes, the right of recovery being claimed under Rev. St., § 5239, is one arising under the laws of the United States. *National Bank of Commerce of Tacoma, Wash., v. Wade et al.*, 84 Fed. Rep., 10.
  115. A national bank may maintain a suit against its directors to enforce their

**JURISDICTION:** *See Actions—Continued.*

- liability under Rev. St., § 5239, for losses resulting from a violation of the statutory requirements in conducting the business of the bank. A suit by the Comptroller for dissolution of the association and an adjudication of such violations is not a condition precedent to the enforcement of such liability. *Ib.*
116. A suit by a national bank against its former officers and directors, under Rev. St., § 5239, to recover for losses resulting from their mismanagement in violation of the provisions of the national banking law, is cognizable in equity, where the transactions involved are complicated, and the conversion of securities into money is required before the extent of the liability can be ascertained, and when, therefore, the remedy at law is not complete or adequate. *Ib.*
  117. The fact that a suit by the Comptroller for the forfeiture of the charter of a national bank for violations of the banking statutes is barred by limitation does not operate to bar a suit by the bank against its officers and directors, under Rev. St., § 5239, to charge them with losses resulting from such violations. *Ib.*
  118. The statute does not commence to run against a suit by a national bank against its managing officers to enforce their liability under Rev. St., § 5239, for losses resulting from acts in violation of the national banking law, until such officers have surrendered control of the bank to their successors. *Ib.*
  119. The rule that, in order to warrant the removal of a cause to the circuit court on the ground that it arises under the laws of the United States, that fact must be shown in the plaintiff's pleading, does not operate to prevent a removal, where the original pleading alleges that defendant is a national banking association, and where a receiver thereof, appointed by the Comptroller of the Currency, is subsequently made a defendant and petitions for removal. *Speckart et al. v. German National Bank et al.*, 85 Fed. Rep., 12.
  120. A receiver of an insolvent national bank is an officer of the United States. *Ib.*
  121. In a suit in a State court against an insolvent national bank and others, charging a conspiracy to defraud, and seeking the recovery from the bank of moneys alleged to have been thus obtained, a subsequently appointed receiver of the bank is a proper party defendant. *Ib.*
  122. It seems that in such a suit, in a State court, the receiver of the national bank is not a necessary party. *Ib.*
  123. Such an action falls within the description of "cases for winding up the affairs" of a national bank, under section 4 of the judiciary act of 1875, as amended in 1887 and 1888 (25 Stat., 433), which preserves in such cases the jurisdiction of the Federal courts, and the receiver of the bank, intervening as such, is entitled to have the cause removed. *Ib.*
  124. It seems that a State court is a "court of competent jurisdiction" to adjudicate upon disputed claims against insolvent national banks. *Ib.*
  125. The rule requiring that, where the ground for removing a cause to the Federal court is diverse citizenship, that ground must exist, not only at the time of removal, but also when the suit was commenced, has no application where a receiver of an insolvent national bank intervenes as such and seeks the removal of a case which is under the head of "winding up the affairs" of the bank. *Ib.*
  126. Circuit courts have jurisdiction of actions by receivers of national banks to collect assessments made by the Comptroller, without regard to the amount involved. *Brown v. Smith*, 88 Fed. Rep., 565.

**LEASE:**

1. Where a national bank takes a lease for a long term, its insolvency and dissolution soon afterwards, and the appointment of a receiver who refuses to take possession of the leased premises, do not entitle the lessor to damages out of the assets, the rent having been paid for the time during which the bank was in possession. *Fidelity Safe Deposit and Trust Co. v. Armstrong*, 35 Fed. Rep., 567.
2. A national bank which, when a receiver is appointed for it, is in arrears for rent under an existing lease may be afterwards sued for damages caused by its failure to carry out the provisions of the lease. *Chemical National Bank v. Hartford Deposit Company (III.)*, 41 N. E., 225.

## LEASE—Continued.

3. In a suit against a national bank in arrears for rent under an existing lease at the time a receiver was appointed for it, for damages for failure to carry out the lease, the receiver need not be made a party. *Ib.*
4. A claim for rent which was due nine days before the suspension of the bank is an existing demand which is entitled to be proven up for participation in the distribution of the assets. *Chemical National Bank v. Hartford Deposit Co., 16 S. Ct., 439.*
5. In a suit against a national bank in arrears for rent under an existing lease at the time a receiver was appointed for it, for damages for failure to carry out the lease, the receiver need not be made a party. *Chemical National Bank v. Hartford Deposit Co. (Ill. Sup.), 41 N. E., 225.*
6. The legal existence of a corporation is not cut short by its insolvency and the consequent appointment of a receiver; and there is nothing in the statutes relating to national banks which takes them out of the operation of this general rule. *Chemical National Bank v. Hartford Deposit Company, 161 U. S., 1.*
7. After passing into the hands of a receiver appointed by the Comptroller of the Currency under the provisions of the Revised Statutes, a national bank remains liable, during the remainder of the term, for accrued and accruing rent under a lease of the premises occupied by it, although the receiver may have abandoned and surrendered them; but if the lessor, in the exercise of a power conferred by the lease, reenters and relets the premises, the liability of the bank after the reletting is limited to the rent then accrued and unpaid and the diminution, if any, in the rent for the remainder of the term after the reletting. *Ib.*
8. By section 5133 of the Revised Statutes a contract of lease, at a large rent, of an office to be occupied "as a banking office, and for no other purpose," for the term of five years, determinable at the end of any year by either party, executed by a national bank as lessee, after having duly filed its articles of association and organization certificate with the Comptroller of the Currency, but not having been authorized by him to commence the business of banking, is void, can not be made good by estoppel, and will not support an action against the bank to recover anything beyond the value of what it has actually received and enjoyed. *McCormick v. Market Bank, 165 U. S., 538.*
9. In an action against a national bank upon a contract, each party relied on section 5136 of the Revised Statutes, by which a national bank, upon filing its articles of association and organization certificate with the Comptroller of the Currency, becomes a corporation, with power "to make contracts" and other corporate powers, but is prohibited to "transact any business, except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." The defendant relied on the prohibition. The plaintiff relied on the exception to the prohibition, and also contended that, under the general power to make contracts, the contract sued on was valid as between the parties, even if contrary to the prohibition. *Held*, that a judgment for the defendant in the highest court of the State might be reviewed by this court on writ of error. *Ib.*

## LIABILITY OF BANK:

1. Where a national banking association has taken collaterals to secure a loan, and, after the loan has been repaid, holds them to secure future advances, it is not a gratuitous bailee; and it is responsible for the loss of such collaterals occasioned by its lack of ordinary care and diligence, though at the time the bailor was not indebted to it. *Third National Bank of Baltimore v. Boyd, 44 Md., 47.*
2. A bank receiving a certificate of deposit for collection, and mailing it to the drawer with a request for a remittance, is guilty of negligence. *First National Bank of Evansville v. Fourth National Bank of Louisville, 56 Fed. Rep., 967.*
3. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office, and thereby prevents their coming into the hands of the other bank officers. *Ib.*
4. The E. bank, on May 8, 1888, mailed to the L. bank for collection a certificate of deposit issued by P. & Co., which, the next day, negligently

## LIABILITY OF BANK—Continued.

- mailed it to P. & Co. with request to remit. On June 1 the L. bank credited the E. bank with the item in account current for May, and wrote that nothing had been heard from P. & Co. On June 23 the L. bank wrote that repeated letters about the item had remained unanswered. The L. bank now charged the E. bank with the item. No further correspondence ensued. P. & Co. continued in good credit until after January 1, 1889, when they failed. *Held*, that the L. bank was not responsible for more than nominal damages. *Ib.*
5. Where bank acquires title to real estate by conveyance from its president, who held same under deed reciting full payment of purchase money, and bank has no actual knowledge that purchase money was not in fact paid, it is an innocent purchaser without notice, and is not chargeable with constructive notice because of the knowledge of its president. *First National Bank of Sheffield et al. v. Tompkins, 57 Fed. Rep., 20.*
  6. If a cashier, without authority to buy coin in behalf of his bank, does so buy it, and it goes into the funds of the bank, it is liable. *Merchants' National Bank v. State National Bank, 10 Wall., 604.*
  7. Where a bank issues a certificate of deposit, payable on its return properly indorsed, it is liable thereon to a bona fide holder to whom it was transferred seven years after its issue, notwithstanding a payment thereof to the original holder. Such certificate is not dishonored until presented. *National Bank of Fort Edward v. The Washington County National Bank, 5 Hun., 695.*
  8. Where a cashier, in payment of his individual indebtedness, gives his creditor a cashier's draft drawn by himself on his bank's correspondent, and the same is received in good faith by the creditor, with no knowledge or notice that the draft is drawn fraudulently, and the same is paid by the correspondent to the creditor, the bank can not recover from the creditor the money so paid. *Goshen National Bank v. State, 36 N. E., 316.*
  9. A bank is bound by the act of its cashier in drawing checks in its name, though with the intent of embezzling the proceeds, and payment of the checks by the drawee is binding on the bank. *Phillips v. Mercantile National Bank of the City of New York, 35 N. E., 982.*
  10. Checks drawn by the cashier of a bank, payable to fictitious persons, whose names he indorses thereon, are in effect payable to bearer, and the payment of such checks by the drawee is binding on the bank, as, in transmitting them made and indorsed, the bank is so far concluded by his acts as to be estopped from denying their validity. *Ib.*
  11. The fact that the payees in the checks, whose names were indorsed thereon by the cashier, were customers of the bank does not vary the rule applicable to fictitious payees, where the cashier did not intend to deliver the paper to the customers, as the fictitiousness of the maker's direction to pay does not depend upon the identification of the name of the payee with some existing person, but upon the intention underlying the act of the maker in inserting the name. *Ib.*
  12. A settlement of a claim against a bank made by a director who had been specially delegated by the bank to take charge of the matter, and who acted under the direct advice of the president of the bank, is binding on the bank. *Waxahatchie National Bank v. Vickery, 26 S. W., 876.*
  13. Where one pays a debt due by him to a bank upon the demand of an officer thereof, whom he finds employed in its business, to said officer, over its counter, without knowledge that the officer's authority is so limited that he is not authorized to receive the money, it is a payment to the bank, and the latter is bound thereby. *The East River National Bank v. Gove, 57 N. Y., 597.*
  14. When a bill of exchange, payable at ———, was sent to a bank for collection, and the bank, treating it as a bank check and not entitled to days of grace, presented it for payment, and had it protested, etc., on the day of its maturity, without days of grace, by means of which the indorser was discharged, and it was in evidence that the bank was notified by the indorser at the time that he claimed the paper to have days of grace. *Held*, that the bank was liable to the person who deposited the paper for collection for damages for its negligence in not presenting the check, as required by law, and causing notice of its nonpayment to be given to the indorser. *The Georgia National Bank v. Henderson, 46 Ga., 487.*
  15. A national bank, by its cashier, issued its certificate of deposit for money

## LIABILITY OF BANK—Continued.

- to be paid on a note of the depositor or lent for his use. *Held*, that the bank was liable thereon, although the cashier embezzled much more of the bank's funds. *First National Bank of Monmouth v. Brooks*, 22 Ill. App., 238; 3 N. B. C., 387.
16. Upon deposit in a city bank of funds for transmission to the credit of a country bank, for the use of the depositor, the city bank becomes a trustee of the depositor; and where the country bank, by reason of its failure before the deposit was made, becomes unable to receive the deposit, the city bank is liable to the depositor, in an action for money had and received, for the amount of the deposit. *Union Stock Yards National Bank v. Dumond*, 37 N. E., 861; *Dumond v. Merchants' National Bank*, *ib.*, 864.
  17. The fact that the city bank deposited the money with another city bank, which was the correspondent of the country bank, does not exempt the former bank from such liability, where the depositor was unacquainted with the custom of the banks in making such deposits, and did not consent thereto. *Ib.*
  18. Nor will the city bank in which the money was finally deposited be liable therefor, at the suit of the depositor, where the money was left with it with instructions to credit it to the country bank generally, without any intimation that it was to be credited to that bank as the money of the depositor. *Ib.*
  19. The First National Bank of Decatur having advanced a sum of money to the owner of a lot of whisky, the latter employed the bank to ship the whisky for him to New York to be sold, and out of the proceeds the bank was to retain the money advanced and a reasonable commission for shipping and selling. The whisky was shipped and sold accordingly, and the proceeds received by the bank. *Held*, that the bank was liable to the owner of the whisky for the money so received, and this independently of the question whether national banks are, by their charters, authorized to sell produce on commission. *First National Bank of Decatur v. Priest*, 50 Ill., 321.
  20. A national bank is liable for fraudulent representations made by it through its cashier to another bank as to the financial responsibility of a customer. *Nevada Bank of San Francisco v. Portland National Bank*, 59 Fed. Rep., 338.
  21. Representations by one bank to another that a certain business corporation "is prosperous," "well organized," "doing a large business," and are "valued customers of ours;" that an investigation of its business and responsibility had been made by the vice-president and cashier of the bank, coupled with the transmission of an annual statement, which (as alleged) is known to be false—are representations of fact, and not of opinion, and are actionable if fraudulently made. *Ib.*
  22. Fraudulent representations as to the financial responsibility of another for the purpose of procuring him credit are actionable, though containing no statement as to the amount of credit it is safe to extend. *Ib.*
  23. False representations concerning the financial responsibility of another made, for the purpose of procuring him credit, negligently and carelessly, without investigation, when investigation would disclose their falsity, imply a fraudulent intent and are actionable. *Ib.*
  24. The signature of a bank cashier, with his official title appended, to a letter bearing the bank's name at the head, is the signature of the bank, within the meaning of a statute providing against liability for representations as to the credit, skill, or character of another, unless there is a memorandum thereof in writing, signed by the "party to be charged." *Ib.*
  25. A bill of exchange, drawn on defendant, was sent by plaintiff to a bank for collection, and on presentation to defendant was accepted by its treasurer and redelivered to the bank. On the same day defendant's treasurer learned that the drawer of the bill had failed two days before. On the next day defendant's treasurer applied to the bank's cashier for leave to revoke the acceptance and erase the indorsement, which the cashier declined to do, and notice was thereupon given the bank to refuse payment of the bill. At the time of the acceptance the drawer had no funds in defendant's hands, but was indebted to it. No fraud was shown on plaintiff's part. *Held*, that the defendant was bound by its acceptance. *Trent Title Company v. Fort Dearborn National Bank of Chicago*, 54 N. J., 33.

## LIABILITY OF BANK—Continued.

26. The general rule is that where a bank delivers a note or bill to a notary public for demand, protest, and notice, it will not be liable for the default of the latter. *Wood River Bank v. First National Bank of Omaha, 55 N. W., 239; 36 Neb., 744.*
27. But where such bill remains in the bank to be protested for nonpayment by the president and manager thereof, a notary public, and who, although aware of the instructions to the contrary, delays noting for protest or giving notice, in consequence of which the indorsers are discharged, such notary will be held to be the agent of the bank and the latter will be liable for his negligence. *Ib.*
28. Where a bank, on presenting a draft which it has for collection, receives a check drawn on a bank in the same place, it is bound to present the check on the same day, and, failing in this, is liable to the drawer thereof for the loss occasioned thereby, the bank drawn on having suspended at the end of the day. *Morris v. Eufaula National Bank (Ala.), 18 So., 11.*
29. Where money is deposited with the cashier of a bank under an agreement that it shall be invested by the bank in bonds and stocks, the bank is liable for the return of the money, no investment having been made, though the agreement for its investment by the bank was ultra vires. *L'Herbette v. Pittsfield National Bank (Mass.), 33 N. E., 368.*
30. A bank obtained a loan from plaintiff, giving therefor the personal note of its cashier. Held, that the bank was liable to plaintiff for the amount of the loan, on account for money had and received. *Chemical National Bank v. City Bank (Ill. Sup.), 40 N. E., 328.*
31. A debt incurred by a national bank, for which it receives and retains the consideration, is not void because incurred in violation of Rev. St. U. S., sec. 5203, providing that no national bank shall be indebted or in any way liable to an amount exceeding the amount of its capital stock paid in, except on circulation, deposits, special funds, or declared dividends. *Ib.*
32. Drafts for part of a fund in the hands of a debtor of the drawer do not, without acceptance by the drawee, constitute an appropriation of part of such fund, or an equitable assignment thereof. *Bosworth v. Jacksonville National Bank (C. C. A.), 64 F., 615.*
33. A national bank whose vice-president borrows money in the name of another bank and appropriates it to his own use, is not liable therefor unless he was specially authorized to borrow the money, or his act was ratified. *8 C. C. A., 155; 59 F., 372, modified to accord with Bank v. Armstrong, 14 S. Ct., 572; 152 U. S., 346; Chemical National Bank v. Armstrong, 65 Fed. Rep., 573.*
34. Where the president of a banking corporation, having control and management of its business, entered into a conspiracy with a merchant whereby the latter was to purchase of wholesale dealers a large amount of goods on credit, on which the bank was to take a mortgage in an amount largely in excess of a loan which was to be made the merchant, under which it was to sell the goods, the proceeds of such sale to be given one-third to the bank and two-thirds to the merchant, leaving the creditors unpaid; and in pursuance thereof, goods were bought of the value of \$10,000, on which the bank loaned \$1,000, taking a mortgage for \$9,960; and before the bills for the goods became due the bank foreclosed the mortgage and took possession thereunder, and sold the goods for \$5,300, which was divided according to the agreement—the bank was liable to each of the defrauded creditors for the amount of goods so sold by each. *Johnston Fife Hat Co. v. National Bank (Okl.), 44 P., 192.*
35. A bank is liable to a special depositor for the loss of his deposit through its diversion by the bank's officers. *El Paso National Bank v. Fuchs (Tex. Civ. App.), 34 S. W., 203.*
36. Mine owners indebted to a bank made their note, and executed a deed of trust to the bank's cashier, to secure the indebtedness. The note was not paid at maturity, and without the payment of any money to him or to the bank, and without authority, the cashier released the deed of trust, and two other papers were executed between the parties. One was an absolute deed of the property to the cashier; the other, an agreement whereby he was to work the mines till the indebtedness of the bank was paid from the proceeds, and certain amounts paid to the grantors, after which he was to become the absolute owner. Subse-

## LIABILITY OF BANK—Continued.

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

## LIEN: See Preferred claims.

1. An association has equitable lien upon dividends declared for any just debt due to it from the shareholders. *Hagar v. Union National Bank, 63 Me.*, 509.
2. Bank can not acquire a lien on its own stock held by its debtors, even if its by-laws are framed with that intention. *Bullard v. Bank, 18 Wall.*, 589.
3. Loans by bank to stockholder do not give lien to bank on his stock. *Id.; Bank v. Lanier, 11 Wall.*, 399.

## LIEN: See Preferred claims—Continued.

4. A national bank, organized under the law of 1864, can not, even by specific provisions for the purpose in its articles of association and in its by-laws, acquire a lien on its own stock held by its debtor. *Delaware, Lackawanna and Western Railroad Company v. Oxford Iron Company*, 33 N. J. Eq., 340; 3 N. B. C., 582.
5. When by general law a lien is given to a corporation upon the stock of a stockholder in the corporation for any indebtedness owing by him to it, that lien is valid and enforceable against all the world, and a sale of the stockholder's stock to a person ignorant of the lien will not discharge it and thus authorize the purchaser to demand and receive a transfer of it so discharged. *Heminond v. Hastings*, 134 U. S., 401.
6. A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose or for the payment of a particular loan. *Armstrong v. Chemical National Bank*, 41 Fed. Rep., 234.
7. A bank has a lien on a note deposited for collection by a debtor before maturity of his own debt, remaining uncollected and unassigned in its hands after his debt matures, for its payment. *Gibbons v. Hecox (Mich.)*, 63 N. W., 519.
8. There can be no vendor's lien in favor of a bank which causes lands held in trust for it to be conveyed to a corporation, for the purpose of giving such corporation the appearance of ownership and the power and opportunity to deal with strangers as the owner, when in reality it takes the lands in trust for the bank. There can be no vendor's lien when there is no actual sale. *Butler et al. v. Cockrill*, 73 Fed. Rep., 945.
9. The lien of an attachment in execution takes effect at the time the writ is served on the garnishee, and can not be subsequently defeated by an assignment of the attached property to the garnishee, prior to service on defendant. *National Bank of Spring City v. National Bank of Pottstown (Com. pl.)*, 11 Montg. Co. Law Rep'r, 64.
10. One claiming a lien on attached property, superior to the attachment plaintiff, can not, in a crossbill, traverse the affidavit for attachment. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers and Merchants' National Bank*, *Id.*
11. Where a creditor is entitled to a lien for debts represented by certain items on an open account, and is not entitled to a lien under other items, the creditor may apply a payment made on the account generally to those items under which no lien exists. *Union National Bank v. City of Cleveland*, 19 Ohio Civ. Ct. R., 222.
12. In a suit in equity to enforce a judgment lien against real estate of the debtor, the judgment is, as between the judgment creditor and other judgment creditors of the debtor, conclusive of the justness and amount of the debt, and can not be impeached except for fraud. *First National Bank v. Huntington Distilling Co. (W. Va.)*, 23 S. E., 792.
13. Where a building contract makes a certificate from the county clerk that no liens are unsatisfied of record an absolute condition of payment of any money under the contract, and does not expressly limit the protection of this provision to the owners of the building, such provision is also for the benefit of persons entitled to mechanics' liens, and an assignment of moneys due under the contract will be subject to the satisfaction of any such liens duly filed after such assignment, and before such certificate is obtained. 27 N. Y. S., 951, affirmed. *Bates v. Salt Springs National Bank (Sup.)*, 34 N. Y. S., 598.
14. A contract between a corporation and its factor, whereby the corporation appoints the factor its general selling agent and agrees to consign all its products to him, does not give the latter a lien for advances on money due the corporation for goods sold and delivered by the corporation directly to the purchaser, since possession is essential to a factor's lien. *Warren v. First National Bank (Ill. Sup.)*, 38 N. E., 122.
15. A vendor's lien expressly reserved in a deed is not affected by failure to record the deed or by its destruction after record. *Texarkana National Bank v. Daniel (Tex. Civ. App.)*, 31 S. W., 704.
16. A mortgage of a stock of goods, providing that all stock replaced after the sale of any of the stock conveyed should be substituted therefor, and be liable for the debt, is ineffectual to create a lien on after-acquired goods. *First National Bank v. Lindenstruth (Md.)*, 28 A., 807.

## LIEN: See Preferred claims—Continued.

17. Moller & Co., brokers and agents for Hunt, by an absolute power of attorney, having authority from her to pledge her stocks for a loan of \$35,000, contracted with defendant for the loan, giving their own note therefor, secured by pledge of the stock. Defendant knew that the loan was for Hunt, and was to be used to pay for a portion of the stocks, and that the stocks belonged to her. *Held*, that defendant could not hold the same as security for other loans made by it to M. & Co. *Talmage v. Third National Bank of the City of New York*, 91, N. Y., 531; 3 N. B. C., 603.
18. Plaintiff tendered before suit the \$35,000 and interest, and on this being refused, tendered \$46,000. *Held*, not a conclusive admission that defendant had a lien for the latter sum. *Ib.*
19. A national bank may be sued in the county where the plaintiff resides. *Ib.*
20. The controversy in this case involves the allowance, in favor of the trustee in bankruptcy of S., of liens upon certain bonds, owned in fact by C. and D., though ostensibly belonging to C. only, as pledged to secure, by express agreement, the general balance of account of a New Orleans bank, of which C. was president; and also, by implication from the usage of the banking business in which S. was engaged, C.'s general balance. *Reynes v. Dumont; Dumont v. Fry*, 130 U. S., 354.
21. The court is of the opinion upon the evidence that the bonds were pledged to secure the remittance by the bank to S. of "exchange bought and paid for," that is, bills drawn against shipments and purchased by advances to the shippers; and that they can not be held to make good a debit balance of the bank created by the nonpayment of certain drafts drawn by it directly on Europe and unaccompanied by documents. *Ib.*
22. A banker's lien rests upon the presumption of credit, extended in faith of securities in possession or expectancy, and does not arise in reference to securities in possession of a bank under circumstances, or where there is a particular mode of dealing, inconsistent with such lien. *Ib.*
23. The pledge of these bonds to guarantee the remittance by the bank as before stated, and the circumstances under which they were left in the possession of S., and had been made use of by C., precludes the allowance of the banker's lien claimed on behalf of S. as against the ultimate indebtedness of C. *Ib.*
24. The receipt by D. and the assignee of C. of the remaining bonds and money realized from bonds or coupons, after the satisfaction of the amounts decreed as liens by the circuit court, did not deprive D. and C.'s assignee of the right of appeal. *Ib.*
25. Where the objection of want of jurisdiction in equity because of adequate remedy at law is not made until the hearing on appeal, and the subject-matter belongs to the class over which the court of equity has jurisdiction, this court is not necessarily obliged to entertain such objection, even though, if taken *in limine*, it might have been worthy of attention. *Ib.*
26. A contract lien of a national bank on shares of its capital stock to secure a loan which it has made thereon is valid, since Revised Statutes, United States, section 5201, forbidding national banks to loan on their capital stock, provides no penalty for its violation, and only subjects the bank to proceedings by the United States to annul its charter. *Buffalo German Insurance Company v. Third National Bank (Sup.)*, 43 N. Y. S., 550.
27. A bank has no lien on the deposit of a customer for an indebtedness owing to it by him, which has not matured, though he be insolvent. *Homer v. National Bank of Commerce (Mo. Sup.)*, 41 S. W., 790.

## LIQUIDATION:

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

## LIQUIDATION—Continued.

4. Where a bank has gone into voluntary liquidation and the Comptroller has no power to appoint a receiver, a proper court, in a case where such action is necessary to protect the interests of a creditor, will appoint a receiver for it. *Irons v. Manufacturers' National Bank*, 6 Biss., 301.
5. The Comptroller may appoint a receiver for a bank that has voted to go into voluntary liquidation. *Washington National Bank of Tacoma v. Eckels*, 57 Fed. Rep., 870.
6. Where a national bank is insolvent and in process of voluntary liquidation, and its affairs are being greatly mismanaged by its managing agents, to the injury of its creditors and stockholders, and some of the creditors and stockholders are being favored to the injury of others, a receiver may be appointed in such a case, even where the bank only has been made a defendant. *Elwood v. First National Bank*, 41 Kans., 475.
7. Without express authority from the shareholders in a national bank, its officers, after the bank goes into liquidation, can only bind them by acts implied by the duty of liquidation. *Ib.*
8. Creditors of a national bank, who, after it suspends payment and goes into voluntary liquidation, receive in settlement of their claims bills receivable, indorsed or guaranteed in the name of the bank by its president, can not claim as creditors against the shareholders, as the original debt is paid. *Ib.*
9. A national bank went into voluntary liquidation. All the stockholders but one united in organizing a new national bank under a different name. He knew that the greater part of the assets were sold to the new bank, and he accepted dividends from nearly all such assets. Held, (1) that he had no right to share in the earnings of the new bank; (2) the old bank had no good will to sell independent of the value of the unexpired lease of its banking house. *First National Bank of Centralia v. Marshall*, 26 Ill. App., 440; 3 N. B. C., 401.
10. A national bank in voluntary liquidation may still sue and be sued by its name for the purpose of closing its business, and a creditor may maintain a suit upon a disputed claim although he has filed a bill under the act of June 30, 1876, section 2, to enforce the individual liability of shareholders. *Central National Bank of Baltimore v. Connecticut Mutual Life Insurance Company*, 104 U. S., 54; 3 N. B. C., 20.
11. Under the act of Congress of July 13, 1882, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters, and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable, so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. St., sec. 5145. *Richards v. Attleboro National Bank*. 148 Mass., 187; 3 N. B. C., 495.

## LOANS:

1. Section 5200, Rev. St., which provides that the total liabilities to any association of any person, etc., shall not exceed one-tenth part of the capital stock paid in, was intended only for the guidance of the association, and, though its franchises may be liable to forfeiture for violation of the law, the association may recover of the borrower the full amount of the loan. *Gold Mining Company v. Rocky Mountain National Bank*, 96 U. S., 640; *O'Hare v. Second National Bank of Titusville*, 77 Penn. St., 96; *Shoemaker v. The National Mechanics' Bank*, 2 Abb., U. S., 416; *Stewart v. National Union Bank of Maryland*, 2 Abb., U. S., 424.
2. The prohibition of Rev. St., sec. 5200, that the total liabilities of any national bank to any person, company, corporation, or firm for money borrowed, including in them "the liabilities of the several members thereof shall at no time exceed one-tenth part" of the capital stock actually paid in, does not prevent a bank from recovering of a person to whom it has lent a sum greater than 10 per cent of its capital stock the excess of the loan over such limit. *Corcoran v. Batchelder*, 147 Mass., 541; 3 N. B. C., 491.
3. A note is not illegal because at the time it was discounted by the association the maker was indebted to the association in a sum equal to more

## LOANS—Continued.

- than one-tenth part of its capital. *O'Hare v. Second National Bank of Titusville, 77 Penn. St., 96.*
4. And a court of equity will not enjoin an association, at the instance of the borrower, from transferring to innocent third persons notes and securities, on the ground that the notes represent part of a loan made in excess of 10 per cent of the capital of the association. *Elder v. First National Bank of Ottawa, 12 Kans., 238.*
  5. Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterwards converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating sec. 5200, Rev. St. *Allen v. The First National Bank of Xenia, 23 Ohio St., 97.*
  6. Defendant sued by national bank for moneys it loaned him can not set up as bar that they exceed one-tenth of capital paid in. *Gold Mining Co. v. Rocky Mountain National Bank, 96 U. S., 640.*
  7. Placing by one bank of its funds on permanent deposit with another is a loan within this enactment. *Bank v. Lanier, 11 Wall., 369.*
  8. Rev. St., sec. 5200, providing that the amount for which any one individual or firm shall be indebted to a national bank shall not exceed a certain sum, when such a bank violates the provision by lending to one person an amount in excess of the limit, such a person can not set up the violation of the statute as a defense to his liability on the note. If a penalty is to be enforced against the bank it can be done only at the instance of the Government. A contract entered into by the bank in violation of this section is not void. *Wyman v. Citizens' National Bank of Fairbault, 29 Fed. Rep., 734.*
  9. Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock, except upon notes of circulation, accounts for deposits, etc., does not intend that such items of liability shall be excluded in determining whether the indebtedness of a bank exceeds its paid-up capital stock at the time it incurs a liability as guarantor. *Weber et al. v. Spokane National Bank, 50 Fed. Rep., 735.*
  10. Rev. St. U. S., sec. 5202, providing that no national bank shall be indebted or in any way liable to an amount exceeding the amount of its capital stock paid in, except on circulation, deposits, special funds, or declared dividends, does not prohibit a national bank from incurring indebtedness up to the amount of its paid-up capital, for any purpose within its powers, though its circulation, deposits, special funds, and declared dividends exceed the amount of its paid-up capital. *Weber v. Spokane National Bank (C. C. A.), 64 F., 208.*
  11. In an action against a national bank and its receiver on a promissory note, defendants may avail themselves of the defense that the note was executed in violation of Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock. The note being void as to bank, it is not estopped to set up the defense in question. *Ib.*
  12. A business man accepting the note of a national bank is presumed to know the financial condition of the bank, and that at the time of the execution of the note it had already incurred indebtedness in excess of the limit prescribed by law. *Ib.*
  13. Loans by a national bank to an individual or company in excess of one-tenth of its paid-up capital are not void. The loan may be collected, though the bank is exposed to forfeiture of its franchise and the officers participating are declared personally liable. *Stewart v. The National Union Bank of Maryland, 2 Abb. U. S., 424; 1 N. B. C., 175.*
  14. A mortgage given a bank could not be attacked by a third person on the ground that it was ultra vires of the bank to take such security, or that the loan made by the bank, which the mortgage secured, was more than 10 per cent of the bank's capital. *Smith v. First National Bank (Nebr.), 63 N. W., 796.*
  15. The loaning by a national bank to an individual of more than the national banking law allows can not be taken advantage of either by the debtor or another creditor of his. *McCartney v. Kipp (Pa. Sup.), 33 A., 283.*
  16. Where, for a debt actually due him, a creditor held the note of a debtor, which he discounted, indorsed, and delivered to a bank at a rate of discount greater than the rate of interest allowed by law, but no greater

## LOANS—Continued.

- than the rate provided for in the note, the transaction was not necessarily a loan, in which the note was delivered as collateral. *Becker's Investment Agency v. Rea (Minn.)*, 65 N. W., 928.
17. A national bank, having joined with other persons in a partnership to operate a mill, can not be prevented from recovering moneys loaned to the firm on the ground that it had no power to become a partner in the mill. 33 S. W., 334, affirmed. *Cameron v. First National Bank (Tex. Civ. App.)*, 34 S. W., 178.
  18. Where a bank has received the proceeds of a discount, and used them, it can not dispute its cashier's authority to apply for the discount. *Tradesmen's National Bank v. Bank of Commerce (Sup.)*, 39 N. Y. S., 554.
  19. The promoters of a railroad corporation on their individual credit borrowed money of banks, which was used in constructing the road, and paid themselves by stock issued to them. They afterwards caused to be issued by the company 200 bonds of \$2,000 each, and turned over to such banks \$134,000 of the bonds in payment of the money borrowed, the banks having knowledge of the facts. Held, that the banks acquired such bonds without consideration. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers and Merchants' National Bank*, 16.
  20. A national bank loaned money and took stock in a corporation as collateral security therefor. Held, that it had not exceeded its power. *Canfield v. The State National Bank of Minneapolis*, 1 N. W. Rep., 173.
  21. Loans to any person or company in excess of one-tenth part of the capital stock of a national bank are not void, and in an action to recover such loans the defendant cannot interpose the defense that they were in violation of the national-bank act. *Union Gold Hill Mining Co. v. Rocky Mountain National Bank*, 96 U. S., 640.
  22. Where a national bank which is a depository of the funds of a municipality, acting by its president, makes in absolute good faith, and in pursuance of a custom of the banks of the city, advances not authorized by law to a commission for building a court-house upon checks regularly drawn and indorsed, and the legislature, by a subsequent act, authorizes the repayment of such advances, the bank can recover the full amount with interest, although a part of the money so advanced was fraudulently misappropriated by certain of the city officials who were also directors in the bank. *Mayor, etc., of New York v. Tenth National Bank*, 111 N. Y., 446; 3 N. E. C., 657.
  23. A., the president of defendant, a national bank in Vermont, applied to the plaintiff, a banking corporation in Canada, for a loan for his railroad of \$50,000, which he had been unable to obtain from defendant. Plaintiff's manager told him the money could not be loaned as an individual loan, as its individual loans were too near the limit allowed by law, but that it would deposit that amount with defendant if desired. A. assented, and they agreed the deposit should draw interest at 6 per cent while it remained, and that bonds should be deposited as security. Plaintiff drew two drafts for the amount on a Boston bank, delivered them to defendant and received the collaterals, and entered the transaction on its books as a loan to defendant. Defendant indorsed the drafts, forwarded them to the Boston bank, from which it received credit for them, and has always retained their avails. About a year afterwards defendant failed and a receiver was appointed, who rejected the claim of plaintiff when presented for payment, and defendant brought suit. Held, that the transaction was not a loan to A. individually, but to defendant; that plaintiff was entitled to a judgment, to be paid by the Comptroller from the assets ratably with other claims, and that the amount due should be adjusted as of the time when the receiver was appointed, and so certified by the receiver to the Comptroller, to be paid in due course of administration. *Eastern Townships Bank v. Vermont National Bank of St. Albans and another*, 23 Fed. Rep., 186.
  24. As a national bank has no authority to loan the money of other persons, it is not liable for a loan made by its cashier for a depositor, even though the loan was made as the result of a conspiracy with the president with intent to defraud the depositor. *Grow v. Cockrill (Ark.)*, 39 S. W., 60.
  25. The rule announced in *Western National Bank v. Armstrong* (14 Sup. Ct.,

## LOANS—Continued.

- 572; 152 U. S., 346), that the vice-president or cashier of a national bank has no power to borrow money on its behalf unless specially authorized by the directors, is not applicable in a case where a general and long-established usage is shown between corresponding banks, prevailing in both cities where the lending and borrowing banks were respectively situated, of lending and borrowing through the executive officers of the banks, no further authority being furnished or demanded, the presumption being that such usage was known and acquiesced in by the directors of the borrowing bank in the absence of notice to the contrary to its correspondents. *Armstrong v. Chemical National Bank of City of New York*, 83 Fed. Rep., 556.
26. The vice-president of a national bank was engaged in outside speculations, to which the cashier and teller were privy, and in which funds of the bank were used. All were directors. Two of the remaining six directors were employés of the vice-president, whom he had qualified to act by gifts of stock, and the remainder were selected by him for the purpose of giving him full control and management of the bank, which he exercised, borrowing money and pledging the securities of the bank therefor, and using large amounts of its funds and securities in his speculations, to the knowledge of a minority of the directors, and without inquiry or investigation on the part of any. *Held*, that such knowledge and conduct on the part of the directors gave implied authority to the vice-president to borrow money on behalf of the bank. *Ib.*
  27. Where, by usage between two correspondent banks, one rendered a monthly statement to the other, which returned a reconciliation sheet noting any matter of difference, which was settled by correspondence, such a statement, showing a loan by the bank making it to the other, was notice of such loan to the directors of the latter, and a failure to notice or object to it was a ratification, though in fact the books of the borrowing bank showed the transaction to have been a deposit to its credit by its vice-president, and the amount was credited to his individual account and used by him, the discrepancy having been overlooked by the bookkeepers who checked the statement. In such case the negligence of the employés was chargeable to the directors, whose agents they were. *Ib.*
  28. If, for the purpose of enabling a bank to borrow without having its printed statements show it as a borrower, another bank credits a sum to the borrower's account, and charges the same to a special account, and takes an individual guaranty note from the borrower's directors, amounts drawn on the credit constitute a loan to the bank, and not to its directors. *American Exchange National Bank of New York v. First National Bank of Spokane Falls et al.*, 83 Fed. Rep., 961.
  29. Upon the question whether a loan was made to the defendant bank itself, and secured by a guaranty note of its directors individually, or was made to the directors upon their own note, there was conflicting testimony as to the original agreement, but it appeared that interest was charged to the bank, and by it entered on its books under profit and loss; that the note itself was a promise to repay loans made to the bank; that the bank's cashier, in transmitting the note, referred to it as a guaranty; and that the loan was credited to the bank, and drawn on by it in the ordinary method and course. *Held*, that there was sufficient evidence of a loan to the bank to warrant a submission to the jury. *Ib.*
  30. On the question whether a loan was made to a bank or to its directors, the private arrangements of the directors as to how the transaction should be entered on the bank's books would not be controlling as against the lender. *Ib.*
  31. A corporation may become liable upon contracts assumed to have been made in its behalf by an unauthorized agent by appropriating and retaining, with knowledge of the facts, the benefits of the contract. *Ib.*
  32. The fact that the directors of a bank unite in making a guaranty note to secure a loan to the bank previously arranged for by the cashier is evidence of ratification of the cashier's act. *Ib.*
  33. If the directors of a bank have long pursued an established custom of holding meetings and transacting business at the bank during business hours whenever a sufficient number were present, the custom would carry with it a standing notice to each director, and enable those present to proceed, in the absence of a controlling by-law or statute. *Ib.*

## MANDAMUS:

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

## MARRIED WOMEN:

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

## MORTGAGE: See Real estate.

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

## MORTGAGE: See Real estate—Continued.

- worth twice the amount of the bonds secured by the mortgage, as required by statute, *held*, that where it appeared that the bonds were sold in open market for from 90 to 95 cents on the dollar, in cash, it could not be held that the security, at the time it was given, did not meet the statutory requirement. *Ib.*
5. The fact that a trust deed to secure bonds was not in strict accordance, in some particulars, with the resolution authorizing it, is not sufficient ground for holding it invalid, where, subsequent to its execution, the board of directors recognized its existence and validity by directing the issuance of the amount of bonds which the deed was given to secure. *Ib.*
  6. Where a corporation executed a lease for 100 years, and shortly afterwards a mortgage of the same property, and the two instruments mutually referred to each other, so as to be *in pari materia*, *held*, that there was no ground for a contention that the estate created by the mortgage could not take effect until the expiration of the lease, and that, consequently, the mortgage was void, as creating a perpetuity. *Ib.*
  7. Where the description of property covered by a mortgage is found to have been inserted before the execution and delivery of the mortgage, and the mortgage is otherwise complete, the defense can not be made to a foreclosure that certain collaterals, which were to have been embraced in the mortgage had been omitted in violation of the mortgagors' rights. *Des Moines National Bank v. Harding (Iowa)*, 53 N. W., 99.
  8. A landlord who is to receive as rent for a farm a share of the crop, to be delivered by the tenant, has such an interest in the crop that he may, before its division, make a valid mortgage thereon, which will attach to his share as soon as segregated, and will take precedence of a garnishment of the tenant by a creditor of the landlord after the execution of the mortgage. *Riddle v. Dow (Iowa)*, 66 N. W., 1066; *Thompson National Bank v. Same. Ib.*
  9. A mortgagee of chattels who releases a part of the mortgaged property is not thereby precluded from enforcing his mortgage upon the remainder as against another creditor whose rights are in no way prejudiced by such release. *Ballinger National Bank v. Bryan (Tex. Civ. App.)*, 34 S. W., 451.
  10. A mortgage taken for the purpose of defrauding creditors of a mortgagor is not merely voidable as to such creditors, but is void. *First National Bank v. Marshall (Kan. Sup.)*, 43 P., 774.
  11. Giving a chattel mortgage to secure an overdue note, the time of payment of which is by the terms of the mortgage extended for thirty days, such mortgage to remain after the overdue note is paid, as additional security for the payment of several demand notes already secured by a real-estate mortgage, does not postpone payment of the demand notes for any definite time, so as to discharge the sureties thereon. *Fallkill National Bank v. Sleight (Sup.)*, 37 N. Y. S., 155.
  12. A mortgage given by a wife on her separate estate in settlement of a debt of her husband is not binding on her, though she gave it under the impression that the creditor could, for some reason, subject the property to payment of the debt, and intended, in giving it, to effect a compromise of what she regarded as a doubtful claim against her property. *First National Bank v. Bayliss (Ga.)*, 23 S. E., 851.
  13. A complaint, in an action to foreclose a mortgage held as collateral, against the principal debtor and the mortgagor, which set out the mortgage note, which had been assigned to plaintiff, and also the note of the principal debtor, and demanded judgment against the mortgagor and the principal debtor for a deficiency, was not demurrable, on the ground that it united different causes of action. *First National Bank v. Lambert (Minn.)*, 65 N. W., 451.
  14. An objection as to indefiniteness of a chattel mortgage, sufficiently certain as between the parties, cannot be raised by one who had acquired no valid lien on the property. *First National Bank v. Marshall & Ilsley Bank (Mich.)*, 65 N. W., 604.
  15. In an action between two parties claiming property under chattel mortgages from different persons, the court properly refused to direct a verdict for defendant on the ground that plaintiff's mortgage was not on file when defendant extended credit to its mortgagor, it appearing that plaintiff's mortgagor was the owner of the property when plaintiff's mortgage was given, and the evidence not being conclusive that defend-

## MORTGAGE: See Real estate—Continued.

- ant's mortgagor ever succeeded to the rights in the property of plaintiff's mortgagor. *Ib.*
16. In replevin by a chattel mortgagee against a purchaser at an execution sale of the mortgaged chattels, plaintiff's right to recover is not affected by the fact that the mortgage was not filed as required by statute, where it appears that the sale was made subject to the rights of the mortgagee. *Potter v. Traders' National Bank (Sup.)*, 23 N. Y. S., 1079.
  17. A creditor, on receiving a mortgage on his debtor's stock of goods, immediately went to the latter's store and told the clerks and others present that he had taken possession under the mortgage, putting one of the clerks in charge, and he proceeded forthwith to the county seat to record the mortgage. Before the mortgage was recorded an attachment was levied on the goods, though the officer making such levy was informed at the time that the property was in plaintiff's possession under his mortgage. *Held*, that plaintiff's mortgage was good as against the attachment, though the attaching creditor had no notice of the mortgage at the time the writ was issued. *First National Bank v. Carter (Wash.)*, 33 P., 824.
  18. An instrument which on its face purports to be a mortgage of personal property by a firm, but is invalid as such because not executed by all the members of the firm, as required by the Wyoming act of 1890, is not effective in any way, either as conveying the entire interest of the firm in the partnership property or of the individual members who have signed it. *Ridgely et al. v. First National Bank*, 75 Fed. Rep., 808.
  19. Nor can the instrument be ratified by the partner whose name was omitted. *Ib.*
  20. A purchaser from the mortgagor may attack a mortgage as void because not properly executed. *Ib.*
  21. A mortgage to a national bank is valid as to preexisting debts, but void as to future loans. *Woods v. People's National Bank of Pittsburgh*, 33 Pennsylvania State, 57.
  22. Notes secured by mortgages were assigned to a national bank and by it to plaintiff. *Held*, in an action of foreclosure, that the mortgages were not extinguished by the assignment to the bank, and were valid in the hands of the plaintiff, he being a bona fide purchaser. *Richards v. Kowitz*, 4 Nebraska, 400; 1 N. B. C., 652.
  23. In the absence of evidence showing the purpose and object of the assignment to the bank, it can not be presumed that it was for a debt created in present in violation of the national-banking act. *Ib.*
  24. Semble, that the limitations of the national-banking act apply to transactions in real property, independent of legitimate banking operations, and not to mortgage securities. *Ib.*
  25. A national bank may take a mortgage of real estate to secure an antecedent indebtedness at the time of renewing and under an agreement for future renewals of the notes evidencing the debt. *Howard National Bank of Burlington v. Loomis*, 51 Vt., 349; 2 N. B. C., 424.
  26. A national bank organized as successor to a State bank may maintain an action to foreclose a mortgage of real estate executed to the State bank as security for a note and assigned to it by the State bank on the formation of the national bank. *Scosfield v. State National Bank of Lincoln*, 9 Nebr., 316; 31 Am. Rep., 412; 2 N. B. C., 280.
  27. The transfer to a national bank, as security for a loan of stock of a corporation whose property is solely real estate, is not invalid within the national-banking act as a loan upon a mortgage security. *Baldwin v. State National Bank of Minneapolis*; 1 N. W. Rep., 261; 2 N. B. C., 278.
  28. M. gave to a bank a mortgage on land owned by him to secure paper which the bank might discount. Among the paper so discounted was a note made by J. which M. had discounted, and which J. paid to the bank. The note had been given for a certificate of deposit which J. afterwards indorsed and subsequently paid. J. claimed subrogation under the mortgage to the rights of the bank as respected the certificate of deposit. *Held*, that the claim could not be allowed; that the payment of the note to the bank by J. discharged the mortgage, so far as it was a security for the note, and that the certificate of deposit was not secured by the mortgage. *Underwood v. Metropolitan National Bank* 144 U. S., 632.

## NEGOTIABLE PAPER:

1. Where the payee of a note, in extending time of payment to the maker reserves his rights against the sureties, the latter are not discharged, though they are not notified of the fact. *Boston National Bank v. Jose (Wash.)*, 38 P., 1026.
2. The fact that a bank takes a note in place of one which has matured raises no presumption that the note was taken in payment of the other, but the question of payment is one of fact, depending on the intention of the parties. *Ib.*
3. A bank by suing on a note taken by its cashier under a contract made by him ratifies the contract in toto, though he was unauthorized to make it. *La Grande National Bank v. Blum (Or.)*, 41 P., 659.
4. A purchaser of several notes for value and before maturity, without notice of any set-offs, who pays one-half of their aggregate face value and gives the indorsee credit for the balance, subject to his check, holds all the notes free from any right of set-off in favor of the maker, and the fact that he may have recovered on part of the notes does not deprive him of the character of a purchaser for value, so as to let in the right of set-off as to the others. *United States National Bank v. McNair (N. C.)*, 31 S. E., 389.
5. That an indorsee who rediscounts notes may have paid less than their face value for them does not entitle the maker to any right of set-off to which he would not otherwise be entitled. *Ib.*
6. Where a note was altered after delivery by an agent of the payee, without the maker's knowledge, by an interlineation of the words "with interest at 6 per cent," which occupied only half a line and appeared to have been interlined, no recovery could be had thereon by a subsequent holder for value of either interest or principal alone. *Gettysburg National Bank v. Chisolm (Pa.)*, 32 Atl. Rep., 730.
7. After a note is barred by statute of limitations, the liability of a surety thereon can not be revived by payments made, without his knowledge or consent, by the maker. *Dougherty v. Hoffstetter (Ind.)*, 40 N. E., 278.
8. The obligation imposed by a provision in a note for the payment of 10 per cent attorney's fees is not affected by the fact that it was inserted for the sole benefit of the payee and not with any purpose of paying the amount to an attorney. *Sturgis National Bank v. Smyth (Tex.)*, 39 S. W., 678.
9. The amount of attorney's fees stipulated in a note to be paid in case suit is brought may be added to the amount of the judgment recovered on the note, under Code Proc., sec. 803, expressly authorizing the allowance of such fees. *Exchange National Bank v. Wolverton (Wash.)*, 39 P., 248.
10. Erasing from a note after delivery the words "agreeing to pay all expenses incurred by suit or otherwise in attempting the collection of this note, including reasonable attorney's fees," is a material alteration which renders the note void, since without such words the note is negotiable. *First National Bank v. Laughlin (N. D.)*, 61 N. W., 473.
11. Where a person induces another to sign a paper containing no writing and which is to be used merely as a means of identifying the signer, who does not intend to execute a note or contract of any kind, and then fills out the blanks so as to make the paper a note, the note will be void even in the hands of an innocent holder. *First National Bank v. Zeims (Iowa)*, 61 N. W., 483.
12. The plaintiff received from defendants the following certificate: "B. has deposited in this bank \$8,000 (eight thousand dollars), payable to the order of himself on the return of this certificate properly indorsed. Interest at 6 per cent if left 12 months for all future months. Interest to cease if not renewed at end of one year from date. Held, that such a certificate of deposit is a promissory note, payable on demand. *Beardsley v. Webber (Mich.)*, 62 N. W., 113.
13. Payment of money on a note at a bank where it is payable is not a payment of the note if the note is not at the bank and is not produced. *First National Bank v. Chilson (Neb.)*, 63 N. W., 362.
14. The holder of a note does not have the burden of proving that he is a bona fide purchaser unless it appears that the payee obtained it by fraud. *Flour City National Bank v. Grover (Sup.)*, 34 N. Y. S., 496.
15. In an action on a note, plaintiff averred that it had made a valid sale of securities pledged for the note, and had credited the proceeds on the note, and prayed a judgment for the amount of the note, less such credit. Defendant pleaded that the alleged sale was unlawful, and that, as plain-

## NEGOTIABLE PAPER—Continued.

- tiff had wrongfully appropriated the securities pledged, defendant was entitled to a credit for their full value. *Held*, that defendant was not bound to tender the amount due on his note, as a condition precedent to making such defense. *Rush v. First National Bank of Kansas City*, 71 *Fed. Rep.*, 102.
16. The wrongful act complained of by defendant's answer was so connected with the transaction set forth by plaintiff as to constitute a valid counterclaim under Gen. St. Kan., 1889, par. 4178. *Ib.*
  17. Where a person, at the solicitation of national-bank officers, gave his note to the bank to take up the note of a stranger, for the purpose, as stated by the officers, of getting the old note "out of the past-due notes," *held*, that the maker of the new note was liable to the receiver of the bank, on a renewal of the note, whether the transaction was a real one, or a mere trick to make it appear to the Government and the creditors and stockholders that the bank had a valuable asset, which it in fact did not have. *Fauly v. O'Brien*, 69 *Fed. Rep.*, 460.
  18. A stockholder and director in a national bank, being aged and infirm of sight, was requested by the president of the bank to give him an accommodation note for \$10,000. He replied that if the purpose was to draw money on the note or put it in the bank he would not give it. The president then stated that the note was merely to be put into the hands of his personal creditor as security, and that no money would be needed. A note was accordingly made, but, without the knowledge of the maker, it was payable to the bank, and was, in fact, placed in the bank, and a certificate of deposit for the amount issued to the president, and by him deposited with his creditor, who held it as security until the bank failed. *Held*, that the maker's stipulation that the note should not be used to take money from the bank was apparently made for the bank's benefit, and that, having given a valid accommodation note, he was liable thereon to the receiver of the bank, although his wishes in regard to the manner of its use had not been respected. *Linn County National Bank v. Crawford*, 69 *Fed. Rep.*, 532.
  19. One L. made a note, and delivered it to the payee, upon an express agreement that it should be sold and discounted by the payee for cash, which should be paid over to L. Instead of so doing, the payee diverted the note, which passed through the hands of several parties, who had notice of the diversion, and who severally indorsed the note. The last of these parties, the D. Co., had the note discounted at its bank, which had no notice of the diversion, and received and used the proceeds. The note not being paid, the bank, at the request of the D. Co., sued the maker and all the indorsers except the D. Co. *Held*, that the fact that the bank had discounted the note solely in reliance on the credit of the D. Co., and that it had omitted to sue that company, in reliance upon the company's paying the note, if not collected from the maker or prior indorsers, though it enabled the D. Co. to obtain an unfair advantage, was not a defense to the action. *Germania Bank of New York v. La Follette et al.*, 72 *Fed. Rep.*, 145.
  20. Where a note given a bank by one indebted to it was signed by the debtor's sister on the bank's representation that a further loan would be made the debtor, but no such loan was made, and the note was held merely as collateral security, it was a defense that the note was diverted from the purpose for which it was signed, and an inquiry could not be made as to whether the use which was made of the note was more disadvantageous than that stipulated would have been. *Second National Bank v. Dunn* (Pa. Sup.), 25 A., 89; *Gardner v. Same*, *Ib.*, 81 and 88.
  21. Where the note of a corporation is negotiable in form, the affixing of the corporate seal does not destroy its negotiability. 25 N. Y. S., 447, affirmed. *Chase National Bank v. Faurot* (N. Y. App.), 44 N. E., 164.
  22. Defendant indorsed a note payable to himself, and gave it to his agent, to be delivered to one S., after the latter should have procured the execution of a certain contract; but the agent gave S. the note before receiving the contract on S.'s promise that he would procure its execution that day. S. failed to keep his promise, and sent the note to brokers, who sold it to plaintiff before maturity. *Held*, that as the note had a legal inception defendant could not avail himself of his agent's mistake and S.'s bad faith as a defense against the bona fide holder. *Ib.*

## NEGOTIABLE PAPER—Continued.

23. The possession of a negotiable note payable to a corporation, and bearing the indorsement of such corporation, regular in form, and signed by its general manager, is prima facie sufficient to show that the officer so indorsing the note had authority to do so, and to entitle the holder thereof to recover. *Citizens' National Bank v. Wintler (Wash.)*, 45 P., 38.
24. Negotiable paper fraudulent at its inception is not invalidated in the hands of one taking it for value before maturity, unless there be actual fraud upon his part. *Second National Bank v. Hewitt (N. J. Sup.)*, 34 A., 988.
25. The doctrine of lis pendens does not apply to a purchaser of negotiable bonds for value before maturity. *Farmers' and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Cir. App.)*, 36 S. W., 111; *Metropolitan Trust Co. v. Farmers' and Merchants' National Bank*, *Ib.*
26. Defendant corporation placed bonds issued by it in the hands of one G. as its agent to sell to a third person, but instead of selling them G. pledged the bonds to plaintiff as collateral security for a debt owing by him. The bonds were negotiable in form, and plaintiff had no notice of the arrangement between defendant and G. Held, that plaintiff was a bona fide holder. *Tompkins County National Bank v. Bunnell & Eno Inv. Co. (Sup.)*, 40 N. Y. S., 411.
27. A mere credit given by a bank to its depositor for a note procured by fraud does not constitute a purchase for value, in the absence of evidence that the credit was ever drawn upon, or that the account of which it became a part was exhausted, before maturity of the note, or before notice of the fraud. *Drovers' National Bank v. Blue (Mich.)*, 67 N. W., 1105.
28. Where plaintiff, in an action on a note, undertook, but failed, to establish that it purchased the note before maturity in good faith, proof of fraud by the payee in procuring the note is a complete defense, unless plaintiff shows a bona fide purchase. *Ib.*
29. The fact that a guaranty is written on the back of a note, above the signature of the payee, does not have the effect of preventing the signature from operating as an indorsement, for the purpose of passing the legal title to the note. *National Bank of Commerce v. Galland (Wash.)*, 45 P., 35.
30. Where signatures of defendants were obtained either as makers or indorsers of certain notes for the supposed accommodation of certain persons to whom they looked for indemnity, the fact that the notes were fraudulently obtained for the use of the cashier of a bank, who discounted them with the bank's funds, and applied the proceeds to his own use, does not render the bank chargeable with a knowledge of the fraud, and it is an owner in good faith of the paper which it took for value and before maturity. *Indian Head National Bank v. Clark (Mass.)*, 43 N. E., 912.
31. Where the complaint in an action on a note alleged in the third paragraph that no part of the same had been paid, a denial of "each and every allegation in paragraph three," did not put in issue the question of payment. *Columbia National Bank v. Western Iron and Steel Co. (Wash.)*, 44 P., 145.
32. A plea in an action on a note alleging that it was a renewal of one originally executed in payment of a subscription to stock; that three certain persons were interested in selling said stock; that one of said persons, acting for himself and his associates, induced defendant to sign said note, by representing that certain other persons had agreed to take a large amount of said stock, that others had contracted to take a large quantity of the product of the corporation, and that the property of the corporation was then marketable; but that said representations were wholly false—imports liability on said three persons for said false representations, and the averments thereof are sufficient to avoid the original note and all mere renewals thereof, as between defendant and said persons and their assigns with notice. *Alabama National Bank v. Halsey (Ala.)*, 19 So., 522.
33. An administrator is personally liable on a note, signed by him as such, the proceeds of which were placed with the payee, a bank, and paid out on checks drawn by him to pay, generally, bills and debts of the estate. *First National Bank v. Collins (Mont.)*, 43 P., 499.
34. The mere promise to pay, or the procuring of an extension of the time for

## NEGOTIABLE PAPER—Continued.

- paying, a note obtained by fraud to pay which the maker is under no legal or moral obligation, does not, as a matter of law, constitute a ratification of the note, in the absence of facts creating an estoppel in pais. *First National Bank of Decorah v. Holan (Minn.)*, 65 N. W., 952.
35. An obligor in a note who pays a sum in excess of his pro rata share to the obligee in consideration of his full discharge is entitled to contribution from each of his co-obligors of their pro rata share of the excess so paid. *Merchants' National Bank v. McAnulty (Tex. Sup.)*, 33 S. W., 903.
  36. An assignee of an invalid nonnegotiable draft, who relies on its invalidity as excusing him from attempting by suit to collect the money, must notify his assignor of his reason for not suing and offer to return the instrument to him; and if he is guilty of negligence therein, to the assignor's damage, he can not recover the consideration of the assignment. *Merchants' National Bank v. Spates (W. Va.)*, 23 S. E., 681.
  37. One who assigns a nonnegotiable draft by indorsement and delivery thereof impliedly warrants its validity, his right to assign, that it is a subsisting, unpaid debt, and the solvency of the debtor. *Ib.*
  38. Want of authority in plaintiff national bank to purchase a negotiable note can not be pleaded by the maker of the note in defense. *First National Bank v. Smith (S. D.)*, 65 N. W., 437.
  39. Where, on an issue whether a transferee of notes in fraud of the owner's creditors acquired the notes in good faith in due course of business, it appeared that he was an intimate friend of the owner and well acquainted with the latter's business affairs; that he knew that the payee did not own the notes and that the use of his name was a mere pretense; that as fast as payments were made on the notes he remitted them to the owner, and that a receipt therefor given him by the owner was signed in the owner's name "for" the payee—a finding that he had no knowledge of the fraud was against the evidence. *First National Bank v. Van Ness (Idaho)*, 43 P., 59.
  40. Where a signer of a joint and several note assigned his property to another, and the payee thereupon called on such assignee and, to induce him to sign, said, "Unless you sign the note we will contest the conveyance," whereupon the assignee signed, it was sufficient to warrant a jury in finding an implied agreement to forbear. *First National Bank v. Cecil (Or.)*, 31 P., 61.
  41. Where a signer of a joint and several note assigned his property to another, and the assignee thereupon assigned the note, the payee agreeing to forbear, the assignee became a party to a new contract, on a new and additional consideration; the rule being that, when one signs his name to a joint and several note for a valuable consideration, after delivery he becomes, as between himself and the payee, a maker, and may be sued as such. *Ib.*
  42. One who, by his acts and declarations in dealing with a bank, holds himself out to it as a member of a firm, thus inducing the bank to discount notes, and pass the proceeds to the credit of the firm, will be liable to the bank on the notes as a member of the firm. *Lancaster County National Bank v. Boffenmyer (Pa. Sup.)*, 29 A., 855.
  43. The course of business between members of a firm may show the authority of one partner to act for and charge the firm. *Midland National Bank v. Schoen (Mo. Sup.)*, 27 S. W., 547.
  44. Where a partner is invested with general authority to use the firm name on notes for his individual purposes the firm is liable on notes discounted on the faith of such authority. *Ib.*
  45. Where a note is given by a firm for the debt of one partner it may be renewed by any one of the partners without altering the firm's liability. *Ib.*
  46. Where a partner has general authority to give notes of the firm for his private debts it is not necessary to show special authority on the particular notes sued on. *Ib.*
  47. A note given in part in consideration of an agreement to refrain from bidding at a public sale of goods by a statutory assignee is invalid, except in the hands of an innocent purchaser. *Atlas National Bank v. Holm et al.*, 71 Fed. Rep., 489.
  48. In order to deprive one of the character of a bona fide purchaser it is not enough that he neglected to make the inquiry which a prudent man would or ought to have made, but he must have acted in bad faith. *Ib.*

## NEGOTIABLE PAPER—Continued.

49. There is no presumption that a purchaser of a note was aware of existing defenses thereto. *Ib.*
50. A note signed by only one member of a firm was binding upon both members. *Held*, that the fact that such note is renewed after the death of the nonsigning member does not release his estate from liability on the original note, the payee not having intended to release him, and having canceled the original note through inadvertence. *National Exchange Bank v. Wilgus's Executors (Ky.)*, 25 S. W., 2.
51. A person other than a payee, who signs his name in blank upon the back of a promissory note at the time of its execution, and before its delivery to the payee, is, as to a subsequent bona fide holder for value, liable thereon as a joint maker, and not as accommodation indorser. *Salisbury v. First National Bank (Nebr.)*, 56 N. W., 727.
52. A complaint in an action on a note alleged that the payee delivered the note for collection at a bank, which sent it to plaintiff, who caused the same to be protested; that the payee claimed the protest to be invalid, and insisted that the bank pay the note, and that the bank, believing itself liable, required plaintiff to pay the same; and that on such payment the bank, as agent for the payee, delivered the note to plaintiff, and prayed that plaintiff be subrogated to the rights of the payee. *Held*, that the absence of an averment that the bank was authorized to deliver the note to plaintiff on payment, or that the payee received the money paid, or ratified the transaction, rendered the complaint insufficient on demurrer. *Marine National Bank v. Humphreys (Minn.)*, 64 N. W., 148.
53. Proof of fraud in the inception of a note casts on the indorsee the burden of showing that he took it for value before maturity without notice; but proof that he paid full value before maturity raises a presumption that he purchased it in good faith without notice. *Ib.*
54. Until it is shown that the note in suit was never delivered by the maker, or that it was obtained from him by undue means, it is not incumbent on plaintiff to show himself a bona fide holder for a valuable consideration. *Third National Bank v. Angell (R. I.)*, 29 A., 500.
55. If one signs a printed blank for a note and intrusts it to another to have the blanks filled up, he confers the right, and the note carries on its face an implied authority, to fill up the blanks at pleasure, so far as is consistent with the printed words. As to all purchasers for value without notice, the person to whom the blank note is intrusted must be deemed the agent of the signer; and an oral agreement between such principal and agent, limiting the amount for which the note shall be perfected, can not affect the rights of an indorsee who takes the note for a different amount, before maturity for value, in ignorance of such agreement. *Market & Fulton National Bank v. Sargent*, 27 A., 192; 85 Me., 348.
56. Where a bank takes a note for shares of its stock sold by its president, with knowledge of president's representations as to stock's value, the maker, in an action on the note, may set up the defense that the representations were false. *National Bank v. Taylor (S. D.)*, 58 N. W., 297.
57. An agreement by the maker of a note to pay 10 per cent commission, if the note be not paid at maturity, and is collected by an attorney, is valid. *Braham v. First National Bank (Miss.)*, 16 So., 203.
58. It is an equitable defense to an action against the maker of a promissory note that the indorsee took it with notice that it was given to his immediate indorser by the maker as a security. *Western National Bank v. Wood (Com. Pl. N. Y.)*, 20 N. Y. S., 642.
59. A note executed in one State and payable in another is governed, as to defenses against an indorsee, by the law of the latter State, though sued on in the State wherein it was executed. *Sturdivant v. Memphis National Bank (C. C. A.)*, 60 Fed. Rep., 730; *Ib.*, 736.
60. A national bank may recover upon negotiable paper purchased by it. *Merchants' National Bank of St. Paul v. Hanson*, 33 Minn., 40; 53 Am. Rep., 5; 3 N. B. C., 509.
61. The indorsement of a note "for collection" is notice to a purchaser that the indorsee is not the owner. *Ib.*
62. The fact that a purchaser, for valuable consideration, of negotiable notes, from a member of the payee firm, who claims to be the owner thereof, knows that the latter is the president of a bank whose indorsement in bank appears on the notes, after the indorsement of the firm, is not

## NEGOTIABLE PAPER—Continued.

- sufficient to put the purchaser on inquiry, or charge him with notice that the notes belong to the bank. *Kaiser et al. v. First National Bank of Brandon, 78 Fed. Rep., 281.*
63. One who was president both of the A bank and the B bank received from the president of a third bank two notes, which the latter claimed to own individually, as collateral both for balances due from his bank to the A bank and for debts due by him individually to the B bank. The notes were kept by the A bank until dishonored, and until its own balances were discharged, and were then sent to the B bank. *Held*, that the fact that the B bank received physical possession of the notes after dishonor was no evidence that it was not a bona fide holder for value. *Ib.*
64. A third party who places his name upon the back of a negotiable promissory note at the time of its execution by the maker and before its delivery to the payee will be liable as a joint maker, and the note itself, with the indorsement thereon, is prima facie evidence of such liability. *First National Bank of Worcester, Massachusetts, v. Lock-Stitch Fence Co. and others, 24 Fed. Rep., 221.*
65. The question of the liability of such a party is one of general commercial law, and the decisions of the courts of the State in which the note is executed and made payable are not necessarily controlling in the decision thereof by a United States court. *Ib.*
66. If the indorsee constitute the indorser or original holder, his agent, by relying on him to collect of the maker, taking himself no steps for that purpose until after the failure of the indorser, payment to the original holder will be good. *Exchange National Bank v. Johnson et al., 30 Fed. Rep., 588.*
67. If a bank accepts the note of the indorser in discharge of his liability as indorser the title to the first note reverts to the indorser, and payment to him is good, although the indorser leave the note on deposit with the bank; but it is a question for the jury to determine whether, on the facts of the case, the new note be taken in discharge of the indorser's liability, or as a mere memorandum note, not intended to affect the title to the old note. *Ib.*
68. If the maker pay other than the rightful owner of the note, he can not rely on facts unknown to him, and not influencing his action, as an estoppel, but if the facts be of a character that establish an agency for collection, that is a defense against repayment. *Ib.*
69. A note executed by stockholders of a corporation in the corporate name, without authority of the directors, becomes a corporate liability, if ratified by the corporation by permitting judgment to go against it on the note. *Nebraska National Bank v. Ferguson (Nebr.) 68 N. W., 370.*
70. A second indorser of a note having learned that the maker had failed, and that the first indorser, who lived in the same place as the maker, had agreed to meet it, wrote to his indorsee to recall it. Said indorsee had forwarded it through the usual bank channels for collection, and the indorser merely wished to save the protest charges. The indorsee consented to recall the note on condition that the new note should be signed by all the local indorsers. Three days before maturity the second indorser received a request from the first indorser to have the note forwarded for protest. Under directions from the second indorser, the indorsee tried by telegraph to order the note forward, not knowing where it was, but on the day of maturity it came back to his residence, too late for protest. *Held*, that the second indorser was estopped as against said indorsee to insist that his waiver of demand and notice should have been in writing. *Hallowell National Bank v. Marston, 27 A., 529; 85 Me., 488.*
71. Where the maker of a note gives to the bank which discounts it a mortgage as collateral security, on the express condition that it shall not be recorded unless the bank shall thereafter consider it necessary, the failure of the bank to record the mortgage until too late to realize anything thereon will not discharge the accommodation indorser from liability on the note. *Allentown National Bank v. Trexler (Pa. Sup.), 34 A., 195.*
72. Where the maker of a note previously indorsed for his accommodation alters the same without the indorser's consent, by adding the words "with interest at 10 per cent per annum," there being at the time the maker received it no blank space for the insertion of interest nor words indi-

## NEGOTIABLE PAPER—Continued.

- cating that interest should be expressed, the note will be invalid, as against the accommodation indorser, even in the hands of a bona fide holder. *Farmers and Merchants' National Bank v. Novich* (Tex. Sup.), 34 S. W., 914.
73. One who indorses a note payable to another before its delivery to the payee is presumed to be liable as a subsequent indorser. *Lincoln National Bank v. Butler* (City Ct. N. Y.), 36 N. Y. S., 1112.
74. An indorser of a note, whether a surety or an indorser in the strict mercantile sense, will be released if, without his consent, the holder releases the maker of the note, though at maturity of the note he waived demand, notice, and protest. *Union National Bank v. Grant* (La.), 18 So., 705.
75. Defendant indorsed his debtor's note to be discounted and the proceeds applied to his debt. Defendant was secured for his indorsement. The debtor having pledged the note as collateral security for a preexisting debt, defendant notified plaintiff of the purpose of the indorsement. Thereafter, plaintiff extended two of the debtor's notes, under an agreement made before receipt of such notice that plaintiff was to hold the indorsed note as additional collateral security. *Held*, that plaintiff was not a bona fide holder of the note in respect of the notes extended. *People's National Bank v. Clayton* (Vt.), 29 A., 1030.
76. Defendant indorsed a note of his debtor to be discounted and part of the proceeds applied to his debt. The debtor pledged it with plaintiff as collateral security for another note of his in consideration of the latter's extension. Plaintiff had no notice of the agreement as to the application of the proceeds. *Held*, that plaintiff was a bona fide holder for value to the extent of the note secured, and could maintain action thereon. *Ib.*
77. A promise by an indorser to pay a note after maturity, with knowledge that no demand was made and no notice given, waives such demand and notice. *First National Bank v. Bonner* (Tex. Civ. App.), 27 S. W., 698.
78. A letter to the holders of a note, written after maturity of the note by the indorsers, wherein they promise to "do our utmost to put you in funds at an early date," and express a hope to be "able to take up this paper," and declare a willingness to confess judgment when sued, is sufficient evidence of waiver of demand and notice. *Ib.*
79. An indorser may waive the benefit of a statute requiring suit to be brought at the first term of court after the cause of action accrues. *Ib.*
80. By the general commercial law parties who place their names on the back of a promissory note, before its delivery, for the purpose of giving credit to the maker, are joint makers of the note, and will be so treated in the Federal courts, though the note is made in a State whose courts hold such parties to be indorsers. *Phipps et al. v. Harding*, 70 Fed. Rep., 463.
81. The several States are not without power to change by statute the general commercial law, but each State has the right to impose such conditions and limitations upon contracts, not inhibited by the terms of its own or the Federal Constitution, as it may see proper. *Ib.*
82. The Massachusetts statute (St. 1874, c. 404) providing that "all persons becoming parties to promissory notes payable on time, by signature on the back thereof, shall be entitled to notice of nonpayment thereof the same as indorsers," is a valid exercise of the power to change the general commercial law, and becomes a term of the contract, evidenced by a note made in Wisconsin, while such statute was in force, and delivered and payable in Massachusetts. *Ib.*
83. In an action by a bank on a note it appeared that the defendant, a resident of New York, made the note for the accommodation of the payees, residents of another State, who indorsed it to plaintiff, situated in the same State. The indorsers were afterwards discharged in insolvency proceedings, in which plaintiff proved the note as a claim and received a dividend thereon. *Held*, that the maker was not discharged from liability, since the indorsers would have been discharged as to plaintiff if it had not appeared and taken the dividend, and defendant was not injured thereby. 12 N. Y. S., 401, affirmed. *Third National Bank v. Hastings* (N. Y. App.), 32 N. E., 71.
84. Where a note, with the name of a corporation in the margin, signed by two persons, designated as "president" and "treasurer," respectively, is discounted for the payee without inquiry as to whether it was the note of the corporation or of the individual makers, the holder may

## NEGOTIABLE PAPER—Continued.

- treat it as a personal obligation of the makers. *First National Bank v. Stuetzer (Sup.)*, 30 N. Y. S., 83.
85. Where there are three or more joint makers of a note, and one of them dies while the note is unpaid and before suit brought, the surviving makers are jointly liable on the note. *Stevens v. Callin (Ill. Sup.)*, 37 N. E., 1023.
86. A note coming into the hands of the maker after payment can not be reissued by him, so as to bind a surety thereon, in the hands of one taking it with knowledge of the suretyship. *First National Bank v. Harris (Wash.)*, 34 P., 466.
87. The maker of a note can not assert as a defense thereto against the payee, a bank, that he signed the note at the request of the cashier and teller of the bank, who stated that they wished to use his name in stock speculations, for which purpose the notes would be discounted by the bank; that their names could not appear because of their official connection with the bank; and that he should not be charged with any of the notes given nor credited with anything received on the sale of the stock; and that the bank would take care of the notes as they became due, an agreement that a note given for a proper consideration shall not be collected being nugatory. *Mead v. National Bank of Pawling (Sup.)*, 34 N. Y. S., 1054.
88. A national bank may purchase a note in favor of a third party, and thereby acquire a collateral mortgage on land, and the claim may be incorporated with other indebtedness to the bank, and a new mortgage on land taken by the bank to secure the whole sum. *Oldham v. Bank*, 85 N. C., 240; 3 N. B. C., 688.
89. A promissory note payable to the order of the maker, being endorsed by him, was endorsed and delivered to another for his accommodation. The latter endorsed it and borrowed money upon it, waiving demand and protest. The waiver was stamped upon the back of the note by mistake over both endorsements. *Held*, that the liability of the maker was not affected thereby. *Gordon v. Third National Bank of Chattanooga*, 144 U. S., 97.
90. The maker of a promissory note given in payment for stock in a national bank, and immediately transferred by indorsement to said bank by the payee, can not resist payment of the note, in the hands of a receiver of the bank, on a plea of failure of consideration, because of the insolvency of the bank where the payee has fully indemnified him against loss. *Hettinger v. Meyers*, 81 Fed. Rep., 805.
91. A receiver of a national bank holds its negotiable notes subject to the same defenses that applied to the bank itself. *Hatch v. Johnson Loan and Trust Co. (C. C.)*, 79 Fed. Rep., 828.
92. The maker executed in the State of Illinois and delivered to the promisee a series of notes, one of which was acquired by a bona fide endorsee, and was as follows: "\$5,000. Chicago, Ill., January 20, A. D. 1884. For value received, four months after date the Chicago Railway Equipment Company promise to pay to the order of the Northwestern Manufacturing and Car Company, of Stillwater, Minnesota, five thousand dollars, at First Nat. Bank of Chicago, Illinois, with interest thereon at the rate of — per cent per annum from date until paid. This note is one of a series of twenty-five notes, of even date herewith, of the sum of five thousand dollars each, and shall become due and payable to the holder on the failure of the maker to pay the principal and interest of any one of the notes of said series, and all of said notes are given for the purchase price of two hundred and fifty railway freight cars manufactured by the payee hereof and sold by said payee to the maker hereof, which cars are numbered from 13000 to 13249, inclusive, and marked on the side thereof with the words and letters 'Blue Line, C. & E. I. R. R. Co.;' and it is agreed by the maker hereof that the title to said cars shall remain in the said payee until all the notes of said series, both principal and interest, are fully paid, all of said notes being equally and ratably secured on said cars. No. 1. Geo. B. Burrows, vice-president. Countersigned by E. D. Buffington, treas." *Held*, (1) that this was a negotiable promissory note according to the statute of Illinois, where it was made, as well as by the general mercantile law; (2) that its negotiability was not affected by the fact that the title to the cars for which it was given remained in the vendor until all the notes of the same series were fully paid, the title

## NEGOTIABLE PAPER—Continued.

being so retained only by way of security for the payment of the notes, and the agreement for the retention for that purpose being a short form of chattel mortgage; (3) that its negotiability was not affected by the fact that it might, at the option of the holder and by reason of the default of the maker, become due at a date earlier than that fixed. *Chicago Railway Equipment Company v. Merchants' Bank*, 136 U. S. 268.

## NOTARY PUBLIC:

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

## NOTICE:

1. Where the cashier of a bank conspires with a third person to sell worthless property to defendant at par, in order that the proceeds may be applied to the payment of a debt due the bank, the bank is chargeable with the knowledge that the cashier had of such conspiracy. *Merchants' National Bank v. Tracy*, 29 N. Y. S., 77.
2. In an action on a check there was evidence that defendant gave the check, postdated, to one G. for the price of stock of a corporation, under an agreement that G. should not use the check until defendant had further considered the purchase of the stock; that defendant was induced to give the check by representations of G. as to the prosperity of the company, which was in fact insolvent; that the cashier of plaintiff bank knew of the negotiations between defendant and G.; that G. immediately procured the check to be discounted by plaintiff and placed the proceeds to the credit of the company, which was largely indebted to plaintiff. *Held*, that a finding that plaintiff was not a bona fide holder for value was sustained by the evidence, though plaintiff's cashier denied that he knew of the negotiations between defendant and G. *Ib*.
3. A bank discounting a note before its maturity is not chargeable with the knowledge of illegality or want of consideration acquired by one of its directors in other than his official capacity, such director not having acted with the board in making the discount. *First National Bank of Hightstown v. Christopher*, 40 N. J. Law, 435.
4. A director offering a note, of which he is the owner, to the bank of which he is a director for discount, is regarded in the transaction as a stranger, and the bank is not chargeable with the knowledge of such director of an infirmity or defect in the consideration of the note. *Ib*.
5. P. was a member of the firm of M. & J. S. P., and also a director of the bank of H. He obtained at the bank the discount of a note belonging to the firm, which had been got of the maker by fraud. He had notice, as a member of the firm, of the fraud before the note was offered for discount, but did not communicate his knowledge to any of the officers of the bank. *Held*, that the knowledge of P. was not, constructively, notice to the bank. *Ib*.
6. The cashier of a bank was also the secretary of another corporation, and while working in the interest of the latter, sold stock therein, taking the purchaser's note therefor, which note was afterwards discounted by the bank. *Held*, that the bank was not affected with its cashier's knowledge as to the value of the stock sold, obtained through his connection with the other corporation. *Benton v. German-American National Bank*, 26 S. W., 975.
7. A certificate of deposit with provision that, "This deposit not subject to check; with interest at six per cent if left six months; no interest after six months." is overdue, so as to charge purchaser with notice of equities after six months. *Kirkwood v. First National Bank*, 58 N. W., 1016; *Same v. Exchange National Bank*, *ib.*, 1135.
8. The form of the draft in such case does not convey notice to the creditor that the funds of the bank are being used to pay the private debt of the cashier. *Goshen National Bank v. State*, 36 N. E., 316.

## NOTICE—Continued.

9. Where grantor states to director of bank that he is willing to convey a half interest in certain land to the bank's president, with the understanding that such president was to deed the whole interest to the bank, and the president of the bank was to pay him by giving him credit upon notes then running against him in the bank. *Held*, not to amount to notice to the director that the grantor intends to retain a vendor's lien, but rather imports a notice that no such lien is to be retained. *First National Bank of Sheffield et al. v. Tompkins, 57 Fed. Rep., 20.*
10. An indorsement upon negotiable paper, "For collection; pay to the order of A. B.," is notice to all purchasers that the indorser is entitled to the proceeds. *Bank of the Metropolis v. First National Bank of Jersey City, 19 Fed. Rep., 301.*
11. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office and thereby prevents their coming into the hands of the other bank officers. *First National Bank of Evansville v. Fourth National Bank of Louisville, 56 Fed. Rep., 967.*
12. Where a bank, in the absence of a director by whom a note has been offered for discount, accepts it, and accepts a note payable to him and indorsed to it as collateral, its rights are not affected by such collector's knowledge of illegality in the inception of the note accepted as security. *Third National Bank v. Harrison et al., 10 Fed. Rep., 243.*
13. An indorsee for value of a promissory note is presumed, in the absence of evidence to the contrary, to have taken it without notice of equities subsisting between the maker and payee. *Ib.*
14. An agent can not lawfully act for his principal and for himself in matters in which they have adverse interests, and every person dealing with an agent who is acting for himself as well as for his principal in such matters is put upon inquiry as to authority and good faith of the agent. *Moore v. Citizens' National Bank of Piqua, Ohio, 15 Fed. Rep., 141. Affirmed, 111 U. S., 156.*
15. The plaintiff contracted to loan money to M., cashier of the defendant bank, for his individual uses, on his representations that he held a number of shares of stock of said bank, and his agreement to transfer a certain number thereof to the plaintiff as security for the loan. In pursuance of said agreement, M. afterwards produced a certificate of stock bearing the genuine signatures of the president and of himself as cashier, on the faith of which plaintiff loaned him the money. In fact, M. had previously hypothecated and transferred to others all the stock of said bank which he had held, and the certificate was fraudulently issued, without any transfer of stock and without any knowledge of any of the officers of the bank except himself, he having used for that purpose a certificate left with him for use as occasion might require, signed by the president in bank. The plaintiff had no knowledge of the fraud, and believed that the certificate had been issued in good faith and by competent authority, but knew that the transaction was for the benefit of M. *Held*, that the knowledge that M. was acting for himself as well as for the bank in issuing the certificate put the plaintiff upon inquiry as to the authority and good faith of M., and, having failed to make it, the bank is not liable on the certificate. *Ib.*
16. Where an officer of a bank is dealing with it in his individual interest, the bank is not chargeable with his uncommunicated knowledge of facts derogatory to his title to the paper which is the subject of the transaction. *Merchants' National Bank of Kansas City v. Lovitt (Mo.), 21 S. W., 825.*
17. Where the president acts for the bank in accepting for discount paper offered by another officer, the bank is not affected by any knowledge of the latter regarding such paper, since he is acting in the transaction in his own behalf. *Ib.*
18. The fact that the discount was calculated by the officer offering the paper would not be material in such case. *Ib.*
19. The president of plaintiff bank, without consideration, obtained defendant's note as a personal loan, and without disclosing the want of consideration procured its discount by plaintiff's cashier. *Held*, that, though the cashier was without authority to discount paper, his agency in discounting the note, not having been disavowed by plaintiff, it could

## NOTICE—Continued.

- recover on the note, as the president's knowledge of its infirmity could not be imputed to it. *First National Bank of Grafton v. Babbidge et al.*, 36 N. E., 462; 160 Mass., 533.
20. A bank cashier who was indebted to the bank and also to a firm of which its president was a member gave another creditor a mortgage on sheep, which provided that the mortgagor might sell part of the sheep, and that the proceeds should be applied on the debt secured. The cashier took part of the sheep to market, and sent a draft for the proceeds, in a letter, to the vice-president of the bank, who acted as cashier in his absence, in which he simply said, "Place to my credit." The vice-president applied part of the draft to the debt due the bank, and the balance on the debt due such firm. *Held*, that the knowledge of the cashier that the draft was the proceeds of the mortgaged sheep was not imputable to the bank, and it was not bound by his acts. *Rock Springs National Bank v. Luman (Wyo.)*, 38 P., 678.
21. Where the president of a bank knew that its cashier had purchased sheep from plaintiff, and was in debt therefor, that outside of them he could not pay the price, and that he had gone with the sheep to market, to sell them, the bank is chargeable with notice that a draft, sent to it by the cashier, was the proceeds of the sheep, and of plaintiff's interest therein as mortgagee of the sheep, and was liable to plaintiff for a portion of the draft applied on its own debt. *Rock Springs National Bank v. Luman (Wyo.)*, 42 P., 874.
22. The fact that notes offered for discount by a bank are payable to its president and bear his indorsement, followed by that of the bank affixed by him, does not give notice to the discounting bank that they are the property of such president, and the bank's indorsement is for accommodation, especially when the negotiations for the discount have been carried on by letters written in their official capacity by the president and cashier of the offering bank. *United States National Bank v. First National Bank*, 64 Fed. Rep., 985.
23. Where there is a custom between brokers and bankers that on application of a broker a bank will certify as to whether it has any lien on certain of its stock by the holder thereof being indebted to it, a bank, by being asked by a broker to give such a certificate, is thereby put on inquiry and charged with notice that a loan for a certain amount had been made to the holder of the stock. *Covington City National Bank v. Commercial Bank*, 65 Fed. Rep., 547.
24. It is not essential that a notice of dishonor or of protest of a note should state in so many words that the holder looks to the indorser for payment, but a notice from which that fact may be reasonably inferred is sufficient. A copy of the note and of the protest sent to the indorser constitutes such a notice. *Nelson v. First National Bank of Killingly*, 69 Fed. Rep., 798.
25. The receiver of the C. National Bank brought an action against one W. on certain promissory notes, made by him directly to the bank. W. defended the action on the ground that the notes were given for the purchase money of an interest in a brickyard, which W. had been induced to purchase by the misrepresentations of C., the president of the bank. It appeared that the bank held sundry notes of the principal owner of the brickyard, which notes were worthless; that the notes made by W. were substituted for these; and that C. pretended to be interested himself in the brickyard, and to enter into a partnership with W. and the former owner of the yard, for the purpose of inducing W. to make the notes to the bank, which would replace the worthless notes it then held. There was also evidence tending to show that C. was the active party in the transaction, and misrepresented the facts to W. *Held*, that the bank, being the payee of the notes, could not be held to have been without notice of the fraud, or unaffected by C.'s knowledge thereof, and that it was error to direct the jury to render a verdict against W. *Wilson v. Pauly*, 72 Fed. Rep., 129.
26. Where the president of a bank received notice while engaged in business for the bank the bank was chargeable therewith. *Bartlett v. Woodbine Sav. Bank*, 57 Ill. App., 425.
27. The fact that the chairman of the defendant committee was the attorney for the creditor in a garnishment proceeding did not affect the liability of defendant under the notice received by him as agent of the defendant

## NOTICE—Continued.

- several months before. *Anniston National Bank v. School Committee of Town of Durham (N. C.)*, 24 S. E., 792.
28. Where the payee of a check mails it to the drawee bank, it is the duty of the bank to give the payee notice of dishonor, if the drawer has no funds on deposit from which payment can be made. *Ripley National Bank v. Latimer*, 2 Mo. App. Rep'r, 967.
  29. One who knowingly receives partnership property with knowledge that its proceeds are passing to the individual use of one partner is charged with notice of such partner's want of authority to dispose of the property for his individual benefit. *Columbia National Bank v. Rice (Nebr.)*, 67 N. W., 165.
  30. Notice to the cashier of a national bank is notice to the bank. *First National Bank v. Ledbetter (Tex. Civ. App.)*, 34 S. W., 1042.
  31. Notice of expiration of time to redeem from sale of land for taxes, which the statute provides shall be served on the person in whose name the land is taxed if he is a resident of the county, and may be served on a nonresident of the county by publication, is properly addressed, in the case of a nonresident, to the "Am. Ex. Bank," that being the name as it appeared on the lists to whom the land was taxed. *American Exchange National Bank v. Crooks (Iowa)*, 66 N. W., 163; *Same v. Dugan*, *Ib.*
  32. Where a note is presented for discount by the first indorser, the presumption is that it had its inception in his hands; and the bank is not chargeable with notice that the note was owned by the maker, and that the indorsements were, therefore, for his accommodation. *First National Bank v. Weston (Sup.)*, 34 N. Y. S., 558.
  33. The fact that the maker of a note told the president of a bank, at the office of a company of which they were both directors, that a certain note had been obtained from him by fraud will not be held notice to the bank, where it afterwards discounts the note. *Washington National Bank v. Pierce (Wash.)*, 33 P., 972.
  34. The fact that defendant, with his family, is absent from the county because of the prevalence of an epidemic does not prevent service of process on him by leaving a copy thereof at his residence during such absence. *Burbage v. American National Bank (Ga.)*, 20 S. E., 240.
  35. Defendant executed his promissory note to C., and delivered it upon condition that it was to be surrendered to him upon C.'s failure to perform stipulated acts. C. immediately transferred this note by indorsement to a bank of which he was president and general manager. *Held*, that, as C. himself was the sole representative of the bank in the transfer of the note to it, the bank is chargeable with his knowledge of the condition to which it was subject, and so can not sue on the note until that condition is performed. *First National Bank of Blaine v. Blake*, 60 Fed. Rep., 78.
  36. If a director of a bank, who acts for the bank in discounting a note, has knowledge that the note was procured by fraud, the bank is affected with his knowledge. *National Security Bank v. Edward F. Cushman*, 131 Mass., 490.
  37. The pledgee of stock can not be said to acquiesce in the payment of dividends thereon to the pledgor where he has no notice of it, actual or constructive. *Fairbanks v. Merchants' National Bank*, 30 Ill., App., 28; *reversed*, 22 N. E., 524.

## OATH OF DIRECTOR:

1. By the provisions of sec. 44 of the national-banking act, upon conversion of a State bank to a national bank, all the directors of the former become those of the latter until an election or an appointment by the national bank. Semble that no oath is required from these *ad interim* directors, the oath prescribed by sec. 9 of the aforesaid act being designated for those regularly elected by the national bank; but assuming its necessity, a majority of those who were the directors of the State bank before its conversion is necessary to make a quorum of the board of the national bank. *Lockwood v. The American National Bank*, 9 R. I., 308; 1 N. B. C., 395.
2. In all cases where an act is to be done by a corporate body, or a part of a corporate body, and the number is definite, a majority of the whole number is necessary to constitute a legal meeting, although at a legal meeting where a quorum is present a majority of those present may act. *Ib.*
3. Hence, a by-law adopted at a meeting of six *ad interim* directors of a national bank which had twelve directors before its conversion is invalid, because not adopted by a majority or quorum of the board. *Ib.*

## OATH OF DIRECTOR—Continued.

4. Prior to the act of February 26, 1881, a notary public holding his commission under a State had no authority to administer the oath required by sec. 5211, Rev. St.; and therefore a cashier who made oath before such notary to a false statement of the condition of his association was not guilty of perjury. *United States v. Curtis*, 107 U. S., 671.

## OFFICERS:

## A. In general—

1. Directors of national banking associations may remove the president, both under the law of Congress and the articles of association, where the latter so provide. The power exists, though the association has adopted no by-laws. *Taylor v. Hutton*, 43 Barb., 195.
2. The officers of a national banking association can hold their positions only by the tenure specified in sec. 5136, Rev. St., viz, the pleasure of the board of directors. *Harrington v. First National Bank of Chittenango*, 1 N. B. C., 760; 1 *Thomp. & Cook*, 361; *Taylor v. Hutton*, *supra*.
3. An officer may, in the ordinary course of business, borrow money of the association. *Blair v. First National Bank of Mansfield*, 10 *Chicago Legal News*, 84; 2 N. B. C., 173.
4. The law providing no particular mode by which a director is to resign from the board, an oral resignation would be as good as any. *Movius v. Lee*, 30 *Fed. Rep.*, 298.
5. The president being the head of the board, a resignation to him is a resignation to the board. *Ib.*
6. A director is not prohibited from resigning during the year. The apparent purpose of the provision in regard to the term of office is to make it conform to the time of the new election, and not to absolutely require every director to serve the full term. *Ib.*
7. The borrowing of money by a bank, though not illegal, is so much out of the course of ordinary and legitimate banking business as to require those making the loan to see to it that the officer or agent acting for the bank had special authority to borrow money. *Western National Bank v. Armstrong*, 152 U. S., 346.
8. A national bank can not hire one of its officers for a specified time. *Harrington v. First National Bank of Chittenango*, *supra*.
9. Knowledge, without objection, by the directors of a bank that one is acting in its employ does not ratify the details of a contract for his employment by the president unless they know of such details. *Ib.*
10. Creditor of insolvent national bank can not sue to enforce personal liability of officers and directors for violation of national-bank laws. The receiver alone can maintain the action. *Bailey v. Mosher*, 63 *Fed. Rep.*, 488.
11. Directors of a national bank are "officers" within the meaning of Rev. St., sec. 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. *United States v. Means et al.*, 42 *Fed. Rep.*, 599.
12. The rule that where a bank officer is dealing with the bank on his own account his knowledge will not be imputed to the bank does not apply where such officer is the sole representative of the bank in the transaction. *First National Bank of Blaine v. Blake*, 60 *Fed. Rep.*, 78.

## B. Cashier—

13. It is within scope of general authority of cashier to receive offers for purchase of securities held by the bank, and to state whether or not bank owns securities in its possession. *Xenia Bank v. Stewart et al.*, 114 U. S., 224.
14. If a cashier, without authority from the directors so to do, makes a loan in excess of one-tenth of the capital of the association, he will be liable, in case of loss, for the amount of the excess. *Second National Bank of Oswego v. Burt*, 98 N. Y., 233.
15. Under sec. 5136 of the national-bank act the cashier of a national bank has no power to bind it to pay the draft of a third person on one of its customers to be drawn at a future day, when it expects to have a deposit from him sufficient to cover it, and no action lies against the bank for its refusal to pay such a draft. *Flannagan et al. v. California National Bank et al.*, 56 *Fed. Rep.*, 959.
16. Ordinarily the cashier of a bank has no authority to discharge its debtors

## OFFICERS—Continued.

## B. Cashier—Continued.

- without payment, or to bind the bank by an agreement that a surety should not be called upon to pay a note he had signed, or that he would have no further trouble from it. *Cochecho National Bank v. Haskell et al.*, 51 N. H., 116.
17. It is within the general authority of the cashier of a bank to sign, in its behalf, a blank transfer upon a certificate of stock in the name of the bank, held by it as collateral security for a loan, and deliver the certificate to the pledgee on payment of the loan. *Matthews v. The Massachusetts National Bank*, 1 Holmes, 396.
  18. The cashier of an incorporated bank is the general executive officer to manage its concerns in all things not peculiarly committed to the directors; he is agent of the corporation, not of the directors. *Bissell v. The First National Bank of Franklin*, 69 Pa. St., 415.
  19. The cashier or other executive officer of a national bank has not, in the absence of special authority from the directors, or of a usage or practice so to do, power to receive, on behalf of the bank, property for safe-keeping. *First National Bank of Lyons v. Ocean National Bank*, appellant, 60 N. Y., 278; 1 N. B. C., 728.
  20. The cashier of a bank, as one of its financial officers, in its daily and ordinary business transactions, has authority to certify checks drawn on the bank by its customers in all cases where any officer could do the same and bind the bank. *The Clarke National Bank v. The Bank of Albion*, impleaded, etc., 52 Barb., 592.
  21. This authority is regarded as general, growing out of a cashier's position in the bank, and persons dealing with the bank are not in any way affected or bound by the special restrictions and limitations imposed upon him by the corporation, whose agent he is. *Ib.*
  22. A cashier has no power, however, to make the certification unless he has the funds of the drawer in hand to meet the check. This limitation on his general authority is, in the law, presumed to be known by all the bank's customers and others who act upon the statements and representations of its agent. *Ib.*
  23. Neither has the cashier power, as the agent of the bank, to certify a check until on or after the day the same is made payable. *Ib.*
  24. A bank may sue as payee on a note payable to its cashier, alleging either that the promise was made to the cashier for it, or that the cashier's name was used by adoption for that of the bank. *Darby v. Berney National Bank*, 11 So., 881; 97 Ala., 643.
  25. The cashier of a bank kept an account with the defendants, who were brokers, and bought and sold stocks for him, and from time to time the defendants received checks of his bank upon another bank, its correspondent, drawn by him in his official capacity, and collected them from the bank upon which they were drawn, and applied the avails to the cashier's individual account. In an action brought by a receiver of the bank of the cashier to recover of defendants the amount of the checks received by them, *Held*, the checks being made payable to the order of the defendants, for the cashier's individual use, the defendants took them under an obligation to ascertain at their peril that the cashier had authority outside of his ordinary official authority to make the checks, and could not assume that he was acting within the scope of his official duties. A purchaser of commercial paper made by an agent can not acquire any title to it as against the principal, unless he can show that it was made by the agent upon due authorization; and when he knows that the agent has made it in the name of the principal for his own use, he must be prepared to show that special authority in that behalf was delegated by the principal, and can not rely upon the implied or ostensible authority of the agent to make such paper in the ordinary business of the principal. *Anderson v. Kissam et al.*, 35 Fed. Rep., 699.
  26. It having been shown that the cashier had no authority to make the checks, and that the checks were paid by the bank upon which they were drawn, the defendants were prima facie liable in action of trover for the face amount of the checks. *Ib.*
  27. The circumstance that the cashier clandestinely deposited funds with the bank upon which the checks were drawn to the credit of his own bank, which deposits were credited to his own bank, is not competent in mitigation of damages. When credited to the cashier's bank the deposits

## OFFICERS—Continued.

## B. Cashier—Continued.

- became the property of that bank as against the cashier and the defendants. The case for the plaintiff was complete when it appeared that the checks had been paid by the bank upon which they were drawn out of funds standing to the credit of the cashier's bank; the plaintiff was then entitled to recover the full amount, and it was then incumbent upon the defendants, if they sought to reduce the damages, to show that, notwithstanding the wrongful conversion of the paper, the cashier's bank did not suffer loss. *Ib.*
28. The fact that some of the moneys thus clandestinely deposited by the cashier were paid in by the defendants, at his request, does not affect the defendants' liability, or go in mitigation of damages. *Ib.*
  29. Evidence of a usage that bankers and brokers regard payments made by means of such checks as ordinary payments of cash made by individuals for their own account is not admissible. *Ib.*
  30. Where the cashier of a bank conceals the defalcation of another officer the statute of limitations will not begin to run in favor of such cashier or his estate until such defalcation is disclosed to the directors or stockholders. *Vance v. Mottley, 21 S. W., 593; 92 Tenn., 310.*
  31. A cashier is bound to exercise reasonable skill, care, and diligence in the discharge of his duties, and if he fails so to do, and the bank suffer damage in consequence, he is liable therefor. *Ib.*
  32. He is liable for loss on loans made by him through want of care, diligence, and reasonable skill. *Ib.*
  33. Though the act of the cashier which occasions the loss is a tort, the tort may be waived and an action for value maintained against him or his estate. *Ib.*
  34. The power of a bank cashier to transfer notes and securities held by the bank can be questioned only by the bank or its representative. *Haugan v. Sunwal (Minn.), 62 N. W., 398.*
  35. A cashier of a bank has no implied authority to bind the bank by a pledge of its credit to secure a discount of his own notes for the benefit of a corporation in which he was a stockholder. *State National Bank v. Newton National Bank, 66 Fed. Rep., 691.*
  36. Where a statute creating a banking corporation provides that its affairs shall be managed by a board of directors, who shall appoint and remove a cashier and other employees, the power to discharge a surety on a note without payment can not be exercised by the cashier unless expressly delegated to him by the board of directors. *People's Savings Bank v. Hughes, 1 Mo. App. Rep'r, 549.*
  37. A cashier on whom by continued absence of the directors has devolved the duty of making loans and discounts will be liable for losses through overdrafts and discounts made by him only where it appears that he failed to make reasonable inquiry into the financial standing of those making the overdrafts, and those whose paper was discounted, and failed to exercise the care and discretion which an ordinarily prudent man would exercise in his own business. *Pryse v. Farmer's Bank (Ky.), 33 S. W., 532.*
  38. A bank cashier is the agent of the bank in financial transactions with customers, and his acts will bind it, unless contrary to the provisions of the charter, or of general law, or against public policy. *Squires v. First National Bank, 59 Ill. App., 134.*
  39. The office of cashier of a national bank is not an annual office, but the term of the incumbent continues until he resigns or until he is removed or a successor is appointed by the board of directors of the bank. *Westervelt v. Mohrenstecher et al., 76 Fed. Rep., 118.*
  40. Since the national-bank act expressly provides that the cashier of a national bank shall hold his office subject to the pleasure of the board of directors, a by-law providing that a cashier shall hold his office for one year, and shall be elected annually, is nugatory, as is a reappointment in accordance with such by-law at the beginning of each year. *Ib.*
  41. A bond conditioned for the proper performance by a cashier of his duties "for and during all the time he shall hold the said office" binds the sureties for all such time, irrespective of the fact that he is reappointed at the beginning of each year. *Ib.*
  42. In an action on a cashier's bond for damages arising from breach thereof by his misappropriation of money and making of excessive loans, the fact

## OFFICERS—Continued.

## B. Cashier—Continued.

- that the bank and its receiver have sued and obtained judgment upon notes taken by the cashier for such misappropriated money and excessive loans is no defense. *Ib.*
43. Under an allegation that the guaranty sued on was executed by the defendant bank in the name of its cashier, and that such cashier was authorized by a general usage to bind the bank to similar contracts, the plaintiff may prove any competent authority to the cashier, and is not restricted to proof of usage. *Seeber v. Commercial National Bank of Ogden, 77 Fed. Rep., 957.*
44. The cashier of the Q. bank, who, in addition to his usual powers as such, was allowed by the officers to have full control of its business, applied to a bank in another city for accommodation, sending to the latter bank what purported to be the signatures of the officers of the Q. bank and a resolution of its directors authorizing him to borrow money and rediscount paper. Thereafter loans were made to the Q. bank on its notes, signed by the cashier in its name. It was customary for banks in the region where the Q. bank was located to borrow at certain seasons, and everything connected with the transaction was apparently done in the usual and regular course of business. *Held*, that the Q. bank was liable on the notes signed by the cashier, though it afterwards appeared that the signatures of the officers and the resolutions sent by him to the lending bank were forgeries, and the proceeds of the loans were used by him for his own benefit. *City National Bank of Quanah, Tex., v. Chemical National Bank of St. Louis, Mo., 80 Fed. Rep., 859.*

## C. Directors—

45. The degree of care required of directors of corporations depends upon the subject to which it is to be applied, and each case is to be determined in view of all the circumstances. *Briggs v. Spaulding, 141 U. S., 132.*
46. Directors of a corporation are not insurers of the fidelity of the agents whom they appoint who become by such appointment agents of the corporation; nor can they be held responsible for losses resulting from the wrongful acts or omissions of other directors or agents unless the loss is a consequence of their own neglect of duty. *Ib.*
47. A director of a national bank is not precluded from resignation within the year by the provision in Rev. St., sec. 5143, that when elected he shall hold office for one year and until his successor is elected. *Ib.*
48. Persons who are elected into a board of directors of a national bank about which there is no reason to suppose anything wrong, but which becomes bankrupt in ninety days after their election, are not to be held personally responsible to the bank because they did not compel an investigation or personally conduct an examination. *Ib.*
49. Directors of a national bank must exercise ordinary care and prudence in the administration of the affairs of a bank, and this includes something more than officiating as figureheads. They are entitled under the law to commit the banking business, as defined, to their duly authorized officers; but this does not absolve them from the duty of reasonable supervision, nor ought they to be permitted to be shielded from liability because of want of knowledge of wrongdoing if that ignorance is the result of gross inattention. *Ib.*
50. If a director of a national bank is seriously ill, it is within the power of the other directors to give to him leave of absence for a term of one year instead of requiring him to resign, and if frauds are committed during his absence and without his knowledge, whereby the bank suffers loss, he is not responsible for them. *Ib.*
51. A notary of the city of Alexandria is authorized to administer the oath required by law to be taken by a director of the First National Bank of that city as to his ownership of the capital stock of such bank. *United States v. Neale, 14 Fed. Rep., 707.*
52. When the oath is taken and subscribed by the accused it is complete, so far as the accused can make it, and if the notary, in certifying the fact of the oath having been taken, erroneously used the term "county" instead of "city," and used the seal of said bank instead of his own official seal, such error did not affect the oath taken. *Ib.*
53. If accused took an oath in which he stated that he was the bona fide owner in his own right of the number of shares of stock then standing in his name on the books of the bank, and that the said shares were not hypothe-

## OFFICERS—Continued.

## C. Directors—Continued.

- cated or in any way pledged as security for any loan or debt, and if he took it willfully, and not believing that he was stating the truth, it is perjury, if in point of fact he was not the owner of said stock or had pledged the same for a loan or debt. *Ib.*
54. An irrevocable power of attorney given by the accused, wherein he constituted and appointed a third party his attorney for the purposes therein set forth, being a general power covering any indebtedness of accused to said third party, is a pledge of the shares of stock owned by accused mentioned therein as long as there was any debt due by the accused to such third party. *Ib.*
  55. Under the laws of Vermont an action against a director of a national bank for the negligent performance of duty in not requiring a bond from the cashier, and otherwise mismanaging the affairs of the bank, abates by his death, and can not be revived against his administrator. *Witters, Receiver, etc., v. Foster, Administrator, etc., 26 Fed. Rep., 737.*
  56. A bill brought to charge the directors of an insolvent national bank with the amount of losses caused by the bank's failure, alleged that one of the defendants sold and transferred his stock on the day named, but the evidence showed that defendant had not paid anything for the stock, but delivered it to a messenger of another one of the defendants, from whom he had agreed to purchase it, and that such defendant then sold and indorsed the stock to a third party, as it was agreed he might do if he so desired. Plaintiff moved to amend the bill to conform to the proofs and make it allege that the transfer was merely formal. *Held, unnecessary. Movius, Receiver, v. Lee et al., 30 Fed. Rep., 243.*
  57. A receiver of an insolvent national bank, in his own name or in the name of a bank, may enforce against the directors, for the benefit of the stockholders, depositors, and other creditors of the bank, any right or claim resting upon the nonperformance or negligent performance of their duties that the bank itself could have enforced. *Ib.*
  58. A director of a national bank who, before the expiration of his term, sells his stock and orally resigns his office to the president, in his place of president at the bank, and afterwards receives the money for his stock prior to the sustaining of losses by the bank, ceases to be a director and can not be held liable for subsequent losses caused by the negligence of the directors. *Ib.*
  59. The president of a national bank, being in failing health, was anxious to resign his position, but at a suggestion of a majority of the directors consented to take a year's leave of absence, and during such absence, and without any fault on his own part, losses were sustained by the bank, and it became insolvent. *Held, in a suit by the receiver to charge the directors with such losses, that he was not liable. Ib.*
  60. The directors of a national bank which has become insolvent by reason of losses caused by the discount from time to time of paper not properly secured, indorsed by a director who is a man of wealth and the largest stockholder in the bank, and in whom the other directors have reason to place confidence, can not be held liable for the mere failure to discover the illegal transactions and to prevent such director from continuing therein. *Ib.*
  61. The officers of an insolvent national bank can not be held personally responsible to creditors for losses on loans and discounts made by them in good faith, and, as they thought at the time, for the best interests of the bank, merely because such loans and discounts appear to have been unwise and hazardous when looked back upon. *Witters, Receiver, etc., v. Sowles et al., 31 Fed. Rep., 1.*
  62. Under Rev. St., sec. 5200, directors of a national bank who make or assent to the making of a loan to any one person of a sum exceeding one-tenth of the capital stock of the bank become personally and individually liable for all loss sustained thereby; but where the borrower in such a case is also one of the directors he is not so liable, but simply as a debtor to the bank. *Ib.*
  63. Bank directors can not be held personally liable for money paid out for dividends "to a greater amount than net profits after deducting losses and bad debts" (Rev. St., sec. 5204), because there were debts bad in fact, but supposed to be good, when the dividends were declared and paid. Bad judgment on the part of the directors as to the condition

## OFFICERS—Continued.

## C. Directors—Continued.

- of the assets, without bad faith, does not make them individually liable. *Ib.*
64. Directors of a national bank can not be held to the common-law liability for inattention to duty as directors in not preventing a hazardous, imprudent, and disastrous loan if such loan was made by their associates without their knowledge, connivance, or participation. *Ib.*
65. Directors or the managing committee of a national bank may, in the honest exercise of official discretion, make loans or discounts for the actual or supposed benefit of the association, and, although the transaction may be injudicious and actually result in loss or damage to the bank, there is no criminal liability, so long as their acts are not in bad faith, for the purpose of personal gain or private advantage to the officials. *United States v. Harper, 33 Fed. Rep., 471.*
66. A national bank was organized with a capital of \$60,000. The promoter of the bank took 380 shares of stock in his own name and procured the defendants to be directors as well as a person to be elected cashier by them. The directors were not acquainted with the banking business. The proposed cashier was known to the directors, at least by reputation, and was supposed by them to be competent and trustworthy and of considerable experience in the business, and they had full confidence in his integrity and ability to take charge of the bank. The cashier acted as manager of the loan and discount business of the bank, and the directors merely as advisers when applied to. The promoter of the bank knew, and the other stockholders were presumed to know, that the directors were wholly unused to the banking business. *Held*, that the directors were not liable for the acts of the cashier in violation of the banking law done without their participation or knowledge. *Crews et al. v. Bardon et al., 36 Fed. Rep., 617.*
67. The cashier made loans in excess of 10 per cent of the capital to a manufacturing corporation supposed by him and by the public to be entirely solvent. None of the directors knew of the loans when made, but after a loan of \$3,000 in excess of the lawful limit had been made the cashier informed one of them of such loan, and was by him advised to call it in when due; and thereafter such director's advice was asked as to a further discount to the same corporation, and he disapproved of it, and it was not made. Afterwards further loans or discounts were made to the same corporation without the knowledge or consent of any of the directors. About eight months after the bank commenced business one or more of the debtors of the bank failed, and the directors thereupon took the active management into their own hands. *Held*, that none of the directors had knowingly violated, or knowingly permitted to be violated, any of the provisions of the banking law, and were not liable for such violation by the cashier. *Ib.*
68. Under the banking law, the management of a national bank may be exercised either by the directors or by the cashier or other officers; therefore the directors are not liable for the illegal or negligent acts of the cashier or other officers by whom the bank is managed, if they have no knowledge of such acts, and do not connive at them, or willfully shut their eyes and permit them. *Ib.*
69. It seems that the liability of directors of a national bank is substantially the same under the banking law as at the common law. *Ib.*
70. The personal liability of directors of a national bank for violation of Rev. St., sec. 5204, by declaring dividends in excess of net profits, and of sec. 5200, for loaning to separate persons, firms, or corporations amounts exceeding one-tenth of the capital stock, can not be enforced in an action at law. *Welles v. Graves et al., 41 Fed. Rep., 459.*
71. If the personal liability imposed by Rev. St., sec. 5239, upon directors for violation of the provisions of the banking act, in favor of any one injured thereby, can be enforced without reference to whether the charter has been forfeited or not, it is not a penalty within the meaning of sec. 1047, limiting actions for penalties to five years. *Ib.*
72. Directors of a national bank are "officers" within the meaning of Rev. St., sec. 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. *United States v. Means et al., 42 Fed. Rep., 599.*

## OFFICERS—Continued.

## C. Directors—Continued.

73. An act of Congress imposing a legal liability on the directors of a national bank for certain things, which they may do which shall result in an injury to the bank, its stockholders, or creditors, and making them liable for the amount of the damage, is a remedial and not a penal statute, and therefore an action under it survives against the estate of a director. *Stephens v. Overstolz*, 43 Fed. Rep., 465.
74. Where a bank director makes a wrongful loan of money from which loss occurs it is no defense to an action by the receiver of the bank against the director's estate that the insolvency of the person to whom the loan was made was not discovered until after the death of the director and the appointment of the receiver. *Ib.*
75. An action by a receiver of a bank whose charter has been forfeited under above statute against a director is properly brought at law, there being no necessity for invoking the aid of a court of chancery, either because of the nature of the issues involved or to avoid a multiplicity of actions. *Ib.*, 771.
76. In such action plaintiff may state the aggregate amount of the excessive loans made to each party and the damage resulting therefrom in each case, accompanying each allegation with an exhibit showing the dates and amounts of the several loans that go to make up the aggregate sum stated in the petition, and is not compelled to declare in a separate count for each loan made. *Ib.*
77. Rev. St., secs. 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank, for which a receiver has been appointed, can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. *National Exchange Bank of Baltimore v. Peters et al.*, 44 Fed. Rep., 13.
78. A stockholder in an insolvent national bank for which a receiver has been appointed can not sue its directors to make them personally liable for the mismanagement of the bank, as the right of action is in the receiver and not in the individual stockholder. *Howe v. Barney et al.*, 45 Fed. Rep., 668.
79. Defendants, as directors, during a run on their bank posted conspicuously in the bank a notice, signed by them and addressed to the general public, representing the bank to be solvent. Plaintiff saw the notice, and, after a consultation with the directors, loaned the bank money, which was lost. Held, that the notice, not being addressed to plaintiff, could not entitle it to recover from the directors, under R. L. Vt., section 983, which provides that no action shall be brought to charge any person upon a representation concerning the credit of another, unless such a representation is in writing and signed by the party to be charged; and the fact that the notice was signed by defendants as directors would prevent a recovery from them individually, even if the notice were a sufficient representation in writing. *First National Bank of Plattsburg v. Soules et al.*, 46 Fed. Rep., 731.
80. 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.
81. An action may be brought by a receiver of a national bank against its directors to recover damages sustained by their gross negligence. *Brinckenhoff v. Bostwick*, 88 N. Y., 52; 3 N. B. C., 591.
82. If the receiver is one of the directors, such action may be maintained by the stockholders, or, when they are numerous, by one or more in behalf of all. *Ib.*
83. It is not necessary to allege in the complaint a direction from the Comptroller, or a demand upon him and a refusal to direct the receiver to bring the action, or a refusal of the receiver to sue. *Ib.*
84. Such an action may be brought in a State court. *Ib.*
85. The bank and the receiver, as such, are necessary parties defendant to such an action. *Ib.*
86. The board of directors of a bank is a body recognized by law, and to all purposes of dealing with others constitutes the corporation. *Burrill v. President, Directors, etc., of the Nahant Bank*. 2 Metcalf, 163.
87. A board of bank directors may delegate authority to a committee of its

## OFFICERS—Continued.

## C. Directors—Continued.

- members to alienate or mortgage real estate; and such authority to convey real estate necessarily implies authority to execute proper instruments for that purpose and to affix the corporate seal thereto. *Ib.*
88. Where a board of bank directors authorized a committee of its members "to sell and transfer any estate owned by the bank," and the committee gave mortgage of the real estate of the bank to a creditor who had recovered judgment against the bank on its bills, and took from him at the same time a bond conditioned that he would not put those bills in circulation, and the board of directors accepted said bond and acted on it, and the cashier paid the costs of the suit in which said judgment was recovered, according to the agreement made between said creditor and said committee, it was *held* that, whether the committee had or had not authority to mortgage the estate, the mortgage had been ratified by the board of directors. *Ib.*
89. A stockholder in a national bank can not maintain an action against the president and directors for their neglect and mismanagement of the affairs of the bank, whereby insolvency ensued and the stock became worthless. *Conway v. Halsey, 44 N. J. L., 462; 3 N. B. C., 571.*
90. A judge who is a director of a national bank can not try a case to which it is a party, since, by Rev. St., sec. 5146, he must necessarily be interested as a stockholder. *Williams v. City National Bank, 27 S. W., 147.*
91. 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.*
92. Stockholders have no standing in court to interfere for the protection of their company until the board of directors of the company have neglected or refused an application to take the proper steps to protect the interests of the company. *Hobbs v. Western National Bank, 8 Weekly Notes of Cases, 131; 2 N. B. C., 187.*
93. It is a mistake to suppose that the directors of national banks cease to be such, and that their duty to the bank lapses, when an examiner is put in charge of its funds, properties, and books by the Comptroller. *Robinson v. Hall et al., 63 Fed. Rep., 222.*
94. They were, still, as much the advisers of the bank examiner as they had been of the cashier, notwithstanding they were not invested by law with the control over him which they were empowered to exercise over the cashier. *Ib.*
95. Their duty as directors does not cease until after the appointment of a receiver. *Ib.*
96. If directors were depositors, and knew two months or more before suspension that that event was inevitable, and that the bank could pay only a percentage of its deposits, and yet checked for the whole of their own balances, thereby diminishing the percentage to which other creditors would be entitled, they certainly defrauded to the extent of the diminution the creditors whose interest they were relied upon to protect, and should be held to strict accountability. *Ib.*
97. Directors of a national bank left its management for more than three years almost wholly to its cashier, who had but little property, and of whom they required no bond; and they knowingly permitted loans to be made to individuals and firms largely in excess of the amounts allowed by law. They failed to record mortgages given to secure large debts due the bank after they were aware of its insolvency, and erroneously advised an examiner who had taken charge of the bank that it was not necessary to record them. *Held*, that the directors were personally liable for the losses caused by such neglect and the fraud and defalcations of the cashier. *Briggs v. Spaulding, 11 S. C., 924; 141 U. S., 132, distinguished. Ib.*
98. A creditor of an insolvent national bank that is in the hands of a receiver can not sue to enforce against officers and directors who have violated

## OFFICERS—Continued.

## C. Directors—Continued.

- the banking laws the personal liability imposed by Rev. St., sec. 5239, as such liability is an asset belonging equally to all creditors, and must be enforced by the receiver. *Bailey v. Mosher*, 63 Fed. Rep., 488.
99. The liability of directors of a national bank to a common-law action of deceit for false and fraudulent representations made by them in the pretended performance of duties imposed upon them by the national banking law is not precluded by the liability imposed in that law for violation of its provisions. *Prescott v. Haughey*, 65 Fed. Rep., 653.
  100. Complaint alleging false and fraudulent representations by directors of a national bank in advertisements, statements, and reports as to its condition, whereby plaintiffs, relying thereon, were induced to deposit money with the bank, and were deceived and damaged. Held, to state a common-law cause of action for deceit, not removable as involving a Federal question. *Ib.*
  101. Directors of a national bank, who on its suspension issue a circular declaring the solvency of the bank, and that they hope to reopen within 60 days, and authorize the bank officers to receive money on special deposit, and keep it in the vaults of the bank, subject only to the check of the depositor, and subsequently, on the appointment of a receiver for the bank, turn over to him deposits made pursuant to the circular, are personally liable to the depositors for the amount of such deposits. *Miller v. Howard et al.*, 32 S. E., 305.
  102. On an issue whether the plaintiff bank had knowledge of the preference of a creditor of its debtor, it was proper to charge that the bank was not chargeable with knowledge of its directors acting individually, but that the jury might consider the knowledge of the directors as tending to prove knowledge on the part of the bank. *Continental National Bank v. McGeoch (Wis.)*, 66 N. W., 606.
  103. To bind a national bank the directors must act together as a board; their separate individual assent is ineffectual. *First National Bank of Fort Scott v. Drake*, 35 Kans., 564; 57 Am. Rep., 193; 3 N. B. C., 445.
  104. The duty of the board of directors is not discharged by merely selecting officers of good reputation for ability and integrity, and then leaving the affairs of the bank in their hands without any other supervision or examination than mere inquiry of such officers, and relying upon their statements until some cause for suspicion attracts their attention. The board is bound to maintain a supervision of the bank's affairs, to have a general knowledge of the character of the business and the manner in which it is conducted, and to know at least on what security its large lines of credit are given. *Gibbons v. Anderson et al.*, 80 Fed. Rep., 345.
  105. A receiver of a national bank may sue the directors to hold them responsible for the malfeasance of the managing officer when it appears that they were so negligent as to make practically no examination of its books or affairs, and to hold meetings only at rare intervals, and then to limit their business almost wholly to the election of directors and the declaration of dividends. In such case their liability for losses should begin at a time when they ceased to discharge the duty of giving proper supervision to the conduct of the bank's affairs. In the circumstances of the present case they were held liable from the time when, by reason of the failure to earn dividends for more than a year, their attention should have been drawn to the necessity of making a thorough examination. *Ib.*
  106. The right of action against the directors of a national bank, for violation of the provisions of the national banking act, given by Rev. St., § 5239, is for a tort, and comes within the common-law definition of actions on the case. *Cockrill v. Butler et al.*, 78 Fed. Rep., 679.
  107. Where the affairs of a national bank were managed entirely by its cashier, who was reputed and universally believed to be honest and capable, but whose dishonesty and reckless management resulted in wrecking the bank, the president and directors, who knew little of the business of banking, and most of whom were farmers, were not guilty of negligence rendering them liable for the losses to creditors because they failed to examine the books; the statements prepared and furnished them by the cashier, and which purported to be made from the books, showing the bank to be in a prosperous condition, and there being no grounds of suspicion known to them. *Briggs v. Spaulding*, 11 Sup. Ct., 924, 141 U. S., 132, followed. *Warner v. Penoyer et al.*, 82 Fed. Rep., 181.

## OFFICERS—Continued.

## C. Directors—Continued.

108. The forfeiture of the bank's charter in a suit brought by the Comptroller of the Currency is not a condition precedent to the maintenance of a suit against its directors, under Rev. St., §§ 5200, 5239, for excessive loans. *Cockrill v. Cooper et al.*, 86 Fed. Rep., 7.
109. A court of equity has jurisdiction of a suit against the directors of a national bank for excessive loans, under Rev. St. §§ 5200, 5239, where the suit is against a large number of directors, whose terms of service were not identical, where the excessive loans were inaugurated by one set of directors, and continued, renewed, or enlarged by another, and where the directors were also charged with a violation of Rev. St., § 5204, in declaring dividends. *Ib.*
110. A receiver of an insolvent national bank has a right to maintain a suit in his own name against directors to charge them for losses that may have been sustained by the corporation and its creditors through their wrongful or fraudulent acts. *Cockrill v. Abeles et al.*, 86 Fed. Rep., 505.
111. The increase of the capital stock of a bank based on a fictitious value of assets, and on notes given by the directors with an understanding that they were not to be paid, is in violation of Rev. St., § 5142, and the directors of the bank participating are liable for all losses resulting to the creditors. *Ib.*

## D. President—

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

## OFFICERS—Continued.

## D. President—Continued.

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

## OFFICERS—Continued.

## D. President—Continued.

- ship in property subsequently levied on by the bank, the bank was charged with that information, though the president gained it in his private business. *Campbell v. First National Bank (Colo. Sup.)*, 43 P., 1007.
132. The president of a national bank has not necessarily, by virtue of his office, power to draw checks against an account kept by his bank with another bank. *Putman v. United States*, 16 S. Ct., 923.
133. The president of a banking corporation has power to employ counsel and manage the litigation of the bank, in the absence of any order of the board of directors depriving him of such power. *Citizens' National Bank of Kingman v. Berry (Kan.)*, 37 P., 131.
134. The president and secretary of a corporation are presumed to have authority to execute a note in the name of the corporation, and the holder of such note will not be affected by the fact that such authority did not exist unless he is shown to have had notice thereof. *American Exchange National Bank v. Oregon Pottery Co. (C. C.)*, 55 Fed. Rep., 265.
135. In a suit by the receiver of a bank to charge its president with losses arising from his negligent management, where it is fairly inferable from the evidence that the facts constituting such negligence were not disclosed by the president to the directors until long after their occurrence, and until disclosed by the bringing of a suit by a third party, and the judgment therein, the lapse of more than the statutory period of limitation since the actual occurrence of the negligence can not be imputed to the receiver as laches. *Lawrence v. Stearns*, 79 Fed. Rep., 878.
136. Where the president of a bank, having the management of its business, has loaned to a near relative a large share of the capital of the bank, and, with knowledge that securities offered to the bank by such relative are subject to conditions likely to eat away much of their value, has accepted the securities at their face value, crediting his relative therewith, and surrendering obligations, good at the time, he is liable to the bank, because of such negligent management, for a loss resulting from the depreciation of the securities so accepted. *Ib.*
137. A rediscount by a bank of its bills receivable, though it indorses the same and becomes contingently liable for their payment, is not a borrowing of money by the bank, but has more the characteristics of a sale. *United States National Bank v. First National Bank of Little Rock et al.*, 79 Fed. Rep., 296.
138. It is within the scope of the implied powers of the president of a bank to indorse negotiable paper in the ordinary transaction of the bank's business, and a special authority to that end need not be conferred by the board of directors. *Ib.*
139. When a bank has long been in the habit of rediscounting its bills receivable in large amounts, all other banks in the same locality pursuing the same practice, and the president and cashier of such bank propose to its regular correspondent a rediscount of its bills, and there are no circumstances attending such proposal to arouse suspicion, the bank to which it is made may safely act upon it, without further inquiry, on the assumption that the act has either been specially authorized or that the officers are acting within the purview of their general powers. *Ib.*
140. Where the directors of a bank have known for many months that its paper was being rediscounted in large amounts, under the president's direction, and without consulting the board, and that the money so obtained was being used in the business of the bank, and they have made no inquiry as to how the paper was indorsed, the bank is estopped to dispute the authority of the president to indorse such paper for rediscount. *Ib.*
141. A writ of error which has been allowed, served, and returned to the appellate court with the transcript of the proceedings in the trial court will not be dismissed because the clerk of the trial court has inadvertently failed to make an indorsement of its filing on the writ itself. *Insurance Co. v. Phinney*, 23 C. C. A., 425; 76 Fed. Rep., 617, disapproved. *Ib.*
142. The purchase of a note by the president and managing officer of a bank, for which he paid from its funds over \$20,000, with knowledge that it was burdened with a guaranty made by the payee which might defeat its collection, is such negligence as renders him liable to account to the bank or its creditors for any loss which resulted. *Stearns v. Lawrence*, 83 Fed. Rep., 738.

## OFFICERS—Continued.

## E. Vice-President—

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

## OFFSET:

1. Against the proceeds of the bonds deposited to secure circulation the United States can set off no claim, except for money advanced to redeem notes. *Cook Co. National Bank v. United States*, 107 U. S., 445.
2. And upon the failure of any association its 5 per cent redemption fund can not be retained by the Treasurer to pay taxes due to the United States, but the fund passes to the Comptroller as an asset of the association. *Jackson v. United States*, 20 Ct. Cls., 298.
3. Acts of Congress in relation to the administration of the assets of insolvent banks authorize no other rules of set-off than those recognized by courts in the settlement of the affairs of other insolvent corporations. *Yardley v. Clothier*, 49 Fed. Rep., 337; *Scott v. Armstrong*, 146 U. S., 499.
4. Set-off must be governed by the law of the place where, in case of controversy, suit must be brought to settle the rights of the parties. *Savary v. Savary*, 3 Clark, 271; *Gibbs v. Howard*, 2 N. H., 296; *Vose v. Philbrook*, 3 Story, 335; *Ruggles v. Kuler*, 3 Johns, 263.
5. A separate demand can not be set off against a joint one, or a joint debt against a separate one. *Gray v. Rollo*, 18 Wall., 629; *Scammon v. Kimball*, 92 U. S., 362.
6. Where, however, a note is signed by one as principal and others as sureties, the indebtedness of the bank to the principal may be set off. *Andrews v. Varrell*, 46 N. H., 17; *Himrod v. Baugh*, 85 Ill., 435.
7. An executor, administrator, or public officer is not entitled to set off against his liability as such any indebtedness from bank to himself individually, nor *contra*. *Scammon v. Kimball*, 92 U. S., 362; *Benton v. Holmes, Executor*, 1 A. K. Marsh, 19; *Stowe v. Yarwood*, 14 Ill., 424.
8. A judgment obtained in another than the attachment suit can not be set off against damages claimed for a wrongful attachment. *Imperial Roller Milling Company v. First National Bank*, 27 S. W., 49.
9. In an action against a bank commenced prior to the going into effect of the new code, by the personal representatives of a deceased customer, to recover a deposit which was due and payable to the deceased in his lifetime: *Held*, that the defendant could not, as matter of law, and in the absence of facts entitling it to equitable relief, set off a claim against the deceased which did not become due until after his death. *Jordan, Administratrix, etc., v. The National Shoe and Leather Bank of New York*, 74 N. Y., 467.
10. A demand, to be set off in such an action, must have been due and payable from the decedent in his lifetime. *Ib.*
11. The plaintiffs seek to offset the amount of their credit on the books of a defunct bank against the promissory notes received by the bank for discount before its failure: *Held*, that if the bank held the notes at the time of its failure and was entitled to receive the amounts due thereon when they matured, such offset might be made; but an offset of this kind can not be allowed where it appears that the notes were not the property of the bank at the time of its failure, but had been indorsed away for value. *Balbach et al. v. Frelinghuysen, Receiver, etc.*, 15 Fed. Rep., 675.
12. An attorney's lien upon a judgment is subject to any existing right of set-off in the other party to the suit. *National Bank of Winterset v. Eyre et al.*, 8 Fed. Rep., 733.
13. A person liable upon a note to an insolvent national bank may set off, against his indebtedness, the amount of his deposits with the bank. *Platt v. Bentley*, 1 N. B. C., 758; 11 Am. L. Reg., 171.

## OFFSET—Continued.

14. But a debtor can not set off the amount of a deposit assigned to him after the act of insolvency committed. *Venango National Bank v. Taylor, 56 Penn. St., 14.*
15. The ordinary equity rule of set-off in case of insolvency is that where the mutual obligations have grown out of the same transaction, insolvency, on the one hand justifies the set-off of the debt due on the other, and there is nothing in the statutes relating to national banks which prevents the application of that rule to the receiver of an insolvent national bank under circumstances like those in this case. *Scott v. Armstrong, 146 U. S., 499.*
16. A customer of a national bank who, in good faith, borrows money of the bank, gives his note therefor due at a future day, and deposits the amount borrowed to be drawn against, any balance to be applied to the payment of the note when due, has an equitable (but not a legal) right, in case of the insolvency and dissolution of the bank, and the appointment of a receiver before the maturity of the note, to have the balance to his credit at the time of the insolvency applied to the payment of his indebtedness on the note. *Ib.*
17. One indebted to bank can not set off a claim against bank acquired subsequent to its suspension. *Scott v. Armstrong, 146 U. S., 499; Venango National Bank v. Taylor, 56 Penn. St., 14; Colt v. Brown, 12 Gray, 233.*
18. Right of set-off is allowable whether the indebtedness sought to be set off had or had not matured at time of bank's suspension. *Scott v. Armstrong, 146 U. S., 499; Skiles v. Houston, 110 Penn. St., 254; Drake v. Rolio, 3 Biss., 273.*
19. While, as a general rule in the administration of the estate of an insolvent debtor, equality among creditors is equity, courts are not required to ignore the principle that only the balance, in case of mutual debts, is the real sum owing by or to the insolvent. *Hughitt v. Hayes, 136 N. Y., 163.*
20. Claims will be regarded by a court of equity as due, notwithstanding the absence of a technical demand, when equitable considerations require that they shall be applied each to the other. *Ib.*
21. In the application of cross demands to the satisfaction of each other the insolvency of one of the parties is a material circumstance, and although the debt owing by the insolvent may not be due the creditor may waive the credit, and a court of equity will then apply it upon the debt from the insolvent, if that has matured. *Ib.*
22. The First National Bank entered into an oral contract with plaintiff to sell him certain real estate for a price specified. Plaintiff took possession under the contract and made large and valuable improvements, with the knowledge and consent of the bank, which had authorized its cashier to execute a conveyance pursuant to the contract. Plaintiff had a deposit account with the bank. Shortly before the failure he, for the third time, requested the cashier to execute the conveyance; this the latter promised to do without further delay. Thereafter plaintiff accumulated his deposits with intent to use the balance to his credit in paying for the land when the deed was delivered; this was known to the cashier. Plaintiff also, with the knowledge of the cashier, purchased a certificate of deposit, issued by the bank, with a view of applying it toward the payment. Plaintiff also did work and furnished materials for the bank, the account for which he rendered to it before the failure, and it was agreed that it should be adjusted on the final settlement for the purchase. Plaintiff, until the bank closed its doors, had no knowledge of its insolvency or of any fact affecting its credit. In an action against the receiver of the bank for a specific performance, *held*, that plaintiff was entitled to the relief sought, and that he was entitled to be credited on the purchase price the balance due him on the deposit account, the amount of the certificate of deposit, and of the account for work and materials. *Ib.*
23. A claim for pay for services, due before a bank closes its doors, is a set-off to a liability on bills discounted. *Davis v. Industrial Manufacturing Co., 19 S. E., 371.*
24. When a bank closes its doors and commits an act of insolvency, its deposits, whether on account or certificate, at once become due without demand or notice, and are to be set off against a depositor's debt due the bank. *Ib.*

OFFSET—Continued.

25. A certificate of deposit issued by a national bank is not a promissory note within the meaning of Gen. St., chap. 53, sec. 10; and in an action thereon by a person to whom it has been transferred by the depositor the bank is not entitled to set off the amount due upon a promissory note given by the depositor to and discounted by the bank, the certificate being issued for the proceeds of such note. *Shute v. Pacific National Bank, 136 Mass., 487.*
26. A national bank having become insolvent, a depositor therein assigned his deposit to a debtor of the bank: *Held*, that the latter could not offset such deposit against his debt in an action thereon. *The Venango National Bank v. Taylor, 56 Penn. St., 14; 1 N. B. C., 342.*
27. On the failure of a national bank a depositor was indebted to it on eleven notes to the amount of \$5,000, and had on deposit some \$2,900. The receiver of the bank agreed that this sum should go as a set-off on the indebtedness, the depositor to pay the notes first coming due, and the deposit to be applied on the last-maturing notes. After paying the first two notes it was found that the others were in the hands of third parties and the depositor was compelled to pay them, and filed a bill to authorize the receiver to refund the money paid under a mutual mistake. This bill was heard by the district judge of the western district of Tennessee, sitting in the circuit court of the southern district of Ohio. *Held*, that the deposit should properly be set off against the claim of the bank and the depositor should recover the sum paid by him; but as the district judge of the southern district of Ohio had held, in an action between the same bank and a creditor, the circuit judge concurring therein, that the plea of set-off was not available, in order that there might not be different rules of set-off in the same court in the case of the same insolvent, and as the case can not be appealed, it will be remanded for reargument before the regular judges, who may, in their discretion provide for a dissent of record, or do what may to them seem right in the premises. *Snyder's Sons Co. v. Armstrong, 37 Fed. Rep., 13.*
28. The indorser of a note discounted by a national bank, and which matures after the bank becomes insolvent and a receiver is appointed, is entitled to set off against the note the amount of his deposit in the bank at the time of its failure. *Yardley v. Clothier, 51 Fed. Rep., 506.*
29. Debts of a partner and his firm to a bank can not, in equity, be set off by a receiver of the bank against trust moneys which the partner, after the debts were contracted, mingled with the firm deposits, without the bank's knowledge, and the whole amount of which remained continuously in the bank until it failed. *Fisher v. Knight, 61 Fed. Rep., 491.*
30. A cross demand, to be available as a set-off at law, must be such as would support an independent action at law by the defendant, at the commencement of the suit; hence, a payment of his principal's debt by the surety, after the commencement of suit against him on a debt due to his principal, is not available as a set-off in the action. *Goldthwaite v. National Bank, 67 Ala., 549.*
31. As against the assignee or holder of promissory note, suing the maker, the doctrine of set-off has never been carried further than to put him in the place of the payee, or party having the beneficial interest; and a set-off in favor of the maker, against an intermediate holder, has been uniformly disallowed, in the absence of an agreement founded on new consideration, between the maker and such intermediate holder. *Ib.*
32. In the absence of all intervening equities, courts of equity put the same construction on statutes of set-off as do courts of law. Insolvency is recognized as a ground for the allowance of a set-off in equity, when it would not be allowed at law, but it is only the insolvency of the original creditor against whom the claim is asserted; and while the assignee of nonnegotiable paper takes it subject to all equities to which it was subject in the hands of the assignor, this means only the equities between the original parties, and does not include equities which may arise between other parties in the course of its transfer. *Ib.*
33. The receiver of an insolvent national bank sued A and B on their joint note given to the bank. They claimed to set off notes given by the bank, and C and D, who were also insolvent, as joint makers, to D alone, and maturing after the receiver's appointment, and growing out of a distinct transaction from the note in suit. *Held*, not a proper set-off. *Batch v. Wilson, 25 Minn., 209; 2 N. B. C., 274.*

## OFFSET—Continued.

34. The voluntary payment by the maker of a promissory note, with a full knowledge of all the facts, operates as an abandonment and waiver of all right to set off cross demands or independent debts, and a bill disclosing such facts presents no case for equitable relief by way of equitable set-off. *United States Bung Manufacturing Co. v. Armstrong, 34 Fed. Rep., 94.*
35. A bank may lawfully set off indebtedness of a stockholder to the bank against dividends accruing on such stockholder's shares. *First National Bank v. De Morse, 26 S. W., 417.*
36. In an action by a receiver of an insolvent bank to charge the estate of a shareholder with an assessment on his shares, the executor claimed, by way of set-off, that property belonging to the estate had been delivered to the bank, upon the understanding that it should be applied on the assessment if the bank should fail: *Held*, not a proper subject to set off, even though the bank examiner assented to the agreement. *Witters, Receiver, etc., v. Sowles, Ex'r, 32 Fed. Rep., 130.*
37. The indebtedness of the stockholders on their individual liability, together with the other assets of the insolvent bank, constitute a trust fund for the benefit of its creditors; and in equity such indebtedness of a stockholder who is insolvent may be set off against a dividend payable out of the trust fund, on a balance due him on his deposit account with the bank at the time of its failure. *King et al. v. Armstrong, Receiver, 34 N. E., 163; 50 O. St., 222.*
38. An assignment by the stockholder of his claim against the bank, before the direction of the Comptroller to enforce his liability, but after the insolvency of the bank, does not affect the right to set off his liability against the dividend due on his claim, nor does the fact that the Comptroller, at the time of the assignment, had not determined the amount necessary to be collected from the stockholders for the payment of the creditors. It is sufficient that such direction has been given, and amount so determined when the set-off is made. *Ib.*
39. In an action at law by a receiver of an insolvent national bank the defendant may set off any debt due from the bank to him at the time of the failure. *Adams v. Spokane Drug Company, 57 Fed. Rep., 888.*
40. Where a promissory note was discounted by a national bank, and bills of exchange issued for a part of the proceeds, which were dishonored because of the subsequent failure of such bank, and part of the residue of the proceeds still remained to the credit of the maker of such note: *Held*, that in an action on such note by the receiver of the bank the maker could set off the amount of the bills of exchange and the amount still standing to his credit on the books of the bank. *Ib.*
41. A bank on which a check is drawn, though not knowing that the drawer is insolvent, can not, as against the payee, set off against the deposit its indebtedness from the drawer not yet due. *Merchants' National Bank v. Robinson (Ky.), 31 S. W., 136.*
42. A note deposited before maturity by a bank with a clearing-house committee, to secure payment of the bank's daily balances and other indebtedness due from the bank to other members of the clearing-house association, is not in the hands of the committee subject to set-off by the maker of any sum due him from the bank. *Philler v. Jewett (Pa.), 31 Atl. Rep., 204.*
43. Rev. St., U. S., sec. 5242, which requires a pro rata distribution of the assets of an insolvent national bank and forbids preferences, does not prevent a debtor of the bank from setting off against his indebtedness the amount of a claim he holds against the bank; and it is immaterial whether or not the debt due to the bank had matured at the time of its insolvency. *Scott v. Armstrong, 13 S. Ct., 148 (146 U. S., 449 followed).* *Mercer v. Dyer (Mont.), 39 P., 314.*
44. Defendant bank discounted for W. a draft which was subsequently paid by the drawee, and placed the proceeds to W.'s credit, not knowing that plaintiff was entitled thereto. Afterwards, and while part of the proceeds remained to W.'s credit, plaintiff notified defendant of his claim. *Held*, that defendant could not set off against plaintiff's claim to such balance a claim against W. on paper discounted before the draft, but maturing after the notice of plaintiff's claim. *Heidelbach v. National Park Bank (Sup.), 33 N. Y. S., 794.*
45. A bank has no right to retain the balance of a customer's deposit to apply

## OFFSET—Continued.

- to an indebtedness of the customer of the bank not yet matured, unless it is authorized to do so by contract. *Ib.*
46. By agreement, a national bank, instead of the usual deposit of securities as collateral for payment of its daily balance at the clearing house, each day left with the clearing house all checks drawn on it, and other evidences of its indebtedness received from other banks, to be held until the balance due from it for the day was paid. While certain checks and other evidences of its indebtedness were so held the bank was closed. The clearing house collected the amount of the checks, etc., from the banks from which they had been received, and therefrom paid, besides the bank's balance for the day, due bills given by it for its balance for the preceding day, by their terms payable only through the clearing house the day after issue, and actually in the exchanges when the bank closed, and applied the remainder toward cancellation of clearing-house loan certificates issued to the bank under an agreement between the banks whereby any loss from failure of one to pay such certificates was chargeable on the others. *Hell*, that the receiver of the bank, taking its assets subject to all equities and rights against it, had no equity, in a suit against the clearing house alone, to question the appropriation of the money paid by the other banks. *Phaller v. Yardley*, 63 Fed. Rep., 645.
  47. When an indorser pays a note to a bank, and takes a receipt containing an order for a surrender of the note on return of the receipt, the relation between the bank and the indorser is not that of debtor and creditor, but it is a fiduciary relation, entitling the indorser, on the bank becoming insolvent without applying the money on the note or procuring its surrender, to have the assets in the hands of its receiver applied in payment thereof. *Massey v. Fisher*, 62 Fed. Rep., 958.
  48. The right of set-off, except as it is enforced in equity, is a matter of local legislation; and the Federal courts, sitting in any State, when dealing with the subject, will follow the rules established by the tribunals of the State. *Charlley v. Sibley et al.*, 73 Fed. Rep., 980.
  49. Where the State statute of set-off, as in Illinois, does not authorize a set-off, in action on contract, of unliquidated damages arising out of contracts or torts not connected with the subject-matter of the suit, there can be no set off, in an action at law, of such damages, even as against an insolvent or nonresident plaintiff. *Ib.*
  50. It is no objection to a set-off, claimed by a defendant, that it is inconsistent with another set-off previously claimed by him and rejected as improper. *Ib.*
  51. Under Rev. St. U. S., § 5236, providing that the Comptroller of the Currency, after providing for the redemption of the notes of an insolvent national bank, shall make a ratable dividend of the money paid him by its receiver among those who proved claims against it, and section 5242, providing that transfers of notes owing a national bank, made after it has committed an act of insolvency, to prevent such application of its assets, shall be void, the maker of a note held by an insolvent national bank can not, in defense to an action thereon by its receiver, offset a claim against the bank which was assigned to him after the bank suspended and before the receiver was appointed. *Davis v. Knipp (Sup.)*, 36 N. Y. S., 705.
  52. Where a depositor is sued by the temporary receiver of a bank on a note payable thereto, set-off to the amount of his deposit may be allowed defendant, on application to the court. *People v. St. Nicholas Bank*, 38 N. Y. S., 114; 76 Hun., 522, followed. *Sickles v. Herold (Com. Pl.)*, 36 N. Y. S., 438.
  53. In an action by the temporary receiver of a bank against a depositor on a note payable to the bank, where the amount of defendant's deposit, which bears no interest, is allowed as a set-off, the receiver will not be required to pay interest thereon, in the absence of proof that the money earned any interest while in his hands. *Ib.*
  54. A holder of stock in a national bank is not entitled to offset against an assessment ordered by the Comptroller upon his stock the amount of his deposits at the time the bank became insolvent. *Wingate v. Orchard*, 76 Fed. Rep., 241.
  55. Rev. St. U. S., sec. 5242, by providing that no national bank, when insolvent or in contemplation of insolvency, shall so dispose of its assets as to prevent their proper application to the redemption of its circulating

## OFFSET—Continued.

- notes and the ratable distribution of the remainder among its creditors, does not prohibit the allowance of any valid set-off, legal or equitable, which a debtor of the bank has against any obligation owing by him to it at the time of its insolvency, the allowance of such set-off not being the creation of a preference. *Armstrong v. Warner (Ohio Sup.)*, 31 N. E., 877.
56. A national bank received on deposit a check drawn by plaintiff on another bank, and carried the amount to the credit of his agent, upon the agreement that he would take for part of the sum a draft drawn on another bank and would not immediately check out the balance. Before the draft was presented the drawer bank, which was insolvent, passed into the hands of a receiver, without having provided any funds with which to pay it. The check, payment of which had been stopped, came into the possession of the receiver, and the draft belonged to plaintiff. *Held*, that plaintiff was entitled in equity to have the amount of the draft set off against his liability on the check. *Id.*
  57. Under an assignment for the benefit of creditors, a note given for obligations of the firm should be allowed against the firm assets, though it was signed by the partners individually. *Union National Bank v. Henry Dreyfus & Co.*, 61 Ill. App., 323.
  58. In an action against a bank and its officers and receivers for the conversion of a special deposit, a set-off will be allowed for the payment of part of the deposit by an agent bank in a foreign country, also in the hands of a receiver, to which the deposit had been transferred. *El Paso National Bank v. Fuchs (Tex. Civ. App.)*, 34 S. W., 293.
  59. In an action on a note by a firm, to which it is payable, defendant can not offset a claim against a copartner of such firm. *Woolman v. Capital National Bank (Colo. App.)*, 31 P., 255.
  60. No reply is required to an answer, in an action on a note, admitting the execution and delivery of the note, but denying that plaintiff has any interest in the same, and alleging that the action is brought under a conspiracy between plaintiff and a copartner of the payee firm, to prevent a set-off by defendant against such partner. *Id.*
  61. A company borrowed money from a national bank at a rate of interest in excess of that prescribed by Rev. St. U. S., § 5197, and gave its note to the bank for \$5,000. The bank also discounted, from time to time, sundry notes indorsed by the company to the bank in the ordinary course of business. Before the maturity of any of the notes the company became insolvent, and a receiver was appointed, who took charge of all its property. The receiver thereafter recovered a judgment against the bank for twice the amount of interest paid by the company to the bank on the note for \$5,000, as the penalty provided for taking interest in excess of the rate prescribed by the statute. Subsequently to the recovery of that judgment, the bank obtained two judgments in the same court in which the receiver brought his action—one for the balance due on the note for \$5,000, and one against the company for the amount due on the discounted notes indorsed by the company to the bank. *Held*, in an action to enjoin the collection of a balance due on the judgment in favor of the receiver and for other relief, that the judgments in favor of the bank were, on principles of equity, a proper subject of set-off against the judgment in favor of the receiver. *Barbour v. National Exch. Bank (Ohio Sup.)*, 33 N. E., 542.
  62. Usurious interest previously received by a national bank in the course of renewals of a series of notes, terminating in one upon which suit is brought, can not be pleaded by way of set-off or payment, but the only remedy is a separate action for double the interest paid by him. *Oldham v. Bank*, 85 N. C., 240; 3 N. B. C., 688.
  63. A bank may set off against a general deposit a debt due it from the depositor. *People's Bank and Trust Co. v. Tufts (N. J. Sup.)*, 35 A., 792.
  64. The indorser of a note held by an insolvent bank may have his money on deposit in the bank set off against the note, though the note was not due when the bank assigned, if the maker is insolvent and the indorser has no security. *O'Connor v. Brandt (Sup.)*, 42 N. Y. S., 1079.
  65. A bank can not set off against the deposit of an insolvent depositor notes owing to it by him which had not matured at the time of his assignment in insolvency. *Homer v. National Bank of Commerce (Mo. Sup.)*, 41 S. W., 790.

## OFFSET—Continued.

66. Where a bank informed a depositor that unless his account was more satisfactory it would discontinue discounting and loaning to him, and he promised to keep a fair balance to justify the credit extended, an agreement that in case of his insolvency the bank might apply his deposit to payment of its unmatured demand against him could not be implied. *Ib.*
67. A bank has the equitable right to set off, against deposits made with it by an insolvent before making an assignment for the benefit of creditors, a debt due it from the insolvent which at the time of the assignment was not yet due. *Kentucky Flour Co.'s Assignee v. Merchants' National Bank (Ky.), 13 S. W., 910.*
68. In an action by an assignee for benefit of creditors of a bank to recover a balance due from another bank, a check drawn on the insolvent bank, which came into the hands of defendant prior to the assignment, and to which no defense is set up, should be allowed as a set-off, though defendant is not the owner of the check, but holds it for collection. *Penn. Bank v. Farmers' Deposit National Bank (Pa.), 30 A., 150; 130 Pa. St., 209.*
69. In an action against the indorser of a promissory note which matured in the hands of plaintiff as receiver of an insolvent national bank, defendant's deposit in the bank can not be made the subject of a set-off, and as the claim therefor existed before the receiver's right accrued, and its allowance would be contrary to the spirit of Revised Statutes, United States, section 5242, making payments of money by an insolvent national bank to shareholders or creditors, with a view to preference, or to evading the disposition of assets, as required by statute, null and void, and section 5234, requiring the receiver, after collecting debts, etc., to turn over all money to the United States Treasurer for a ratable distribution among creditors. *Stephens v. Schuchmann, 32 Mo. App., 333.*

## PASS BOOK:

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

## PLACE OF BUSINESS:

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

## POST NOTES:

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

## POWERS:

1. To the enumerated powers of national banking associations are to be super-added all the powers incidental to the business of banking. *Pattison v. Syracuse National Bank*, 80 N. Y., 82.
2. A national bank may buy a check drawn upon another bank, and whether the check is payable to order or to bearer is immaterial. *First National Bank of Rochester v. Harris*, 108 Mass., 514.
3. A national banking association, in the compromise of a claim growing out of its legitimate business, may take railroad stock. *First National Bank of Charlotte v. National Exchange Bank of Baltimore*, 92 U. S., 122.
4. And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. *Ib.*
5. A national banking association may take and hold the coupons of municipal bonds, and may maintain actions thereon. *Fir.<sup>t</sup> National Bank of North Bennington v. Town of Bennington*, 2 N. B. C., 437; *Lyons v. Lyons National Bank*, 19 Blatch., 279.
6. A national banking association may receive a deposit to be held by it as security for the faithful performance of a contract between the depositor and another. *Bushnell v. The Chautauqua County National Bank*, 19 Hun., 378.
7. Whatever the terms of an arrangement being made before the date of the drawee bank's certificate of authorization, it is invalid under Rev. St., sec. 5136, providing that no banking association "shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." *Armstrong v. Second National Bank of Springfield*, 38 Fed. Rep., 885.
8. Where an association has made or ratified a contract to give a person a certain number of the shares of its stock, upon condition that he will continue to do his business with it, and derives the benefit from this contract, the other party may recover of the association the value of the shares. *Rich v. State National Bank of Lincoln*, 7 Nebr., 231.
9. As the national-currency act of 1864 authorizes banks created under it to buy and sell coin, such bank, having coin in pledge, may sell and assign its special property therein. *Merchants' National Bank v. State National Bank*, 10 Wall., 604.
10. The clause requiring the usual business of the bank to be done at an office or banking house in the place selected does not prevent its purchase of coin at the banking house of another bank. *Ib.*
11. In adjusting and compromising claims growing out of a legitimate banking transaction, it may take stocks of other corporations with a view to selling them at a profit. *First National Bank v. National Exchange Bank*, 92 U. S., 122.
12. A national bank is not prohibited by law from guaranteeing payment of a note. *People's Bank v. National Bank*, 101 U. S., 181.
13. Under national banking act one can exercise only the powers expressly granted and those necessarily incidental. *Logan Bank v. Townsend*, 139 U. S., 67.
14. It is not negligence for a bank to intrust its cashier to select and hire and pay out of his salary all the clerks and other servants employed in the banking room, no negligence being shown in the selection of the cashier. *Smith v. First National Bank in Westfield*, 99 Mass., 605.
15. An indorsement by a married woman, expressly charging her estate with the payment of a note, is such a security as a national bank may take. *Third National Bank v. Blake*, 73 N. Y., 260; 2 N. B. C., 300.
16. A national bank empowered by charter to provide necessary real estate for its business may make a contract to prevent the erection of buildings on adjacent land so as to secure light and air for its banking house. *Trustees of First Presbyterian Church v. National State Bank*, 29 A., 320.
17. A bank empowered to discount negotiable notes has power to purchase such notes. *Pape v. Capitol Bank of Topeka*, 20 Kans., 440; 27 Am. Rep., 183; 2 N. B. C., 238.
18. The enumeration of banking powers in the national banking act is not significant of an intention to place any special restrictions upon national banks as distinguished from State banks. The enumeration is of the general, not the incidental powers. *Pattison v. Syracuse National Bank*, 80 N. Y., 82.
19. A national bank may guarantee the payment of commercial paper as inci-

## POWERS—Continued.

- dental to the exercise of its power to buy and sell the same. *Thomas v. City National Bank*, 58 N. W., 943.
20. National banking associations can engage in the business of dealing in and exchanging Government securities. *Van Leuven v. First National Bank*, 54 N. Y., 671; *Yerkes v. National Bank of Port Jervis*, 69 N. Y., 383; *Leach v. Hale*, 31 Iowa, 69.
  21. Under Rev. St., sec. 5136, providing that no banking association shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller to commence the business of banking, correspondence between one bank and the person who became the president of a bank afterwards formed can not constitute an agreement controlling the business between the banks, but may be referred to, in connection with other evidence, to show what was their understanding. *First National Bank of Wellston v. Armstrong*, 42 Fed. Rep., 193.
  22. A loan of money made by a national bank on the security of a mortgage is not in violation of the national-banking act. *Fortier v. New Orleans National Bank*, 112 U. S., 439; 3 N. B. C., 140.
  23. Where a national bank holds stock in a savings bank, and receives dividends thereon, it is estopped, in an action against it to enforce its liability as such stockholder to a depositor in the savings bank, from claiming that it is ultra vires for it to hold such stock in the absence of a statute expressly prohibiting it. *Kennedy v. California Savings Bank et al.*, 35 P., 1039.
  24. In an action by a national bank upon a promissory note it can not be pleaded by an indorser as a defense that the bank acquired the note by purchase; for even if such purchase is in excess of the power of the bank, this can be availed of only in proceedings by the Government to forfeit the franchises of the bank. *Prescott National Bank of Lowell v. Benjamin F. Butler*, 32 N. E., 909; 157 Mass., 548.
  25. Even if a national bank does not get the legal title to a promissory note bought in the market, it may maintain a suit as the holder thereof. *Id.*
  26. A national bank has power to take an assignment of a mortgage on land to secure a loan made at the time of the assignment. *First National Bank of Aberdeen v. Andrews et al.*; *Young v. Same*, 34 P., 913; 7 Wash., 261.
  27. Under Rev. St. U. S., sec. 5136, subdivision 4, authorizing national banks "to sue and be sued, complain, and defend in any court of law or equity, as fully as natural persons," such banks have power to employ attorneys to prosecute or defend suits, and the president may agree as to their compensation. *National Bank v. Earl (Okla.)*, 39 P., 391.
  28. The national banks of a city formed a clearing-house association to facilitate the settlement of daily balances between them at a fixed place, and agreed, in order to dispense with the handling of money, that the several banks should deposit in the hands of a committee either cash or securities at a fixed ratio on their capital stock, for which the committee should issue certificates to be used in paying balances against the several banks. Subsequently the association, for the purpose of enabling the members to afford assistance to the mercantile and manufacturing community, and also to facilitate the daily interbank settlements, authorized the committee to receive from any member additional deposits of cash or securities, and issue certificates therefor in such amounts and to such percentage as they deemed advisable, which certificates should be accepted in payment of daily balances on condition that the deposits therefor should be held by the committee as a special deposit, pledged for the redemption of the certificates, and the committee were made the trustees for all the members of the association and authorized to collect such deposits. *Held*, that there was no violation of the laws relating to national banks. *Philler v. Patterson (Pa.)*, 32 A., 26.
  29. Where an assignment of a judgment belonging to a bank is made by one of its officers, in its name, to an individual, who, in consideration thereof, transfers property to the bank officer, such transfer constitutes a valid consideration moving to the bank, since a trust results in its favor as to the property transferred to its officer. *Cox v. Robinson*, 70 Fed. Rep., 760.
  30. The officers of a national bank, acting for it, are presumed to have the powers which they assume publicly, with the knowledge and acquiescence of the board of trustees, who are presumed to see what is made apparent before the eyes of the public in the action of their agents. *Id.*

## POWERS—Continued.

31. When a judgment belonging to a national bank is transferred without collecting it, the presumption is that the transfer is unauthorized. *Ib.*
32. A national bank can not loan its credit or become an accommodation indorser. *National Bank of Commerce v. Atkinson (C. C.), 55 F., 465.*
33. A national bank may purchase negotiable paper. *First National Bank of Greenville v. Sherburne, 14 Bradw., 566; 3 N. B. C., 382.*
34. The private knowledge of the president of a bank of the failure of the consideration of a note purchased by it is not attributable to the bank. *Ib.*
35. A national bank has power to borrow money on call for the purposes of its business. *Chemical National Bank of New York v. Armstrong, 76 Fed. Rep., 339.*
36. The vice-president of a national bank, who is the acting president, may, in conformity with established custom, without special authority from the board of directors, borrow money on behalf of the bank from another bank. *Bank v. Armstrong, 14 Sup. Ct., 572; 152 U. S., 346, distinguished. Ib.*
37. A bank dealing with the chief executive officer of another bank has a right to trust in his integrity and transact business with him accordingly, there being nothing in the known state of the affairs of his bank or his relations to it to excite suspicion. *Ib.*
38. The discounting of commercial paper, and the receipt of the proceeds on deposit to disburse to a certain person when a certain service is performed are within the powers of a bank, and such power may be exercised by the cashier or managing officer. *Kansas National Bank v. Quinton (Kan. Sup.), 48 P., 20.*
39. When the directors of a bank permit an officer to hold himself out to the public as being invested with absolute power to manage and control its affairs, in such manner and for such length of time as to lead innocent persons to make contracts with him, honestly believing that he has the authority he claims, the bank can not repudiate such contracts. *Cox v. Robinson, 82 Fed. Rep., 277.*
40. A national bank, owner of a judgment for the payment of which defendant was bound, through its vice-president assigned such judgment to defendant, the consideration being the transfer by defendant to the vice-president of another judgment, which the latter had obligated himself individually to pay, but in the interest of the bank. The vice-president had no express authority from the directors to make the assignment, but he was the largest stockholder, a director, and had long been the principal acting officer of the bank, and general manager of its business, exercising the power of transferring its property and indorsing its notes, with the knowledge and acquiescence of the directors, and he was generally reputed in the community to be its owner. *Held, in an action by the receiver of the bank, that the jury were justified in finding that the vice-president had authority to make the assignment, and that the bank received a consideration therefor. Ib.*
41. The purchase of its own stock by a national bank, not for the purpose of preventing, or necessary to prevent, a loss upon a debt previously contracted, is illegal, and the bank may maintain an action at law to recover the money paid therefor without tendering back the stock. *Burrows v. Niblack, 84 Fed. Rep., 111.*
42. Where a State treasurer places State funds in a national bank subject to check, the bank giving security therefor and agreeing to pay interest on daily balances, the transaction is a deposit and not a loan to the bank. *State of Nebraska v. National Bank of Orleans, 88 Fed. Rep., 947.*
43. Giving bond to secure funds deposited with it is within the power of a national bank, and sureties on such bond are liable. *Ib.*

## PRACTICE:

1. A cross bill is brought either to aid in the defense of the original suit or to obtain a complete determination of the controversies between the original complainant and the cross complainant over the subject-matter of the original bill. If its purpose is other than this, it is not a cross bill. A cross bill may not interpose new controversies between codefendants to the original bill, the decision of which is unnecessary to a complete determination of the controversies between the complainant and the defendants over the subject-matter of the original bill. If it does so, it becomes an original bill and must be dismissed, because there can not be two original bills in the same case. *Stuart v. Hayden, 72 Fed. Rep., 402.*

## PRACTICE—Continued.

2. Complainant's bill sought to subject defendant to liability for an indebtedness of a railroad company to complainant on four grounds, viz: That defendant was the owner of stock in the railroad company upon which a part of the subscription, exceeding the railroad company's indebtedness, was unpaid; that, through various transactions in the issue, cancellation, and reissue of stock, and the purchase of shares owned by other parties with funds of the railroad company, there had been a misappropriation of the railroad company's property applicable to the payment of its debts, for which defendant was responsible; that defendant, and others confederating with him, had caused real estate of the railroad company to be conveyed to defendant without consideration; that defendant, combining with others, had misrepresented the financial condition of the railroad company, thereby inducing complainant to loan it money, which he had lost. *Held*, that, though the first and second grounds of liability, growing out of the defendant's connection with the railroad company as an officer and stockholder therein, might be united, the third and fourth grounds had no legal connection with the former, and the bill was multifarious. *First National Bank of Sioux City, v. Peavey, 75 Fed. Rep., 154.*
3. Where suit is brought in equity to enforce subscriptions to the capital stock of a corporation as part of a trust fund for the benefit of the creditors of such corporation, the bill must be so framed as to be for the benefit of all the creditors who are entitled to the trust fund sought to be reached. *Id.*
4. A stipulation that a cause should be "heard" at the place where the judge resided, which was other than that of holding court, coupled with the fact that the evidence was submitted there, that two terms of court were afterwards held before the expiration of the judge's term of office, and that neither party took any steps to have the decision made at either of said terms, although they must have known that it could not otherwise be made by the then judge, except in vacation, amounts to an agreement that it might be made in vacation. *Babcock v. Wolf, 28 N. W., 490; 70 Iowa, 676, followed. Shenandoah National Bank v. Read (Iowa), 52 N. W., 96.*
5. In an action against a bank on a deposit, the bank answered by a general denial. During the trial it undertook to prove payment. Objection being made to the relevancy of the proof, an agreement was made in open court whereby the bank was allowed twenty days to amend its answer "in any manner" with the same effect as if presently filed, and the trial proceeded. The instructions given excluded from the jury the consideration of the issue of payment which was finally tendered by the amended answer, filed after trial, but within the stipulated time. *Held*, that the plaintiff was bound by the terms of his stipulation, and that the judgment must be reversed for failure to submit the issues finally framed to the jury. *Tecumseh National Bank v. Harmon (Nebr.), 66 N. W., 1138.*
6. The court below, after giving the parties ample opportunity to present affidavits on a motion for the appointment of a receiver, did not abuse its discretion in refusing to hear more affidavits, not presented at the proper time. *Farmers' National Bank v. Backus (Minn.), 66 N. W., 5.*
7. A national bank, having discounted a note for an indorser, and having sued the maker, may receive payment from the indorser and assign the note and the suit to the indorser, and he may prosecute it in the name of the bank for his own benefit against the maker. *Ticonic National Bank v. Bagley, 68 Me., 249; 2 N. B. C., 245.*
8. A national bank agreed with the maker of notes to procure their discount for a commission and, indorsing them under an accommodation indorser, procured their discount by another national bank, before maturity, in good faith and without notice. The notes being dishonored, the bank indorser took them up and sued the accommodation indorser. *Held*, that the action was maintainable. *National Bank of Gloversville v. Wells, 15 Hun., 51; 2 N. B. C., 333.*
9. The complaint alleged that the plaintiff is a corporation organized under the national banking act of the United States; the defendant made his promissory note for \$5,000, payable to the plaintiff, at said bank, for value received, with interest, and containing an agreement which recites that the defendant "having deposited with the bank, as collateral security," a certain certificate of stock "giving the plaintiff full power, in

## PRACTICE—Continued.

- case of default in the payment of the note at maturity, to sell the stock at private or public sale, and apply the proceeds to the payment of the note;" that the note was not paid at maturity, and that the stock has not been sold or the lien foreclosed, and demands judgment for \$5,000 and that the lien upon the stock be foreclosed, etc. *Held*, that the complaint alleges a good cause of action. *Farmers and Mechanics' National Bank of Buffalo v. Rogers, Buff. Super. Ct., June 29, 1889; 3 N. B. C., 683.*
10. The complaint alleged that the plaintiff had done business in Buffalo, N. Y., upwards of ten years, and the name "Farmers and Mechanics' National Bank of Buffalo," is recited in the complaint. *Held*, that there was sufficient to fix the location at Buffalo, N. Y., under Code Civ. Pro., sec. 1775. *Ib.*
  11. Although the plaintiff had the right under the agreement to sell the stock without action, he may come into court and ask its direction. *Ib.*
  12. Under Code Civ. Pro., sec. 484, such as were formerly denominated legal or equitable, or both, may be joined in the same complaint. *Ib.*
  13. When the finding in the circuit court involves mixed questions of law and fact, and is general in its form, nothing is open to review in the circuit court of appeals except the rulings made in the progress of the trial, the findings being conclusive as to the facts. *Humphreys v. Third National Bank of Cincinnati, Ohio, 75 Fed. Rep., 852.*
  14. When a jury is waived in the circuit court, a party wishing to raise any question of law upon the merits in the court above should request special findings of fact, framed like the verdict of a jury, and reserve his exceptions to those special findings if he deems them not sustained by the evidence; and if he wishes to except to the conclusions of law drawn by the court from the facts found he should have them separately stated and excepted to. *Ib.*
  15. A complaint on bills of exchange, filed by the payee against the drawer, may be amended by joining an additional cause of action based on defendant's promise to pay certain checks of a third party, upon which plaintiff had advanced the amount therein called for, since this is kindred in character to the original causes of action and might originally have been joined with them. *Bowen v. Needles National Bank, 79 Fed. Rep., 51.*
  16. To a suit brought against a bank to recover money deposited with it by a corporation, which plaintiffs claimed acted as their agent in making the deposit, and which deposit the bank had applied to the payment of a debt to it from the depositor, the corporation making the deposit was a proper, and even necessary, party; but as, on the rendition of the decree in favor of complainants, that company appeared entitled to no right or relief, and was not subjected to any liability, a dismissal as to it was proper. *Union Stock Yards National Bank v. Moore et al., 79 Fed. Rep., 705.*
  17. Where a case is tried by the circuit court without a jury, and it makes a special finding of facts, with conclusions of law, alleged errors of fact are not, on a writ of error, subject to revision by this court, if there was any evidence on which such findings could be made. *Hathaway v. First National Bank of Cambridge, 134, U. S., 494.*
  18. Where the circuit court finds ultimate facts, which justify the judgment rendered, its refusal to find certain specified facts, and certain propositions of law based on those facts, will not be reviewed by this court, on a writ of error, if they were either immaterial facts or incidental facts, amounting only to evidence bearing on the ultimate facts found. *Ib.*
  19. The law requires diligence on the part of the applicant for removal. He can not remain passive, and then after the lapse of several terms of the State court make an application for removal. *National Bank of Clinton, Iowa, v. Dorset Pipe and Paving Co., 20 Fed. Rep., 707.*
  20. Court can not take judicial notice of matters that do not appear in the record. *Ib.*

PREFERENCE: *See Preferred claims.*

1. If the officers of a national bank, at the time of pledging a note to secure a depositor who had been allowing the bank to use his money, and who was apprehensive of a loss thereof, saw that the bank was approaching failure, and made the pledge to keep the note out of the assets to be distributed, such pledge would be void; but if they made it to prevent failure, and expecting to prevent failure, by retaining and using the

## PREFERENCE: See Preferred claims—Continued.

- deposit to pay other depositors, it would be good. *Roberts v. Hill*, 23 Fed. Rep., 311.
2. On examination of the circumstances of this case: *Held*, that the pledge should be sustained. *Ib.*
  3. The word "insolvency," as used in sec. 52 of the act of 1864 (13 St. at Large, 115; Rev. St., sec. 5242), making void all transfers, assignments, payments, etc., "made after the commission of an act of insolvency or in contemplation thereof," is synonymous with the same word as used in the bankrupt act, and means a present inability to pay in the ordinary course of business. *Case v. Citizens' Bank of Louisiana*, 2 Woods, 23; 1 N. B. C., 276.
  4. To make transfers, assignments, etc., void under sec. 52, it is only necessary that the insolvency should be in the contemplation of the bank making transfers; the party receiving the transfers need not know of or contemplate such insolvency. *Ib.*
  5. A bank is in contemplation of insolvency when the fact becomes reasonably apparent to its officers that the concern will presently be unable to meet its obligations, and will be obliged to suspend its ordinary operations. *Roberts, Receiver, etc., v. Hill, administrator, etc.*, 24 Fed. Rep., 571.
  6. The intent to give a preference is presumed when a payment is made to a creditor by a bank whose officers know of its insolvency, and therefore that it can not pay all of its creditors in full. *Ib.*
  7. Where property is transferred by a bank to a creditor to avoid paying him the amount due him, and thus postpone the failure of the bank, it is none the less fraudulent and void. *Ib.*
  8. The Pacific National Bank of Boston suspended November 18, 1881, but after examination resumed March 18, 1882, with the consent of the Comptroller of the Currency, and continued to transact business until May 22, 1882, when it again failed. Between March 24, 1882, and April 28, 1882, certain creditors, whose claims had been disputed and placed in a suspense account, attached the property of the bank, whereupon the bank gave bond, with the president and a director as sureties, and the attachments were dissolved. The bank transferred to the sureties March 23, 1882, a certificate of deposit for \$100,000 on another bank, which, on April 13, 1882, was exchanged for other property. *Held*, that such transfer was not made after the commission of an act of insolvency by the bank or in contemplation thereof, and with a view to a preference or to prevent the application of the assets as prescribed by the banking act. *Price, Receiver, v. Coleman et al.*, 22 Fed. Rep., 694. *Reversed in Butler v. Coleman*, 124 U. S., 721.
  9. After a vote of the directors to close their bank and go into liquidation, any transfer of the assets of the bank to a creditor, whereby that creditor secures a preference, will be presumed to be made with a fraudulent intent. *National Security Bank v. Price, Receiver*, 22 Fed. Rep., 697.
  10. A bank, being in an embarrassed financial condition, received a loan of money from defendant upon depositing with a certain commercial firm a portion of its assets as security. *Held*, that the fact that one of the members of such firm was president of the bank did not render the transaction illegal, and that the bank could not escape liability for such loan on the ground that the president had no authority to effect it, where it appeared that it was effected with the knowledge of the directors and the money was received and used by the bank. *Casey v. La Société de Crédit Mobilier de Paris*, 2 Woods, 77; 1 N. B. C., 285.
  11. Section 2, act Congress June 30, 1876 (19 St. at Large, p. 63), provides that the individual liability of shareholders of an insolvent national bank, fixed by Rev. St., sec. 5151, "may be enforced by any creditor of such association by a bill in equity in the nature of a creditor's bill, brought by such creditor on behalf of himself and all other creditors." *Held*, that a mortgage of all his individual property executed by a cashier and stockholder of such bank, after it had closed its doors, to secure a depositor, amounted to a preference, and was void as against the judgment recovered against the cashier by the receiver under Rev. St., sec. 5151, either in the hands of the receiver or in those of a purchaser from him for value. *Gatch v. Fitch et al.*; *Swanman v. Gatch et al.*, 34 Fed. Rep., 566.
  12. To render a transfer by a national bank made after an act of insolvency, or in contemplation of insolvency, void under sec. 52 of the act of 1864

## PREFERENCE: See Preferred claims—Continued.

- (Rev. St., sec. 5242), it must have been made either with a view to prevent the application of the assets in the manner prescribed by the national banking act, or with a view to the preference of one creditor to another. *Casey v. La Société de Crédit Mobilier de Paris*, 2 Woods, 77; 1 N. B. C., 285.
13. The preference of one creditor to another mentioned in sec. 52 of the act of 1864 is a preference given to an existing creditor for a preexisting debt, and does not refer to a case where one makes a loan to a bank and receives a concurrent transfer of property as security therefor. *Id.*
  14. Construction and application of Rev. St., sec. 5242, as to transfers by insolvent national banks. *National Bank v. Butler*, 129 U. S., 223.
  15. What motive is sufficient under Rev. St., sec., 5242, to invalidate a transfer by a national bank. *Id.*
  16. The term "insolvency," as used in sec. 5242, Rev. St., forbidding transfer of the assets of national-banking associations after or in contemplation of such insolvency, has the same meaning as it had in the bankrupt act: that is, it does not mean an absolute inability of a debtor to pay his debt at some future time upon a settlement and winding up of his affairs, but a present inability to pay in the ordinary course of business. *Case v. Citizens' Bank of Louisiana*, 2 Woods, 33; *Market Bank v. Pacific National Bank*, 30 Hun., 50.
  17. Notes given in renewal of other notes held by a national bank, the original notes not being returned to the maker, are not "evidence of debt" or "assets" within Rev. St., sec. 5242, declaring void all transfers of "evidence of debt" owing to any national bank made after insolvency, or in contemplation thereof, to prevent the application of the assets to the bank, as required by law, or with a view to prefer creditors. *First National Bank of Decatur v. Johnston*, 11 So., 690; 97 Ala., 655.
  18. The question whether a savings bank which was a depositor with a national bank which has become insolvent shall be paid in full pursuant to State statute is a question arising under the laws of the United States, and entitles the receiver of the bank when sued for such deposit to remove the case to the United States circuit court. *Auburn Savings Bank v. Hayes*, 61 Fed. Rep., 911.
  19. The Pacific Bank of Boston, not being a member of the clearing house, used to deposit with the Security Bank all checks received by it to be collected through the clearing house and was credited by the latter bank as a depositor. The directors of the Pacific Bank having one Saturday, after closing, determined to go into liquidation, dispatched a committee to Washington to confer with the Comptroller of the Currency as to the appointment of a receiver. The appointment was made about 10 a. m. on Monday. Monday morning the cashier of the Pacific Bank sent the checks and drafts received by mail to the Security Bank, and with them his check for the whole amount of the bank's deposits, for which he received a negotiable certificate of deposit of the Security Bank. The latter at the time held the Pacific Bank's negotiable certificate of deposit. The transaction occurred about 9.30 a. m., when no officer of the Security Bank knew or suspected that the Pacific Bank was insolvent. *Held*, that the cashier must have presumed that the Security Bank still held its certificate of deposit, and that in sending to it the checks and drafts he was making a transfer, which necessarily gave a preference, and was void under sec. 5242, Rev. St., and the Security Bank therefore could not set off the Pacific Bank's certificate of deposit against its own. *National Security Bank v. Butler*, 129 U. S., 223, 3 N. B. C., 320.
  20. Revised St., sec. 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with the view to a preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such a loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. *Armstrong v. Chemical National Bank*, 41 Fed. Rep., 334.
  21. Section 5242, Rev. St., does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterwards paid the same, from applying the proceeds of collections made by it on paper in its hands belonging to the insolvent

## PREFERENCE: See Preferred claims—Continued.

- bank to the payment of the draft, since its lien on such collections runs from the date of the acceptance. *In re Armstrong*, 41 Fed. Rep., 381.
22. In an action by the receiver of a national bank to recover back payments alleged to have been made by the bank in violation of the provision of the national banking act (sec. 5242), declaring void all transfers of securities and payments made by a bank organized under it, "after the commission of an act of insolvency, or in contemplation thereof made with a view to prevent the application of its assets," as prescribed by the act, these facts were found: Defendant held three certificates of deposit issued by the bank, drawing 6 per cent interest; its cashier, for the reason alleged by him that the directors did not like his paying so large a rate of interest, voluntarily paid two of them, mostly by transferring to defendant negotiable paper. The third certificate was paid on presentation. The bank at the time of these payments was in fact insolvent and had been for years, but this was known only to the cashier; it was in good credit and had committed no act of insolvency, and paid all its obligations as they became due or were demanded for six weeks after the last of said payments was made: *Held*, that the complaint was properly dismissed, as plaintiff failed to show that the payments were made in contemplation of insolvency, or to prevent the application of the bank's assets as prescribed by the act. *Hayes, Receiver, v. Beardslley*, 136 N. Y., 299.
  23. The insolvency of the bank was so concealed by the cashier that none of its directors had any suspicion thereof, and it was not discovered by the bank examiner: *Held*, that under the circumstances the fact that defendant was a director did not as matter of law charge him with liability for the payments made to him; that, it having been found that he acted in good faith and in ignorance of any wrongdoing or of the bank's insolvency, payments made to him were to be tested under said provisions like payments made to other creditors. *Ib.*
  24. Under Rev. St., sec. 5242, which forbids all preferences among the creditors of insolvent national banks, a county whose money has been deposited by the county treasurer in a national bank that has become insolvent has no superior right over other depositors in the assets of the bank where it is not shown that the identical funds deposited by the treasurer or the proceeds of such funds have come into the hands of the receiver. *Spokane County v. Clark*, 61 Fed. Rep., 538.
  25. A county whose funds are deposited in a bank that fails has no preference over other depositors as to the bank assets where the identity of the funds deposited by the county has been lost. *San Diego County v. California National Bank*, 52 Fed. Rep., 59, disapproved. *Multnomah County et al. v. Oregon National Bank et al.*, 61 Fed. Rep., 912.
  26. A depositor is entitled to a preference where the deposit was made when the bank was hopelessly insolvent, which fact was concealed by the bank; and an equal amount may be recovered from the receiver, who has received the specific money among the general mass of the bank's funds. *Lake Erie and Western Railroad Company v. Indianapolis National Bank*, 65 Fed. Rep., 690.
  27. The fact that the money was not marked, and, by a mingling with other funds of the bank, lost its identity, does not affect the right to recover in full, if it can be traced to the vaults of the bank, and it appears that a sum equivalent to it remained continuously therein until removed by the receiver. *Massey v. Fisher*, 62 Fed. Rep., 958.
  28. Where a bank receives a note for collection and remittance, and did not remit, and fails with cash on hand less than the amount of the collection, the lien for trust funds converted is limited to the amount on hand, and does not extend to their assets, where there was no proof that they were obtained with the money converted. *Boone County National Bank v. Latimer*, 67 Fed. Rep., 27.
  29. Where a depositor in a bank, known at the time by its officers to be insolvent, finding a mistake in the amount which he intended to deposit, told the teller to "put the money to one side" until he returned from his office, and the teller responded, "All right," but immediately mingled the deposit with the other funds of the bank, the deposit was impressed with a trust, and could be recovered in full, though not traceable directly into the hands of the assignee. *In re Commercial Bank (Ct. Insolv.)*, 2 Ohio N. P., 170.

## PREFERENCE: See Preferred claims—Continued.

30. The provisions of the New York banking law, that debts due savings banks by an insolvent bank shall be preferred, is repugnant to Rev. St., sections 5236, 5242, requiring the assets of an insolvent national bank to be distributed ratably among the creditors, and is therefore inapplicable in the case of a national bank. *Davis v. Elmira Savings Bank, 16 S. Ct., 50.*
31. Where a general depositor presented his check to a bank, accompanied with a demand for payment, but by reason of the false representations of the president as to the solvency of the bank was induced to withdraw said check and to allow his money to remain in the bank, he can not, as a preferred creditor, maintain a bill to recover the amount of said check against a receiver appointed after the bank was declared insolvent. *Fenner v. Cox (Tenn. Ch. App.), 35 S. W., 769.*
32. Plaintiff, under an agreement with a bank, deposited with it \$2,000, to secure the bank, and the sureties it might procure from liability as bail, and received a receipt reciting the deposit, and that it was payable on return of the certificate and release from liability on bail bond. The money, without the consent of plaintiff, went into the bank vault through the regular channels. *Held*, that the deposit was special, and therefore, on the insolvency of the bank, plaintiff did not stand merely in the same position as the general creditors of the bank. *Anderson v. Pacific Bank (Cal.), 44 P., 1063.*
33. Where a bank collected a certificate of deposit left with it for collection, and subsequently, without paying over the proceeds, made an assignment for the benefit of creditors, the assigned property is impressed with a trust in favor of the owner of the collection, entitling him, in equity, to a priority over general creditors. *First National Bank v. Sanford, 62 Mo. App., 394.*
34. Where the treasurer and tax collector of a county, without authority of law, deposit county moneys in a bank, and receive certificates of deposit marked "Special," the title to the moneys does not pass, although there is no agreement that the identical bills shall be returned, and they are mixed with the bank's general funds, and the county is entitled to recover an equal amount from a receiver of the bank prior to the payment of the general depositors. *San Diego County v. California National Bank (C. C.), 52 Fed. Rep., 59.*
35. The directors of an insolvent corporation, being liable as indorsers upon certain indebtedness owing to a bank, transferred the property and assets of the corporation to one of their number, who assumed all the debts, and agreed to pay the same in eighteen months. The assignee sold a portion of such assets to E., who gave the bank a note for the purchase price, secured by mortgage on the property and the amount of the note was credited upon the debt due to the bank by the corporation. *Held*, that the transaction was fraudulent and void as to other creditors. *Berney National Bank v. Guyon (Ala.), 20 So., 520.*
36. Where a claim proved against the estate of an insolvent consists of two items, one of which is secured by mortgage, and is afterwards paid in full out of the proceeds of the mortgaged property, it is error after such payment to order that the claimant be paid dividends proportioned to his entire claim as proved, instead of to the residue of his claim. *In re Bates, 9 N. E., 257; 118 Ill., 524, distinguished. First National Bank v. Commercial National Bank (Ill. Sup.), 37 N. E., 1019.*
37. Though a corporation is insolvent, a creditor not connected with the corporation may obtain preference, before a court of equity obtains jurisdiction over it for winding up its affairs, by attaching the property of the corporation, though he is advised so to do by a director of the corporation. *La Grange Butter Tub Co. v. National Bank of Commerce (Mo. Sup.), 36 S. W., 710.*
38. A corporation in failing circumstances may, by conveyance, prefer one creditor to another in discharging its obligations, if such preference is made in good faith, while the property of the company remains in its possession, unaffected by liens or by process of law. *Alberger v. National Bank of Commerce (Mo. Sup.), 27 S. W., 657.*
39. A conveyance of property by a corporation in failing circumstances to discharge its obligations, though constituting a preference, is not rendered fraudulent because the amount of property conveyed largely exceeds the debt thereby preferred. *Ib.*

PREFERENCE: See Preferred claims—Continued.

40. A conveyance of property by a corporation in failing circumstances to discharge its obligations, though constituting a preference, is not invalidated by a general assignment made the same day. *Ib.*
41. Section 130 of chapter 639 of the Laws of New York of 1892, providing for the payment by the receiver of an insolvent bank, in the first place, of deposits in the bank by savings bank, when applied to an insolvent national bank, is in conflict with section 5236 of the Revised Statutes of the United States, directing the Comptroller of the Currency to make ratable dividends of the money paid over to him by such receiver, on all claims proved to his satisfaction, or adjudicated in a court of competent jurisdiction, and is therefore void when attempted to be applied to a national bank. *Davis v. Elmira Savings Bank, 161 U. S., 275.*
42. Where an insolvent debtor, just before making an assignment for the benefit of creditors, and after he has determined to make it, pays in cash an interest-bearing debt, not then due, and the creditor, without notice of the debtor's insolvency, or of his intention of making an assignment, receives the payment and surrenders the evidence of indebtedness, the transaction does not constitute a preference, within the meaning of the assignment law. *43 Ill. App., 499, affirmed. Illinois Paper Co. v. Northwestern National Bank (Ill. Sup.), 37 N. E., 66.*
43. The rule permitting the owner of a fund, which has been misappropriated by one who held it in trust or for a specific purpose, to follow the trust property in the hands of the trustee, or of a receiver, in case of insolvency, does not extend beyond permitting such owner to pursue the fund in kind, or in specific property into which it has been converted, or, if the fund has been mingled with the trustee's other property, to establish a charge on the mass of such property for the amount of such fund, and it does not give to the owner of such fund any rights, in preference to other creditors of the trustee, in property into which the trust fund has in no way entered. *Bank v. Latimer, 67 Fed. Rep., 27, reaffirmed. Metropolitan National Bank of Kansas City, Mo., v. Campbell Commission Co., 77 Fed. Rep., 705.*
44. Baldwin, one of the executors and the general financial manager and custodian of the securities of an estate, and also the cashier of a national bank, purchased four accepted bills of exchange. To pay for them, he drew his check as executor on the deposit in the bank to the credit of the estate, and placed in the box containing the papers of the estate, usually kept in the cashier's desk in the bank, the drafts, with this memorandum attached: "Est. W. James, loan \$25,000, Oct. 26th, 1881, C. Nugent & Co." The proceeds of the drafts were applied to the drawer's indebtedness to the bank. The bank failed, and the defendant was appointed receiver. He gave to the executors the box and all its contents except the drafts, which he kept, claiming that they were the assets of the bank. He refused to deliver them on demand, and collected them at maturity, but kept the proceeds separate. *Held*, that Baldwin, in the purchase of the drafts, acted as agent of the drawers, and as executor and not as cashier, and though Baldwin knew at the time that the bank was insolvent, yet the transaction being a bona fide purchase and not a plan to secure preference of the estate over other depositors, was not in violation of section 5242 of the Revised Statutes of the United States, which forbids the transfer of any bills of exchange, etc., owing to any national bank \* \* \* after the commission of any act of insolvency or in contemplation thereof; and, further, that this court has jurisdiction to follow the proceeds of the drafts as trust property so long as they are identifiable, and to decree their payment to the estate. *Tuttle v. Frelinghuysen, 38 N. J. Eq., 12; 3 N. B. C., 576.*
45. This court accepts the construction given to a State statute against fraudulent conveyances by the highest court of the State as controlling. *Peters v. Bain, Griffin v. Peters, 133 U. S., 670, March 3, 1890.*
46. It is settled law in Virginia that an assignment by a debtor for the benefit of creditors will not be declared void, as given "with intent to delay, hinder, or defraud creditors, purchasers," etc., unless such an inference is so irresistible as to preclude any other; that the fact that creditors may be delayed or hindered is not of itself sufficient to vacate the instrument, and that one creditor may be preferred over another. *Ib.*
47. When an assignment for the benefit of partnership and individual creditors includes all the property of the grantors as partners and individually, it

## PREFERENCE: See Preferred claims—Continued.

- should be construed distributively, partnership assets being applied to the payment of partnership debts and individual assets to individual liabilities. *Ib.*
48. As respects fraud in law, as distinguished from fraud in fact, in a conveyance, if that which is invalid can be separated from that which is valid without defeating the general intent, the maxim "void in part, void in toto" does not necessarily apply, but the instrument may be sustained notwithstanding the invalidity of a particular provision. *Ib.*
  49. An assignment for the benefit of creditors, with preferences, authorized the trustees to "make sale of the real and other personal estate hereby conveyed, at public auction or private sale, at such time or times, and place or places, and after such notice as to them shall seem best, and they may make such sale upon such terms and conditions as to them shall seem best, except that at any sale of said property, real or personal, at public auction, any creditor secured by this deed in the second class above enumerated shall have the right to purchase any part or parcel of said property so sold, and pay the said trustees therefor, at its full face value, the amount found due such purchaser secured by this deed, or so much thereof as may be necessary to enable such creditor to complete the payment of his purchase money, and to enable as many creditors as possible to become bidders on these terms, the said trustees may have the real estate hereby conveyed, or any part thereof, laid off into lots or parcels, as they may think best." *Held*, that the deed was not void in law because of the insertion of this provision. *Ib.*
  50. The individual members of a private banking house, who were also the controlling directors in a national bank, made an assignment of their property for the benefit of creditors, which assignment was assailed as fraudulent in several matters, among which were alleged frauds upon the national bank, and frauds upon their own depositors previous to the assignment. *Held*, that violations of their fiduciary relations to the bank, or their treatment of their own depositors, did not render the assignment of all their property for the benefit of their creditors fraudulent for that reason. *Ib.*
  51. The knowledge by a director and stockholder in a national bank that the bank is insolvent does not invalidate an assignment of all his property for the benefit of his creditors, with preferences made with such knowledge. *Ib.*
  52. The court below was right in finding no evidence in this case of a fraudulent intent on the part of the firm or either of its members to hinder and delay their creditors. *Ib.*
  53. The individual partners in a private bank were also directors in a national bank, and by reason of their position became possessed of a large part of the means of the national bank which they used in their own business. They assigned all their property to trustees for the benefit of their creditors. The national bank also suspended, and went into the hands of a receiver. *Held*, (1) that the receiver was entitled to the surrender of such of the property as had been actually purchased with the moneys of the bank as he might elect, but that purchases made and paid for out of the general mass could not be claimed by the receiver unless it could be shown that moneys of the bank in the general fund at the time of the purchase were appropriated for that purpose; (2) that the receiver was not estopped by such election and taking from receiving the full benefit of the deed of trust in favor of the national bank. *Ib.*
  54. In Virginia, trustees and beneficiaries in a deed of trust to secure bona fide debts occupy the position of purchasers for a valuable consideration. *Ib.*
  55. When the counsel of an insolvent debtor draws an assignment of his client's property to himself as trustee for the benefit of creditors, he may be presumed to have had knowledge of the dealings of the insolvent with his creditors. *Ib.*
  56. Under the circumstances of this case a decree directing the payment of the costs of suit out of the trust fund is correct. *Ib.*
  57. The complaint in an action to recover the value of certain notes alleged to have been the property of a bank of which plaintiff was receiver, and to have been wrongfully converted by defendant, contained two counts. The first charged that an officer of plaintiff's bank surreptitiously took these notes from its vaults and delivered them to defendant, which took with knowledge, etc.; the second charged that plaintiff's bank, in

PREFERENCE: *See Preferred claims—Continued.*

- contemplation of insolvency, and with a view to prevent the application of these assets in the way prescribed by law, transferred them to defendant. *Held*, that a demurrer on the ground of a misjoinder of causes of action would not lie, the two counts in reality stating but one cause of action. *Brown v. Carbonate Bank of Leadville*, 34 Fed. Rep., 776.
58. The first count states clearly and distinctly what would be tantamount to the common-law action of trover, and does not attempt to unite that form of action with one under Rev. St. U. S., sec. 5242, declaring void all preferences made by a national bank after or in contemplation of insolvency. *Ib.*
  59. The allegation in the second count of the complaint—that plaintiff's bank, after having refused to pay its circulating notes and suspended payment to its creditors, and, being in default and in contemplation of insolvency, assigned and transferred certain notes to defendant, with a view to prevent the application of its assets among its creditors in the manner provided by law—is not open to objection as stating merely conclusions of law. *Ib.*
  60. The provisions of sections 96 and 98 of c. 157 of the public statutes of Massachusetts, invalidating preferences made by insolvent debtors and assignments or transfers made in contemplation of insolvency, do not conflict with the provisions contained in Rev. St., secs. 5136 and 5137, relating to national banks and to mortgages of real estate made to them in good faith by way of security for debts previously contracted, and are valid when applied to claims of such banks against insolvent debtors. *National Bank v. Commonwealth* (9 Wall., 353) affirmed to the point that it is only when a State law incapacitates a national bank from discharging its duties to the Government that it becomes unconstitutional; and *Davis v. Elmira Savings Bank* (161 U. S., 275) affirmed to the point that national banks are instrumentalities of the Federal Government, created for a public purpose, and as such necessarily subject to the paramount authority of the United States, and the two distinct propositions held to be harmonious. *McClellan v. Chipman*, 164 U. S., 347.
  61. Money placed in the hands of the cashier of an insolvent national bank to indemnify him as surety on an attachment bond is a trust fund, although mingled with the bank's funds so that it went into the receiver's hands with the general assets; and a State court has jurisdiction to enter a decree establishing it as a preferred claim against the bank. *Flint Road Cart Co. v. Stephens*, 32 Mo. App., 341.
  62. Defendant deposited in bank a draft drawn on its New York correspondent, having theretofore slightly overdrawn its account. The draft was passed to defendant's credit and checked against. On suspension of the bank defendant stopped payment of the draft by telegram, whereupon plaintiff sued as receiver to recover on the draft. *Held*, that he was entitled to recover only the amount due the bank after charging back the draft. *Stapylton v. Cie des Phosphates de France*, 88 Fed. Rep., 52.
  63. Rev. St., § 5242, declaring void payments made by a national bank after the commission of an act of bankruptcy, or in contemplation thereof, with a view to prevent the lawful application of its assets, means an act of bankruptcy or insolvency in the legal sense of a failure to pay current obligations in the ordinary course, and does not invalidate payments made in the usual course of business before commission of any such act, and not in contemplation thereof, though the bank, if wound up at the time, would in fact be unable to meet all its obligations. *Hayden v. Chemical National Bank of New York*, 84 Fed. Rep., 874.
  64. When a national bank indebted to another bank makes remittances to it by mail in the ordinary course of business, title thereto passes when the letter is placed in the mails; so that, if made in good faith, not after an act of insolvency, or in contemplation thereof, and innocently received by the creditor, the latter may apply them to cancel the indebtedness, though the remitting bank in fact fails before they are received. *Ib.*

PREFERRED CLAIMS: *See Liens; Special deposits.*

1. Section 3466, which gives the United States a priority for all claims it has against insolvent debtors, does not apply to the case of an insolvent national banking association. *Cook County National Bank v. United States*, 107 U. S., 445.
2. A banker's lien for the amount of the balance of its general account does

## PREFERRED CLAIMS: See Liens; Special deposits—Continued.

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

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

collected, and their proceeds passed into the hands of a receiver. *Held*, that no title passed to the bank except as a bailee, and that the depositor was entitled to the proceeds. *Beal, Receiver, v. City of Somerville, 50 Fed. Rep., 647.*

12. No knowledge by any of the officers of a bank of its insolvency is sufficient to avoid transactions between the bank and its customers, on the ground of fraud, unless the evidence clearly shows that the directors, who represent the corporation, also had such knowledge. *Balbach et al. v. Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
13. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Company v. Johnston, 133 U. S., 566.*
14. Where complainant sent a draft to a bank for collection, charged with a trust to pay the proceeds thereof when collected to complainant, the bank being insolvent at the time, and its officers knew of its insolvency and that the bank would be obliged to suspend within a day or two, and the bank received the draft of an agent of the owner to remit the proceeds thereof, when converted into a draft on another bank to the credit of complainant, but instead of so remitting the proceeds thereof it kept the same, and mingled the proceeds of such draft with its own funds. *Held*, that such conversion by the bank was fraudulent, but that in an action by complainant for the recovery of such proceeds, it is incumbent upon the complainant to trace the fund misappropriated into the hands of the receiver substantially appointed for the insolvent bank, before the latter can be charged with recognizing complainant's equitable title thereto. *Illinois Trust and Savings Bank v. First National Bank and another, Receiver, etc., 15 Fed. Rep., 358.*
15. A cestui que trust can not follow his fund into the hands of an assignee in bankruptcy, or of an executor of such trustee, but must occupy the position of a general creditor of the estate, unless he can identify his fund. *Ib.*
16. The right to follow a trust fund ceases when the means of ascertainment and identification fail, as where the subject-matter is turned into money and mixed and confounded in a general mass of property of the same description. *Ib.*
17. The Comptroller having notified a national bank that its capital was impaired, it was agreed that it might continue business on the directors putting in \$100,000 in cash and retiring that amount of objectionable securities. That sum was contributed; the account being opened with trustees appointed by the directors to manage the fund, with full power as far as the bank was concerned, and to account therefor to the contributors in such manner as to protect the equities of each individual and the bank, in relation to the bank and its legal rights. It was understood between the trustees and the examiner that the securities to be retired were to be designated by the Comptroller or examiner, but there was no such understanding with the Comptroller. The full amount of objectionable securities had not been selected and given to the trustees when the bank was closed, the receiver taking and proceeding to collect the whole assets. *Held*, that the receiver was not required to account for the balance of the \$100,000 as a special trust fund, but merely as a debt. *Booth et al. v. Welles, 42 Fed. Rep., 11.*
18. Where money and checks are unsuspectingly deposited in a bank which is known by its managing officer to be hopelessly insolvent a few minutes before closing hour on the last day on which it does business, and the checks are subsequently collected by the bank's clerk, the whole of the deposit is charged with a trust, and an equal amount may be recovered from the receiver, who retains the specific money among the general mass of the bank's funds. *Wasson v. Hawkins, 59 Fed. Rep., 233.*
19. Where plaintiff deposits money with the receiving teller of a bank a few minutes before the bank closes its doors, to be credited to his account, and the teller, not knowing of the coming failure, after crediting the money in plaintiff's pass book, puts the money and deposit ticket one side, and before entry is made in the books of the bank it closes its doors, and the money is by order of the directors placed apart, and in that con-

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

- dition delivered to the receiver, plaintiff can maintain replevin for the moneys so deposited. *Furber v. Stephens, 35 Fed. Rep., 17.*
20. A creditor of an insolvent national bank, whose demand grows out of a fraudulent transaction perpetrated by the officers of the bank in contemplation of the immediate wrecking of their corporation, does not thereby become entitled to a preference over the general creditors of the bank. *Citizens' National Bank v. Dowd, 35 Fed. Rep., 340.*
  21. On the 22d and 23d of March plaintiff, a bank in Raleigh, N. C., received in the ordinary course of business checks drawn on the State National Bank of that city, which, after deduction had been made of its checks received by the latter bank, amounted to \$17,000. It paid the same by its checks on a bank in New York. The president of the State National Bank knew when he signed such checks that they would not be honored, and was making preparations to abscond with the assets of his bank. *Held, that plaintiff is not entitled to any preference over other unsecured creditors. Ib.*
  22. Plaintiffs deposited, in the usual course of business, certain drafts with a national bank, which were credited to them on the books of the bank and in their pass book. The bank was at the time irretrievably insolvent and its drafts had gone to protest the day before; of this its president, to whom was intrusted its entire control and management, had full knowledge, and presumably its other officers and agents. The bank kept open until the usual hour of closing on the day of the deposit, but did not open its doors thereafter, and went into the hands of a receiver. In an action to recover the deposit; *held, that in permitting plaintiffs to make it, in reliance upon the supposed solvency of the bank, a gross fraud was practiced upon the plaintiffs, and they were entitled to reclaim the drafts or their proceeds. Also, that the right of plaintiffs to make the reclamation was not precluded by the provisions of Rev. St., secs. 5234 and 5242, forbidding all preferential payment or transfers by an insolvent bank and providing for a ratable distribution of its assets, as plaintiffs did not claim under a transfer from the bank, but under their original title, that their relation as creditors terminated when they elected to rescind the contract implied when the deposit was made, and they were seeking simply to reclaim their own property, and that neither the receiver nor any creditor of the bank had any equity to have such property applied in payment of its obligations. Cragie et al. v. Hadley, Receiver, 99 N. Y., 131.*
  23. Plaintiffs sent a draft to the defendant bank for collection. The bank collected it, and issued its own New York draft, payable to plaintiffs, for the amounts so collected, less exchange, and sent it to plaintiffs, who accepted it, and forwarded it for collection. The latter draft, however, was not paid, owing to the defendant bank's suspension. *Held, that the bank was a debtor, and not a trustee, of plaintiffs. Bowman v. First National Bank (Wash.), 38 P., 211.*
  24. The owner of property intrusted to another, by whom it was misapplied, is not entitled to a general lien on the assets of the trustee for the value of the property. *Spokane County v. First National Bank, 68 Fed. Rep., 979.*
  25. The owner of trust funds wrongfully invested by the trustee in securities which remain in his hands may follow the same and impress a trust on the securities. *City of Spokane v. First National Bank, 68 Fed. Rep., 982.*
  26. Plaintiff bank sent a New York draft to the C. bank, to be deposited to plaintiff's credit; and the C. bank, which was insolvent, sent the draft to the N. bank, in New York, to be deposited to its credit. The N. bank applied the draft to reduce a debt due it by the C. bank, the draft being paid by the drawees, after some delay, under express directions from plaintiff. *Held, that plaintiff was not entitled to payment of the amount of the draft by the receiver of the C. bank as a preferred claim, the amount of the assets for distribution among creditors not having been increased in that amount by the deposit of the draft. City Bank of Hopkinsville v. Blackmore, 75 Fed. Rep., 771.*
  27. The national banks in Philadelphia organized, for their convenience, a clearing-house association, with rules for its business, set forth in detail in the statement in the opinion. Among these rules, one provided for the deposit of securities in fixed amounts by each bank as collateral for

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

their daily settlements, and another for the hours in the day in which settlements were to be made, and the mode of making exchanges. The Keystone Bank made its deposit in conformity with the rule; but, having become indebted to the clearing house by reason of the receipt of clearing-house certificates to a large amount, the securities deposited by it were surrendered and were redeposited by it as security for the payment of the certificates. In the clearing of March 19, 1891, the Keystone Bank presented charges against other banks to the amount of \$155,136.41, and the other banks presented charges against it for \$240,549, making the Keystone Bank a debtor in the clearing for \$75,359.08. In accordance with the rule, the Keystone Bank, between the hours of 11 and 12, paid the \$75,000 in cash, or its equivalent, and gave its duebill to the manager of the clearing house for the fractional sum of \$359.08, which was deposited by the manager and checked against by him as cash. In the runner's exchange of that day the Keystone Bank owed a balance of \$23,021.34, which balance it settled by giving its duebill to the manager for deposit in accordance with the system above stated. In operating the clearing on the morning of March 20, the Keystone Bank, through its runner, delivered to the respective clerks of the various banks packages containing claims held by the Keystone Bank amounting to \$70,005.46, and the settling clerk of the Keystone Bank received from the runners of the other banks packages containing \$117,035.21, leaving the Keystone Bank debtor in the clearing for \$47,029.75. The packages containing the demands which the Keystone Bank held against other banks, and which had been delivered to the agent of each of those banks, were by them taken away at the termination of the clearing. The packages containing the charges presented against the Keystone Bank, which in the aggregate amounted to \$117,035.21, instead of being taken away by its settling clerk, were, under the arrangement which we have stated, turned over by him to the manager of the clearing house, to be retained until at the hour named the Keystone Bank paid the balance due by it. Before the hour for making the payment, however, the Keystone Bank, by order of the Comptroller of the Currency, was closed, and subsequently was placed in the hands of a receiver. On the failure of the Keystone to make the payment of \$47,029.75, the committee of the association instructed the manager to call on the banks by whom claims had been presented against the Keystone "to redeem the packages against the Keystone Bank." The manager thereupon gave the proper notification, and the various banks notified sent their checks and redeemed the packages in question. Among the obligations for \$117,035.21, however, were duebills amounting to \$41,197.36. These duebills came from the fractional amounts arising by the settlement made on the morning of the 19th, to wit, \$359.08; for the duebill given at the runner's settlement on the morning of the 19th \$23,031.44, and for duebills given to various banks during the course of business on the 19th, amounting to \$17,806.84. Thereupon, and as part of the same transaction, the manager paid from the \$70,005.36, which, by his settlementsheet, appeared to the credit of the Keystone as owing from other banks to the Keystone Bank for the checks surrendered by that bank, the amount of the duebills referred to, viz, \$41,197.36. This left to the credit of the Keystone the sum of \$28,808.10, and this amount was by the manager, acting under directions of the committee of the association, credited on the loan-certificate account of the Keystone Bank with the association. In a suit by the receiver of the bank to determine the rights of the parties, *held*, (1) that the claim of the receiver that the Keystone Bank was entitled to be paid \$70,005.36 of credit, irrespective of the outstanding duebills which it had been expressly agreed between the parties were to be paid by way of set-off in the clearing, was without foundation; (2) that the clearing-house association, having been in possession of the \$28,808.10 as the fiduciary agent of the Keystone Bank, without a lien or right upon it, its appropriation of the same after the insolvency of the Keystone Bank to the debt owing for loan certificates was obviously a preference within the inhibition of the statute against preferences in the cases of insolvent banks, *Rev. Stat., sec. 5242. Yardley v. Philler, 167 U. S., 344.*

28. As between a check holder and the bank upon which such a check is drawn, it is settled that, unless the check be accepted by the bank, an action can not be maintained by the holder against the bank. *Fourth Street National Bank of Philadelphia v. Yardley, 165 U. S. 624.*

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

29. It is also settled that a check drawn in the ordinary form does not, as between the maker and the payee, constitute an equitable assignment pro tanto of an indebtedness owing by the bank upon which the check has been drawn, and that the mere giving and receipt of the check does not entitle the holder to priority over general creditors in a fund received from such bank by an assignee under a general assignment made by the debtor for the benefit of his creditors. *Ib.*
30. That the owner of a chose in action or of property in the custody of another may assign a part of such rights, and that an assignment of this nature, if made, will be enforced in equity is also settled doctrine of this court. *Ib.*
31. The Keystone Bank, through its president, solicited the Fourth Street Bank to give to the former \$25,000 of gold certificates, for which the Keystone Bank was to give its check against its reserve account in the Tradesmen's National Bank of New York City. At the same time that this request was made the president of the Keystone Bank made the further statement that his bank owed a balance at the clearing house, which it could not meet "because its funds were in the city of New York," and exhibited a memorandum showing the amount to its credit with the Tradesmen's Bank to be in the neighborhood of \$27,000. In reliance upon such representations and the statements made, supported by the memorandum exhibited, the Fourth Street Bank delivered to the Keystone Bank the certificates requested, and there was delivered a check for \$25,000 upon the Tradesmen's National Bank of New York. The draft in question was at once forwarded to the city of New York, and was presented for payment at the Tradesmen's Bank on the following morning, when payment was refused. At the time of presentment the Tradesmen's Bank had to the credit of the Keystone Bank \$19,725.62 in cash and collection items amounting to \$7,181.70; in all, \$26,907.32. Of this amount, \$18,056.21 had been remitted by the Keystone Bank on the day previous. *Held*, (1) that, it being established that it was the intention and agreement of the parties to the transaction that the check drawn generally should be paid out of a particular fund, such check, as between the parties, is to be treated as though an order for payment out of the specific designated fund; (2) that as the Fourth Street Bank contracted and parted with its money on the faith of the representations of the Keystone Bank that there was to its credit in the Tradesmen's Bank a specific sum, and the fund which came into the hands of its voluntary assignee was the fund as to which the representations were made, the Keystone Bank and its assignee were in equity estopped from asserting, to the prejudice of the Fourth Street Bank, that the character and condition of the fund was otherwise than it was represented to be. *Ib.*
32. It has been established by the supreme court of Iowa that, in order to fasten a special trust upon funds held by the receiver of an insolvent bank in that State, it is not necessary to trace the deposit into any specific property in his hands, but that it is sufficient to show that the estate in his hands has been augmented by the trust fund in question. *Held*, that this constitutes such a rule of property as to be binding on the Federal courts. *Independent District of Pella v. Beard*, 83 Fed. Rep., 5.
33. The right to fasten a special trust upon funds held by a receiver of an insolvent bank in Iowa not having been created by any statute of that State, but depending upon the general principles of law and equity applicable to the circumstances, decisions of the supreme court of that State in relation thereto, if not in accord with the decisions of the Supreme Court of the United States or the decided weight of authority, do not constitute a rule of property binding on the Federal courts. *Beard v. Independent District of Pella City*, 83 Fed. Rep., 375, reversing 83 Fed. Rep., 5.
34. In order that a trust fund may constitute a preferential claim against the funds of a national bank in the hands of a receiver, it must appear that these funds were actually augmented by the receipt of the trust fund. And if the trust fund was created merely by a check on the same bank, drawn by a general depositor in favor of the trustee, the amount of which was then shifted to the latter's credit, there is no right to a preference. *Ib.*

## REAL ESTATE:

1. Where a national-banking association acquires real estate which it is not authorized to take, the conveyance to it is not void, but only voidable, and the title of the association to such real estate is good until assailed in a direct proceeding by the Government. *National Bank v. Matthews*, 98 U. S., 621; *National Bank v. Whitney*, 103 U. S., 99; *Sarope v. Leffingwell*, 105 U. S., 3; *Reynolds v. First National Bank, Crawfordsville*, 112 U. S., 405; *Fortier v. New Orleans Bank*, 112 U. S., 439.
2. The amount of real estate which a national-banking association may purchase to secure a preexisting debt is not limited to the exact amount of the debt, but as much may be purchased as is necessary to secure the debt due, so long as the security of such debt is the real object of the purchase. *Upton v. National Bank of South Reading*, 120 Mass., 153.
3. Where the purpose is to secure a debt previously contracted, a national-banking association may take a conveyance of real estate worth more than the debt, and pay the difference between the debt and the value of the property. *Libby v. Union National Bank*, 99 Ill., 622.
4. A national-banking association may take as security for a loan the stock of a corporation whose entire capital is invested in real estate. Such a loan does not amount to a lending upon mortgage. *Baldwin v. Canfield*, 26 Minn., 43.
5. A national-banking association, having taken a mortgage on real estate to secure a debt previously contracted, may, in order to protect itself, pay off a prior lien on the said real estate; and the lien which it thus acquires it may enforce. *Ornn v. Merchants' National Bank*, 16 Kans., 341; *Holmes v. Boyd*, 90 Ind., 332.
6. The fact that bank, at judgment sale of land mortgaged to it, purchases the mortgaged property and also other property which it was not authorized to acquire, does not invalidate its title as to the mortgaged property. *Reynolds v. Crawfordsville Bank*, 112 U. S., 405.
7. A mortgage to a national bank to secure a present loan by the discount of commercial paper in the usual course of business is not void, but only voidable at the election of the Government. *Graham v. National Bank of New York*, 32 N. J. Eq., 804; 2 N. B. C., 293.
8. To secure a preexisting debt, in good faith, a national bank may acquire title to real estate by direct conveyance or judicial sale, although such real estate may be encumbered. *Mapes v. Scott*, 83 Ill., 352; 2 N. B. C., 228.
9. As security for a preexisting debt, a national bank may make an assignment of a note and a real mortgage contemporaneously executed to secure such note. *Worcester National Bank v. Cheeney*, 87 Ill., 603; 2 N. B. C., 227.
10. A national bank may purchase, at sheriff's sale, land mortgaged to it as security for a previous debt. *Heath v. Second National Bank of Lafayette*, 70 Ind., 106; 3 N. B. C., 406.
11. A national bank may take title to real estate in discharge of previous indebtedness. *Turner v. First National Bank of Madison*, 78 Ind., 19; 3 N. B. C., 408.
12. If a national bank discounts a note secured by deed of trust on real estate, the security passes to and may be enforced by the bank, subject only to forfeiture of its charter, which penalty can be invoked only by the United States. *Thornton v. National Exchange Bank*, 71 Mo., 221; 3 N. B. C., 513.
13. A mortgage of real estate executed to a national bank as security for a matured antecedent loan is not void. *Warren v. De Witt County National Bank*, 3 Bradwell, 305; 2 N. B. C., 222.
14. A real mortgage to a national bank to secure a present debt or future advances is not void. *First National Bank of Waterloo v. Elmore*, 3 N. W., 547; 2 N. B. C., 237.
15. National-banking associations are, by implication, prohibited from taking mortgages on real estate as security for contemporaneous loans. *National Bank v. Matthews*, 98 U. S., 621; *Fowler v. Scully*, 72 Penn. St., 456; *Kansas Valley National Bank v. Rowell*, 2 Dill., 371; *Commonwealth Bank v. Clark*, 4 Mo., 59; *Crocker v. Whitney*, 71 N. Y., 161; *Fridley v. Bowen*, 87 Ill., 151.
16. But where such security has been taken, no one but the Government can be heard to complain that the association has exceeded its powers. *National Bank v. Matthews*, *supra*; *National Bank v. Whitney*, 103 U. S.,

## REAL ESTATE—Continued.

- 99; *Swope v. Leffingwell*, 105 U. S., 3; *Reynolds v. First National Bank, Crawfordsville*, 112 U. S., 405; *Fortier v. National Bank*, 112 U. S., 439.
17. Where a national-banking association sells real estate, it may take a mortgage thereon to secure the payment of the purchase money. *New Orleans National Bank v. Raymond*, 29 La. Ann., 355.
  18. An agreement by a national-banking association to the effect that, in case a note discounted by it shall not be paid, a mortgage given by the maker to his indorser shall inure to the benefit of the association, is not inhibited by the national-banking law. *First National Bank v. Haire*, 36 Iowa, 443; *National Bank v. Matthews*, *supra*.
  19. A national bank can not loan money on real-estate security, but after a creditor has made default, or after a loan has been actually made, the bank may take real-estate security therefor, unless the transaction be colorable for the purpose of evading the statute. *Merchants' National Bank v. Mears*, 10 Chicago Leg. News, 180; 1 N. B. C., 353.
  20. A national bank that has loaned money on timber land may, to protect itself and collect the debt, purchase the land at foreclosure sale, and cut and sell the timber. *Roebling Sons' Co. v. First National Bank et al.*, 30 Fed. Rep., 744.
  21. The objection that a national bank has loaned money on real estate in violation of the prohibition of the national banking laws does not lie in the mouth of the delinquent debtor of such loan, and does not disable the bank from enforcing the same by foreclosing the mortgage. The United States alone can complain of such violation. *State National Bank v. Flathers*, 45 La. Ann., 75; 12 So., 243.
  22. Where notes payable at different times, and secured by a mortgage, are assigned to different persons, there is no priority of right under the mortgage between the assignees, in the absence of express stipulation, but each is entitled to share pro rata in the proceeds of the mortgaged property. *First National Bank of Aberdeen v. Andrews et al.*; *Young v. Same*, 34 P., 913; 7 Wash., 261.
  23. National banks can not take mortgages on real estate to secure future advances. *Crocker v. Whitney*, 1 N. B. C., 745.
  24. A national bank has no power to take a deed of trust or mortgage on real estate to secure a contemporaneous loan, and a sale under such deed or mortgage to satisfy the loan will be enjoined. *Matthews v. Skinker*, 62 Mo., 329; 1 N. B. C., 647.
  25. Where one conveys property to another, and by some secret agreement retains an interest, such conveyance is fraudulent as to subsequent creditors. *Hutchinson National Bank v. Crow*, 56 Ill. App., 558.
  26. Real estate security taken by a national bank for present or future advances is valid. *Winton v. Little*, 94 Penn. St., 64; 3 N. B. C., 725.
  27. To avoid the supposed effect of certain provisions of the national banking act, a national bank caused certain real estate which it was taking for debt to be conveyed to an individual. Held, that the conveyance created a trust in favor of the bank, and a subsequent conveyance by the grantee to a trustee for a receiver of the bank was valid. *Wherry v. Hale*, 77 Mo., 20; 3 N. B. C., 521.
  28. National banks may hold and convey real estate which they purchase at sales under judgments, decrees, or mortgages held by them to secure debts due them. *Ib.*
  29. If a national bank violates the national banking act in dealing with real estate, the Government alone can take advantage of it. *Ib.*
  30. To secure a preexisting debt in good faith a national bank may acquire title to real estate by direct conveyance or judicial sale, although such real estate may be encumbered. *Mapes v. Scott*, 38 Ill., 352; 2 N. B. C., 228.
  31. Where a national bank has lawfully acquired an interest in real property, in satisfaction of a debt, it may purchase other undivided interests therein or incumbrances existing thereon, provided such action is necessary to enable it to manage or dispose of the property to better advantage. *Cockrill v. Abeles et al.*, 86 Fed. Rep., 505.
  32. Where a national bank acquired certain mill property, in satisfaction of a debt, and the directors organized a corporation among themselves for the purpose of operating the mills as the bank's agent, using its funds, and operated them for the bank at a loss of \$23,000, the directors of the bank participating are liable to the creditors for the loss. *Ib.*

RECEIVER: See Insolvent banks; Preferred claims; Collections.

1. Upon the appointment of a receiver, all the assets of the association become, in his hands, a trust fund, which the statute of limitations does not touch or affect. *Riddle v. First National Bank, 27 Fed Rep., 503.*
2. Claims arising out of the nonfeasance or malfeasance of the association should be paid ratably with the debts, technically so called. *Turner v. First National Bank of Keokuk et al., 26 Iowa, 562.*
3. A receiver, when appointed by the Comptroller, with the concurrence of the Secretary, is an officer of the United States. *Stanton v. Wilkeson, 8 Ben., 357.*
4. He represents the bank, its stockholders, and its creditors; but he does not in any sense represent the Government. *Case v. Terrell, 11 Wall., 199.*
5. The clause of sec. 50, act of 1864, which prescribes that the receiver shall be "under the direction of the Comptroller," means only that he shall be subject to the Comptroller's direction, not that he shall not act without orders. He may bring suit to collect assets without having been instructed to do so by the Comptroller. *Bank v. Kennedy, 17 Wall., 19.*
6. Receiver of national bank may sue for demands in his name as receiver or in name of bank. *Ib.*
7. The receiver of a national bank is the instrument of the Comptroller and may be removed by him. *Kennedy v. Gibson, 8 Wall., 505.*
8. The power of the Comptroller to appoint a receiver is not exclusive; it does not oust the courts of equity of their authority in the matter, and therefore a court of competent jurisdiction may place the bank in the hands of a receiver in cases where, according to the rules of equity, it may pursue such a course with regard to insolvent corporations generally. *Irons v. Manufacturers' National Bank, 6 Biss., 301; Wright v. Merchants' National Bank, 1 Flippin, 561.*
9. Suits brought by a receiver can not be settled or compounded upon an order of the Comptroller; this can be done only with the authority of the court. *Case v. Small, 2 Woods, 78, 10 Fed. Rep., 722.*
10. The decision of a receiver rejecting a claim is not final. The claimant still has the right to sue. *Bank of Bethel v. Pahquoque Bank, 14 Wall., 384.*
11. The receiver can not sell the real or personal property of the bank without an order from a court of competent jurisdiction. *Ellis v. Little, 27 Kans., 707.*
12. Nor can he sell upon the terms in conflict with the order. *Ib.*
13. And under an order permitting him to sell the property of the bank, he can not exchange, trade, or barter it for other property. *Ib.*
14. As the power of a receiver of a national bank appointed by the Comptroller is limited, a person dealing with him in his official capacity is bound, as a matter of law, to have knowledge of his authority to act, and if contracts and agreements are entered into with the receiver in excess of his authority as conferred by law, the parties contract at their own peril, and the estate of the bank can not be charged for the default or inability of a receiver acting outside of his functions as receiver and beyond the duties which it involves. *Ib.*
15. The receiver can not charge the estate of the bank by any executory contract, unless authorized so to do by the provisions of the national banking law and the order of a court of competent jurisdiction obtained upon the terms of said law. *Ib.*
16. The closing of a national bank by order of the examiner, the appointment of a receiver, and its dissolution by decree of a circuit court necessarily transfer the assets of the bank to the receiver. *Scott v. Armstrong, 146 U. S., 499.*
17. The receiver in such case takes the assets in trust for creditors, and, in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Ib.*
18. Receiver of national bank appointed by Comptroller of the Currency is not accountable in equity to owner of real estate for rents thereof received by him and paid into United States Treasury, subject to disposition of Comptroller, under Rev. St., sec. 5234. *Hitz v. Jenks, 123 U. S., 297; Briggs v. Spaulding, 141 U. S., 132.*
19. The expenses of receivership of a national bank appointed in a creditor's suit, contesting a voluntary liquidation of the bank, can not be charged

RECEIVER: *Sec Insolvent banks; Preferred claims; Collections—Continued.*

- on stockholders as part of their statutory liability, but must come from the creditors at whose instance the receiver was appointed. *Richmond v. Irons, 121 U. S., 27.*
20. A State court can not order a receiver for a national bank, appointed by the Comptroller of the Currency, to pay a judgment recovered against the bank before the appointment of the receiver. *Ocean National Bank v. Carll, 7 Hun., 237; 1 N. B. C., 792.*
  21. A party claiming title to property in the possession of a receiver of an insolvent national bank, which came to his possession with other property belonging to the bank, may, upon his refusal to deliver the same, maintain an action of replevin therefor. *Corn Exchange Bank v. Blye, 101 N. Y., 303; 3 N. B. C., 634.*
  22. Such a proceeding is not prohibited by sec. 5342, Rev. St. *Ib.*
  23. A court has no power, under sec. 5324, Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful" as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Price, Receiver of Venango National Bank, v. Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
  24. A district court of the United States may order the receiver of a national bank to compromise doubtful debts under sec. 50 of the national banking act (13 St. at Large, 115), which authorizes receivers to compromise such debts "on the order of a court of record of competent jurisdiction." *Petition of Platt, 1 Benedict, 534; 1 N. B. C., 181.*
  25. The receiver of a national bank appointed by the Comptroller of the Currency is an officer of the United States, and therefore the district court has jurisdiction of an action at common law to collect a claim due the bank at the time of the receiver's appointment. *Platt v. Beach, 2 Benedict, 303; 1 N. B. C., 182.*
  26. The receiver in such case takes the assets in trust for creditors, and, in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Ib.*
  27. A sale by a receiver of the property of a national bank, under an order of court, in accordance with the provisions of sec. 5234, Rev. St., constitutes a judicial sale. *In re third National Bank, 4 Fed. Rep., 775.*
  28. Although the rights of a purchaser at a judicial sale are subject to the action of the court, yet such action must depend upon the general principles and usages of law. *Ib.*
  29. *Held*, therefore, where a receiver has sold the property of a national bank, under an order of court, in accordance with sec. 5234, Rev. St., that such sale would not thereafter be set aside before confirmation upon a subsequent offer of an advance bid of \$5,000 or \$6,000, where a former sale of the same property had been set aside for inadequate price. *Ib.*
  30. The Comptroller of the Currency has no power to compound or settle claims of a national bank against its debtors; that requires the authority of the court, under Rev. St., sec. 5234. *Quære: Can he direct their discontinuance? Case, Receiver v. Small, et al., 10 Fed. Rep., 722.*
  31. Appointments of receivers of national banks, made by the Comptroller of the Currency as provided by law, are to be presumed to be made with the concurrence or approval of the Secretary of the Treasury, and are made by the head of a Department within the meaning of sec. 2 of Article II of the Constitution of the United States. *Price, Receiver, v. Abbott: Same v. Colson, 17 Fed. Rep., 506.*
  32. Receiver's certificates are not commercial paper, and the holder takes them subject to all equities between the original parties, even though he acquired them for value and without notice. *Central National Bank of Boston v. Hazard et al., 30 Fed. Rep., 484.*
  33. When such certificates are negotiated at a discount, which the receiver is not authorized to allow, a subsequent bona fide holder will only be protected to the amount actually advanced by the first purchaser. *Ib.*
  34. The receiver stands in the shoes of the bank and can assert no rights against the subscribers which the bank could not have asserted. *Winners v. Armstrong; Armstrong v. Stanage; Same v. Wood, 37 Fed. Rep., 508.*
  35. It is not necessary that the facts upon which the Comptroller bases his action in appointing a receiver should be established by what is *competent legal evidence*; but he is left to be satisfied as best he can be, under

RECEIVER: See Insolvent banks; Preferred claims; Collections—Continued.

- the peculiar circumstances of each case, of the facts and the necessity for the exercise of his authority. *Platt v. Beebe*, 57 N. Y., 339.
36. In an action to secure the application of part of the funds in the hands of a receiver of a national bank, appointed by the Comptroller of the Currency, in satisfaction of plaintiff's claim against the insolvent bank for money received by it as collecting agent, the bank is only a nominal party, for the receiver is the one to be held accountable for any unauthorized disposition of the money sued for. *Grant v. Spokane National Bank et al.*, 47 Fed. Rep., 673.
  37. The receiver of an insolvent bank may at any time dismiss an attorney employed by him, regularly or otherwise, to prosecute claims of the bank, and employ another in his place, whom the court will, by order, substitute in the place of the dismissed attorney, except as to such cases as the latter may have commenced and finished. *In re Herman*, 50 Fed. Rep., 517.
  38. A contract having been entered into between the receiver and the attorney that the latter should receive the attorney's fees provided for in the notes he was employed to collect, the court will not direct the substitution of another attorney in unfinished cases until the receiver deposits the amount of the attorney's fees reserved in the notes as a security to the dismissed attorney for such services as he may have rendered. *Ib.*
  39. Pub. St., Mass., ch. 13, secs. 8-10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank property. *Held*, that no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston v. Beal*, 51 Fed. Rep., 306.
  40. Pub. St. Mass., ch. 13, secs. 8-10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank property. *Held*, that no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared. *City of Boston v. Beal*, 55 Fed. Rep., 26.
  41. The power vested in the Comptroller of the Currency by act June 30, 1876, (19 St., 63), authorizing him, whenever he becomes satisfied of the insolvency of a national bank, to appoint a receiver, is discretionary; and his decision as to such insolvency, for the purpose of such an appointment, is final, and not reviewable by the court. *Washington National Bank of Tacoma v. Eckels et al.*, 57 Fed. Rep., 870.
  42. The right to put a national bank in voluntary liquidation, given to stockholders by Rev. St., sec. 5220, does not affect the right of the Comptroller to appoint a receiver under the act of June 30, 1876. *Ib.*
  43. Nor does the act of 1876, providing that, after the receiver has had charge of the bank long enough to pay all its debts, the stockholders may select an agent to take charge of such assets as remain, limit the power of the Comptroller to take action before the bank ceases to do a banking business. *Ib.*
  44. Section 1 of the act of 1876, authorizing the appointment of a receiver by the Comptroller to "close up" a national banking association, contemplates the liquidation and final winding up of the business of the bank, not the mere closing of the bank, and does not limit the power of the Comptroller to take action before the bank has closed its doors. *Ib.*
  45. Rev. St., U. S., sec. 5234, relating to receivers of national banks, requires them to collect all debts, dues, and claims and, on the order of the court, to compound debts. Section 5242 declares void any application of the assets, in preference of creditors after the commission of an act of insolvency, or in contemplation thereof. *Held*, that an act of a receiver of a national bank, in allowing a certificate of deposit issued by such bank as an offset to a note due the bank, signed by the holder of the certificate and another, was void, in the absence of an order of court authorizing

**RECEIVER:** See Insolvent banks; Preferred claims; Collections—Continued.

- it, where such certificate was transferred to such holder after the bank became insolvent. *Beckham v. Shackelford (Tex.)*, 29 S. W., 200.
46. Such receiver was not estopped from collecting such note from a surety, who released security held by him on the faith of such offset, and the surrender of the note by the receiver, though the receiver knew he was a surety only, and that he held such security. *Ib.*
  47. Where a bank, through its president, whose authority to act for it in such matters was shown, and who gave a receipt, signed by himself as president, stating that the note was for the use of and was to be paid by the bank, borrowed a note for its own use on a consideration which failed, which note was subsequently renewed by the makers, neither the bank nor its receiver are bona fide holders of the note as against the makers, though the "offering book" of the bank had an entry indicating that the original note had been discounted as on the offer of the makers, it also appearing that the president had ordered the proceeds of discount carried to an individual credit, but had withdrawn none of the money from the bank. *Fisher v. Simons*, 64 Fed. Rep., 311.
  48. The receiver of an insolvent bank withdraws his offer to allow part of a claim by filing a pleading in the proceedings denying the liability of the bank on the claim, and the interest on dividends should be allowed the owner of claim as though no such offer had been made. *Chemical National Bank v. Armstrong*, 65 Fed. Rep., 573.
  49. The legal effect of the appointment of a receiver of a corporation, in proceedings by the attorney-general for its dissolution, under the statute of Wisconsin (Sanb. & B. Ann. St. Wis., §§ 1968, 2787, 3241-3247), is to invest such receiver with full title to all the property and effects of the corporation, wherever they may be found, whether within or without the jurisdiction of the court appointing the receiver. *American National Bank of Denver v. National Benefit and Casualty Co. et al. (Wisuell, Intervener)*, 70 Fed. Rep., 420.
  50. After the entry of a decree for the dissolution of a Wisconsin corporation, under the statute of that State, and for the appointment of a receiver, a corporation of Colorado commenced a suit in a State court against the Wisconsin corporation, and one K., a trustee, seeking to have certain funds in the hands of K., as trustee, applied to the payment of a judgment against the Wisconsin corporation. The receiver filed an intervening petition, asking to be made a defendant, and setting up his appointment and his title to the property. He was admitted as a party, and several orders were made on his application, but these orders were afterwards vacated, and an application for removal to the Federal court, made by the receiver, was denied by the State court. *Held*, that the receiver obtained a standing as a party defendant by the filing of his petition of which he could not be deprived; that he and the plaintiff were the only real parties, the Wisconsin corporation being incapable, since its dissolution, of being a party, and K. having no interest in the controversy; and that the receiver was entitled to remove the case to the Federal court. *Ib.*
  51. When a court of equity takes control, through a receiver, of a trust estate, in proceedings based on the insolvency and fraudulent management thereof, it is not more bound than in the case of proceedings for the foreclosure of liens to carry out all the contracts of the insolvents; but no executory contract is binding on the receiver until adopted by him, and it is the duty of the receiver to refuse to adopt such a contract which would prove so burdensome as to imperil the fund. *Whitney et al. v. General Electric Co. of New York et al.*, 74 Fed. Rep., 564.
  52. An embarrassed bank which organized a trust and safe deposit company to aid in its struggle for existence, *held* liable for funds abstracted from the trust company and used for the bank on the ground that the organization and use made of the former was a fraud on the public. *Fisher v. Adams*, 63 Fed. Rep., 674.
  53. When a creditor of an insolvent estate holds collateral securities for his debt, he is not required to exhaust his remedy upon such securities, nor to surrender them to the assignee or receiver administering such assigned estate, before receiving a dividend therefrom. *Wheeler v. Walton & Whann Co.*, 72 Fed. Rep., 965.
  54. Where receivers of the property of a party to an action are appointed, the order of appointment requiring such receivers to give bonds, to be

RECEIVER: See Insolvent banks: Preferred claims; Collections—Continued.

- approved by the court before they are authorized to act, and enjoining the commencement or prosecution of suits against the party, the appointment of such receivers and their title to the property in question date from the entry of the order of appointment, and not from the time of the approval of their bonds; and a judgment obtained against the party between the entry of such order and the approval of the receivers' bonds is invalid and creates no lien on the property. *Connecticut River Banking Co. et al. v. Rockbridge Co.*, 73 Fed. Rep., 709.
55. The appointment of a receiver for an insolvent national bank, under act Cong. June 30, 1876, § 1, which authorizes the Comptroller to appoint a receiver to close up the association and enforce the personal liability of its stockholders, does not dissolve the corporation so as to prevent the recovery of a judgment against it on a valid claim. *Chemical National Bank v. Hartford Deposit Co.*, 16 S. Ct., 439.
  56. The receiver of an insolvent national bank is liable for money borrowed by the president of the bank without special authority when it appears that the bank actually received the money and appropriated it to its own use. *Bank v. Armstrong*, 152 U. S., 346; 14 Sup. Ct., 572, distinguished; *Blanchard v. Commercial Bank of Tacoma*, 75 Fed. Rep., 249.
  57. Though a court administering property through a receiver may resort to the statute requiring the sale of property by the sheriff under process of execution or order of sale, such statute is not exclusive, and the court may, in its discretion, order a sale by the receiver or commissioners. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers and Merchants' National Bank*, 16.
  58. A judgment entered on failure of defendant to appear on trial, an answer being on file reciting that defendants have failed to appear and wholly made default, will be reversed, no evidence appearing in the record, though the judgment further recites that the issues of fact as well as law were submitted to the court. *Hepburn v. Danville National Bank (Tex. Civ. App.)*, 34 S. W., 988.
  59. The F. National Bank pledged to the U. bank, as collateral, a draft held by it. The F. bank failed, and the Comptroller appointed a receiver, to whom the U. bank indorsed the draft for collection. Held, that the receiver could show that the draft was really an asset of the F. bank, on which he could sue in a Federal court, by virtue of his appointment, irrespective of the citizenship of parties. *Thompson v. Pool (C. C.)*, 70 Fed. Rep., 725.
  60. The appointment of a receiver for an insolvent national bank, under act Cong. June 30, 1876, § 1, which authorizes the Comptroller, when satisfied of the insolvency of a banking association, to appoint a receiver, "who shall proceed to close up such association, and enforce the personal liability of the shareholders," does not dissolve the corporation. *Chemical National Bank v. Hartford Deposit Co. (Ill. Sup.)*, 41 N. E., 225.
  61. Where a receiver of a corporation deposits to his credit, as receiver, money belonging to an individual, the corporation is under obligation to repay such person, and therefore is not prejudiced by the giving of a check by the receiver to such individual in payment of the obligation. *Eccles v. Drovers and Mechanics' National Bank (Md.)*, 29 A., 963.
  62. Receivers of national banks have not the privilege in all cases of being sued in the Federal courts, and are not entitled to remove causes against them from the State to the United States courts. *Bird's Executors v. Cockrem*, 2 Woods, 32.
  63. A receiver of a national bank is an officer of the United States, and as such may sue in the Federal courts in the district in which such bank is located. *Frelinghuysen, Receiver, etc., v. Baldwin and others*, 13 Fed. Rep., 395.
  64. Until a receiver has been appointed by a Federal court wherein the interposition of equity to settle the affairs of a national bank was invoked, and the appointment of a receiver asked to take charge of the assets, neither law nor comity requires the State court to suspend its equitable remedy to reach the assets of the bank and enforce its own final process until the Federal court shall act, especially where in the Federal court the case is made by the stockholders of the bank, and the judgment creditor is not made a party thereto. *Merchants and Planters' National Bank v. Trustees Masonic Hall*, 2 N. B. C., 220.

RECEIVER: See Insolvent banks; Preferred claims; Collections—Continued.

65. A receiver of an insolvent national bank occupies a fiduciary relation to its creditors, and may sue in equity to enjoin the collection of taxes illegally assessed against the stock of the bank. *Brown v. French*, 80 *Fed. Rep.*, 166.
66. While the receiver of an insolvent national bank may interpose and become a party to a suit to enforce a claim against the bank, he is not a necessary party to such a suit, and a judgment rendered against the bank by a court of competent jurisdiction, in a suit to which he is not a party, is binding upon the receiver, in the absence of fraud or collusion. *Denton v. Baker*, 79 *Fed. Rep.*, 189.
67. The holder of a judgment against an insolvent national bank, recovered upon a claim rejected by its receiver, has an adequate remedy by an action at law against the receiver, by the judgment in which the latter may be directed to recognize the claim, and he can not resort to equity to compel the allowance of the claim by the receiver, or enjoin its rejection. *Ib.*
68. One appointed merely temporary receiver of a national bank on account of a suspension of payments, arising from defalcations of certain officers, is not necessarily such a representative of the bank that limitations provided in an insurance policy, intended to indemnify the bank against such defalcations, will commence to run when the receiver discovers the frauds. *Jackson v. Fidelity and Casualty Co. (C. C. A.)*, 75 *Fed. Rep.*, 359.
69. A receiver of an insolvent national bank, appointed by the Comptroller of the Currency, is the agent of the United States, and not an agent or officer of any court; nor does he, by filing a petition in a Federal court, under Rev. St., § 5234, for leave to sell property of the bank, or to sell or compound bad or doubtful debts, place the assets of the bank in the custody of the court, in the sense in which it has the custody of property in the hands of a receiver appointed by itself. *Ex parte Chetwood*, 165 *U. S.*, 443.
70. The receiver, appointed by the Comptroller of the Currency for a national bank located in another State, is not a foreign receiver, and may sue in the courts of New York for an assessment levied on shareholders of the bank without regard to the doctrine of comity. *Peters v. Foster*, 10 *N. Y. S.*, 389; 56 *Hum.*, 607.
71. The receiver of a national bank in liquidation, having received his appointment from the Comptroller of the Currency, under the national banking laws, is an officer of the United States, and as such may sue in the circuit court, without regard to citizenship or the amount involved, under Rev. St., 629, cl. 3, conferring on that court jurisdiction "of all suits at common law where the United States, or any officer thereof, suing under authority of any acts of Congress, are plaintiffs." *Armstrong v. Ettlesohn*, 36 *Fed. Rep.*, 209.
72. Defendant received, in trust for a national bank, stock in another bank, executing his note for the same at its par value, in order that the books of the bank might not show that it was the owner of the stock. He afterwards received dividends and securities in liquidation of such stock, and turned over the securities and paid part of the dividends to the bank, taking up his note and executing a new note for the balance of the dividend. Held, that he could not defend against such note in the hands of a receiver on the ground that he was an accommodation maker. *Tillinghast v. Carr*, 82 *Fed. Rep.*, 298.
73. An agreement between the officers of a national bank and the maker of a note payable to the bank that it may be paid by the transfer to the bank of stock of another bank is illegal, and the receiver of the bank is not estopped from denying its validity by reason of having realized on securities transferred to the bank as a part of the transaction; such securities having been received by such maker as trustee for the bank. *Ib.*
74. When, at the time of the appointment of a receiver of a bank, suits are pending on notes belonging to the bank, with counsel employed and necessary, the reasonable fees of such counsel are chargeable against the assets. *Sowles v. National Union Bank of Swanton*, 82 *Fed. Rep.*, 139.
75. Counsel fees will not be allowed a receiver for services rendered in conducting the suit in which he was appointed; nor for services on a hearing before a master in behalf of a claim which included a charge for fees paid to the same counsel; nor for services before the master on the

**RECEIVER:** See Insolvent banks; Preferred claims; Collections—Continued.

hearing upon the receiver's account, where the principal contest was over the charges of such counsel to the receiver; nor for services in obtaining the appointment of a former receiver who has been superseded. *Ib.*

**REDUCTION OF CAPITAL STOCK.** See Capital stock.

**REPORT:** See False entry.

1. A national bank is not required to conform the headings of the various accounts on its books to any prescribed names, nor to the names stated in the form of report prescribed by the Comptroller, and therefore when a report is called for, if the person making it enters, under the headings in the prescribed form, a statement of the bank's condition which is true with respect to the headings in said form, he has fulfilled the demands of the law. *United States v. Graves, 53 Fed. Rep., 634.*
2. The entry of "Loans and discounts" in reports to the Comptroller does not guarantee the solvency of the makers of the paper, but is a statement that in truth and fact, at the date named in the report, the bank actually held and owned loans and discounts to the aggregate so reported. *Ib.*
3. Where the form of report, as prescribed by the Comptroller, contains heading of "Loans and discounts," and also of "Overdrafts," it is the duty of the bank officer to make his entries in such report in such manner that each of these headings shall truthfully state the condition of his bank as to such heading. *Ib.*
4. A director of a bank is personally liable to the bank on paper made to it by a firm of which he is a member, and in making a report of the condition of the bank to the Comptroller the amount of such paper should be entered under the heading of "Liabilities of directors (individual and firm) as payers." *Ib.*
5. The "liabilities" of a national bank, which are required by Rev. St., sec. 5211, to be stated in the reports of the Comptroller of the Currency, include contingent as well as absolute liabilities; and hence an unmatured note, payment of which at maturity is guaranteed by the bank, should be included in the list of liabilities. *Cochran v. United States, 15 S. Ct., 628.*

**RESIDENCE:**

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

**RESTRAINING ACTS:**

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

**SAVINGS BANKS:**

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

**SHAREHOLDERS:** See Assessment; Transfer of stock.

1. One who appears on the books of the association as the owner of shares of its stock is individually liable, though he hold the stock merely as collateral security. *National Bank v. Case, 99 U. S., 628; Moore v. Jones, 3 Woods, 53; Bowdell v. Farmers and Merchants' National Bank of Baltimore, 2 N. B. C., 146; Hale v. Walker, 31 Iowa, 344; Wheelock v. Kost, 77 Ill., 296.*
2. And a subscription to stock of a national bank, and payment in full on the subscription and entry of the subscriber's name on the books as a stockholder, constitutes the subscriber a shareholder without taking out a certificate. *Pacific National Bank v. Eaton, 141 U. S., 227.*
3. If the trusteeship of one who holds stock in trust does not appear upon the books of the association he will be individually liable. *Davis v. Essee Baptist Society, 44 Conn., 532.*
4. The real owner of the stock is liable as a stockholder, though when he pur-

## SHAREHOLDERS: See Assessment; Transfer of stock—Continued.

- chased the stock he had it transferred upon the books to another. *Davis v. Stevens, 17 Blatch., 259.*
5. While it is undoubtedly the rule as regards stockholders that one put upon the books as a stockholder without his consent can not be held for any liability in respect to such stock, yet where the person to whom the stock is transferred is a director of the bank, and is concerned in the management of its affairs, he must be presumed to have knowledge of the fact that the stock stood in his name, and if he has not repudiated the transfer to himself, is liable as the holder of such stock. *Brown v. Finn, 34 Fed. Rep., 124.*
  6. A national bank, having so received stock of another national bank, was sued as a stockholder. *Held*, that loan by national bank on such security is not prohibited, and if it were, defendant could not avoid liability by its own illegal act. *National Bank v. Case, 99 U. S., 628.*
  7. Where stockholder knowing that bank is to fail, collusively transfers his shares to an irresponsible person to avoid liability, his liability is not affected by such fraud. *Bowden v. Johnson, 107 U. S., 251.*
  8. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable, as a stockholder, for the debts of the bank when the true owner has been adjudged so liable, although nothing is realized on the execution of such judgment. *Yardley v. Wilgus, 56 Fed. Rep., 965.*
  9. Subscription to stock and payment in full and entry of name on books as a stockholder makes subscriber a shareholder without taking out a certificate. *Pacific National Bank v. Eaton, 141 U. S., 227; Thayer v. Butler, Ib., 234; Butler v. Eaton, Ib., 240.*
  10. A pledgee of stock who in good faith takes the security for his benefit in name of an irresponsible trustee for the avowed purpose of avoiding individual liability as shareholder incurs no liability as such. *Anderson v. Philadelphia Warehouse Co., 111 U. S., 479.*
  11. The statutory liability of a shareholder in a national bank for the debts of the corporation survives against his personal representatives. *Richmond v. Irons, 121 U. S., 27.*
  12. Shareholder in national bank continues liable for the company's debts until his stock is actually transferred or certificate surrendered for that purpose; a delivery to the president of the bank, as vendee, and not as president, is insufficient to discharge the shareholder. *Ib.*
  13. The pledgee of stock under a contract to sell on default of the payment of a note for which the stock is pledged, who, by judicial proceedings, has compelled the transfer, on the books, of the stock to himself, will be deemed, in the absence of complaint by the debtor, to have acquired the stock as owner. *Succession of Lanoue (La.), 17 So., 200; Appeal of Hibernia National Bank, Ib.*
  14. A valid trust arises as against everyone except the donor's creditors where an owner of the bank stock surrenders his certificate, and has it reissued to himself as trustee for the benefit of his children, and such trust remained unrevoked at his death. *Mize v. Bates County National Bank, 1 Mo. App. Rep., 99.*
  15. A "shareholder" in a corporation, within Rev. St., secs. 5139, 5151, creating individual liability against shareholders of national banks, is one who has a proportionate interest in its assets, and is entitled to take part in and control and receive its dividends. *Beal v. Essex Savings Bank, 67 Fed. Rep., 816.*
  16. Plaintiffs subscribed for certain shares in a bank to increase the capital, and, after paying installments thereon, consented that the bank be consolidated with a national bank, and that the capital of the latter be increased, and that their subscriptions should stand as subscriptions to the increased capital of the national bank, and paid installments on their subscriptions. Some preliminary steps were taken by the national bank to increase its stock, but the Comptroller of the Currency refused to consent to the full increase, and before the amount of increase allowed by him was paid in and a certificate therefor issued by him the national bank was placed in the hands of a receiver. *Held*, that plaintiffs never became stockholders in the national bank. *McFarlin v. First National Bank, 68 Fed. Rep., 868.*
  17. In an action by the receiver of a national bank to enforce the individual liability of a stockholder, an allegation in the complaint that on a given

SHAREHOLDERS: See Assessment; Transfer of stock—Continued.

- date the Comptroller, having ascertained and determined that the assets, property, and credits of the bank were insufficient to pay its debts and liabilities, and, as provided by the act of Congress, made an assessment and requisition on the shareholders of the said bank of a given sum upon each share held and owned by them, respectively, at the time of its default, and directed the receiver to take all necessary steps to enforce the liability, is sufficient. *Kennedy v. Gibson*, 8 Wall., 408, distinguished. *Nead v. Wall*, 70 Fed. Rep., 806.
18. Stock of a bank was purchased by defendants, of the president thereof, at a time when there was no overissue, and when the amount purchased was credited to him on the books. At the time, or shortly afterwards, the stock, by his direction, was transferred from his account to theirs on the stock journal and stock ledger, and new certificates were issued to them. Thereafter they were treated by the bank as the lawful owners of the stock and were allowed to vote the same and receive dividends thereon. The bank having failed, suit was brought to collect an assessment made against defendants as shareholders. Held, that they were estopped from claiming that they were not stockholders, although the president neglected to cancel the old certificates and afterwards hypothecated part of them, thereby creating an overissue. *Burt v. Bailey et al.*, 73 Fed. Rep., 693.
  19. One who purchases stock in a national bank with his own money, on the suggestion of another person that the latter would buy such stock as the former "could get hold of," without being under any obligation to convey the stock to the other, is not a trustee within the meaning of Rev. St., § 5152, exempting a person holding stock as a trustee from personal liability as a stockholder. *Horton v. Mercer (C. C.)*, 71 Fed. Rep., 153.
  20. One who knowingly permits his name to be entered upon the stock books of a national bank as the owner, individually, of stock therein can not be permitted, as against creditors, or a receiver of the bank representing them, to show that he was not the owner of the stock; and he is liable for an assessment thereon, though he held the stock, in fact, as trustee for the bank itself. *Lewis v. Switz (C. C.)*, 74 Fed. Rep., 381.
  21. Where the statutory liability of a stockholder to corporation creditors is, by statute, declared to be directly to the creditors, an averment in a declaration to enforce such liability that the corporation is in the hands of a receiver is immaterial. *Hancock National Bank v. Ellis (Mass.)*, 44 N. E., 349.
  22. The declaration in an action to enforce the liability of a stockholder of a foreign corporation, which averred that under the statute of the foreign State, as interpreted by the decisions of the court of last resort of that State, defendant's liability as stockholder was contractual, and arose upon the subscription made by him to the capital stock, and that, in subscribing, he guaranteed payment to the creditors of the corporation of an amount equal to the par value of the stock held by him, which should be payable to the judgment creditors of the corporation who first pursued their remedy under the statute; and that an action to enforce that liability was transitory, and could be brought in any court of general jurisdiction in the State where personal service could be made upon the stockholder—stated a cause of action of which the courts of Massachusetts had jurisdiction. *Ib.*
  23. Parties dealing with a corporation have a right to rely upon the evidence contained in its organization papers, filed in the office of the secretary of state, as to who are subscribers for its stock. *Kesner v. World's Fair Hippodrome, etc., Co.*, 62 Ill. App., 89.
  24. One who has been induced to purchase bank stock by deceit of president as to bank's condition does not forfeit his right to rescind by the fact that he was shortly afterwards elected cashier, and did not, during his services as such, attempt rescission, if he had no knowledge of the condition of the bank. *National Bank v. Taylor (S. D.)*, 58 N. W., 297.
  25. L. was president of the defendant national bank, and had substantial control and management. He bought fifty shares of defendant's outstanding stock, and paid for it with the proceeds of a note, signed by M., the cashier, which he indorsed and placed in the bank as discounted paper. He afterwards bought one hundred and forty-eight shares, and paid for them by an ordinary call loan from defendant. On subsequently selling a portion of the stock, L. applied the proceeds to the note and call loan.

## SHAREHOLDERS: See Assessment; Transfer of stock—Continued.

He did not assume to act for defendant, and the stock was transferred to him individually, and was in his name on the books. He had no actual authority to buy the stock for defendant, but the evidence tended to show that the purpose of the purchase was to get the stock into the hands of persons who would be useful to defendant. In an action for fraud in a subsequent sale of such stock by L., *held*, that defendant could not be charged as owner of the stock. *Prosser v. First National Bank of Buffalo*, 106 N. Y., 677; 3 N. B. C., 645.

26. On the question whether the president represented defendant to be the owner of the stock, plaintiff testified that in the conversation resulting in the sale the president stated that "we can sell you some of our stock" at 160, and that that was "the price that the bank took it in at." Plaintiff did not inquire as to the ownership. The president testified that while he might have stated that "we have some stock," his best recollection was that he did not say "the bank took it in." No motive appeared for his representing defendant to be the owner. *Held*, that the evidence sustained a finding negating such representations. *Ib.*
27. An appeal from an order of reversal which does not state that the reversal was upon questions of fact brings up for review only questions of law. *Ib.*
28. A finding of fact by the trial court upon sufficient evidence, and not reversed by the general term, is conclusive on appeal to the court of appeals. *Ib.*
29. The father's liability is not affected by the fact that after the assessment, but before suit was brought to recover it, the son became of age and assented to holding the stock. *Foster v. Wilson (C. C.)*, 75 Fed. Rep., 797.
30. Defendant, who was the owner of stock in a national bank which, under its by-laws, was transferable only on the books of the bank, sold the same, and, after executing a written assignment to the purchaser and a power of attorney in blank to make the transfer, indorsed on her certificate of stock, delivered the certificate to the president of the bank, who promised to make the proper transfer on its books, but failed to do so, though the certificate was thereafter treated and used by the bank as the property of the purchaser. *Held*, that defendant was not liable as a stockholder. *Cox v. Elmendorf (Tenn. Sup.)*, 37 S. W., 387.
31. The statutes of the United States relating to the organization and powers of national banks prohibit such banks from purchasing or subscribing to the stock of another corporation, although they may, as incidental to the power to loan money on personal security, accept stock of another corporation as collateral, and thus become subject to liability as other stockholders. *California Bank v. Kennedy*, 167 U. S., 362.
32. The want of such authority may be set up by a bank to defeat an attempt to enforce against it the liability of a stockholder. *Ib.*
33. One who is induced by fraud to purchase stock of an insolvent national bank, and have it transferred to him on the books of the bank, and who, upon discovery of the fraud, takes prompt action to rescind the contract, is not liable to assessment on such stock, except on behalf of persons who extended credit to the bank, after the transfer, without knowledge of the fraud. *Stufflebeam v. De Lashmutt*, 83 Fed. Rep., 449.
34. The binding character of the obligation of one whose name appears as a stockholder on the books of a corporation is on the principle of estoppel, which precludes him from denying a relation he has assumed, and upon the strength of which others have acted. *Ib.*

## SPECIAL DEPOSITS: See Preferred claims.

1. A national banking association may receive special deposits. The provision in sec. 5228, Rev. St., authorizing an association "to deliver special deposits," implies that it may receive them as a part of its legitimate business; and this implication is as effectual as an express declaration to the same effect would have been. *National Bank v. Graham*, 100 U. S., 609.
2. Section 5228, Rev. St., which provides that it shall be lawful for a national bank after its failure to "deliver special deposits," is an effectual recognition of its power to receive them. *Ib.*
3. National bank is liable for damages occasioned by the loss through gross negligence of a special deposit made in it with knowledge and acquiescence of its officers and directors. *Ib.*
4. The taking of special deposits, to keep merely for the accommodation of

## SPECIAL DEPOSITS: See Preferred claims—Continued.

- the depositor, is not within the authorized business of national banks, and the cashiers of such banks have no power to bind them on any express contract accompanying, or any implied contract arising out of, such taking. *Wiley v. The First National Bank of Brattleboro, 47 Vermont, 546; 1 N. B. C., 905.*
5. A national bank which habitually receives special deposits for safe-keeping as matter of accommodation is bound by the act of its cashier in receiving on special deposit a package of stocks and bonds. The bank, though acting without reward, becomes a bailee and is responsible for gross negligence. *The Chattahoochee National Bank v. Schley, 58 Georgia, 369; 1 N. B. C., 379.*
  6. If a person withdraws from a bank a special deposit, in pursuance of authority conferred upon him by the depositor, the bank is discharged, though at the time its officers were not aware of his authority. *Ib.*
  7. Written authority indorsed on a certificate of deposit of stocks and bonds to pay a certain person dividends or coupons is no authority for surrendering the stocks and bonds themselves. *Ib.*
  8. The power to receive special deposits is incidental to the business of banking. *Pattison v. The Syracuse National Bank, 30 N. Y., 82.*
  9. National banks, therefore, have power to receive special deposits gratuitously or otherwise; and, when received gratuitously, they are liable for their loss by gross negligence. *Ib.*
  10. The term "special deposits" includes money, securities, and other valuables delivered to banks to be specifically kept and delivered. It is not confined to securities held by the banks as collateral to loans. *Ib.*
  11. The plaintiff delivered to the defendant bank \$4,000 of United States bonds and received this writing: "Received of J. D. Whitney four thousand dollars, for safe-keeping as a special deposit. S. M. Waite, C." *Held*, that it was a naked deposit without reward; that the defendant would not be liable for the robbery or larceny of the bonds, unless there was complicity or bad faith; that it was answerable only for fraud or for gross negligence; that the law demands good faith and the same care of the plaintiff's bonds as defendant took of its own of like character. *Whitney v. The First National Bank of Brattleboro, 55 Vt., 154.*
  12. An action against a bank for the conversion or the loss by gross negligence of valuable articles deposited with it as a bailee without hire can not be sustained on evidence from which the inference that the articles were stolen by servants of the bank, selected and continued in its employment without negligence, who in the proper course of business had access to them, is equally deducible with any other inference. *Smith v. First National Bank of Westfield, 99 Mass., 605.*
  13. In an action of trover against a bank, after its reorganization as a national bank, for the value of certain special deposits in coin made prior thereto, *held*, that the measure of damage was the value of the coin at the date of its conversion, with interest thereon. *Coffey v. The National Bank of Missouri, 46 Mo., 140; 1 N. B. C., 644.*
  14. To recover against a bank for bonds left with the bank as a gratis bailment, something more is needed than the mere fact that they were stolen from the bank. *Wylie v. Northampton National Bank, 15 Fed. Rep., 428.*
  15. And where an association receives United States bonds of one class for the purpose of having them converted into bonds of another class, it is not a mere mandatary, but is responsible for the failure to deliver the bonds on demand. *Leach v. Hale, 31 Iowa, 69.*
  16. An insolvent was cashier of a bank to which he was largely indebted, and put certain of his own securities in a package, and placed it with similar bundles left with the bank as special deposits for safe-keeping. It was insolvent's intention in this manner to pay certain drafts securing his indebtedness to the bank, and these drafts were entered on the books as paid, and the item of bonds of the bank was increased to the extent of the value of these securities. The securities were not indorsed by insolvent, and the other officers of the bank had no knowledge of the transactions. *Held*, that no property in the securities was transferred to the bank. *Witters v. Sowles et al., 33 Fed. Rep., 542.*
  17. A national-bank president, against whom an indictment was pending for violating the banking laws, brought a bill against the receiver of the bank to obtain possession of a trunk alleged to contain private papers. To this proceeding the United States district attorney was made a party

## SPECIAL DEPOSITS: See Preferred claims—Continued.

- defendant on his own petition, for the purpose of claiming the papers, in order that they might be laid before the grand jury. After hearing, a decree was made appointing a special master to make a private examination of the trunk, with directions to turn over to the complainant any papers belonging to him, and to the receiver such papers as belonged to the bank and were not material to the prosecution against the president, and to reserve for further consideration such as concerned bank transactions and were material to the prosecution. *Held*, that in so far as the decree directed papers to be turned over to the president and the receiver, it was final and appealable, since such papers might thus pass entirely beyond control of the other party claiming them. *Potter v. Beal et al.*, 50 Fed. Rep., 860.
18. It was improper to make the district attorney a party defendant for the purpose of procuring the papers to be laid before the grand jury. The proper course was for him to obtain a subpoena duces tecum from the court in which the investigation was pending, and then to make summary application to the court which had impounded the papers. *Ib.*
  19. Under the circumstances, the order made by the court for an examination of the papers by a special master was in violation of the fundamental and constitutional rights of the litigants as to the method of trial. *Ib.*
  20. It appearing that before the bill was brought the trunk had been opened by consent of the president of the bank and the receiver and certain papers taken out in the presence of third persons, one of whom thereby obtained some knowledge of its contents, it was in the power of the court to ascertain by private examination the nature of the evidence thus to be had, and if it proved prima facie admissible, to allow public testimony thereof to be given. *Ib.*
  21. To constitute an equitable assignment of property, there must be an appropriation or separation, and the mere intent to appropriate is not sufficient. *Putnam Savings Bank v. Beal*, 54 Fed. Rep., 577.
  22. Plaintiff bought of a bank \$25,000 of five-year city of Duluth bonds and paid the \$25,000. The bank, not having in its possession enough of the five-year bonds, proposed to set aside \$17,000 five-year bonds and \$8,000 one-year bonds, and to exchange the latter for five-year bonds as soon as received. A clerk was directed to make a package of such bonds, and mark it with plaintiff's name, and set it aside as his property, and the officers of the bank supposed this had been done. When defendant, as receiver, took possession of the bank, there were found two packages of bonds. The first package contained \$18,500 five-year bonds, with a slip of paper on which was written a memorandum, "Property of Putnam Ct. Sav. Bank; \$6,500 more due them five-year bonds." The second package contained bonds amounting to \$23,611.50, of which three, amounting to \$10,255.90, had one year to run; six, amounting to \$2,280.81, had five years to run; the remaining bonds running two, three, and four years. With this package was a slip of paper on which was written a memorandum of the date, amount of bonds, and the time when due, and also the words, "\$6,500 due Putnam." *Held*, that these facts did not show an equitable assignment by the bank to the plaintiff of the remaining \$6,500 worth of bonds. *Ib.*
  23. Where a national bank was broken into by burglars, and property belonging to it and to others was taken therefrom, the bank may take measures to recover its own; and it may lawfully undertake to act also for others thus jointly concerned with itself; and want of proper diligence, skill, and care in the performance of such an undertaking would render it liable to respond in damage for failure. *Wylie v. Northampton National Bank*, 119 U. S., 361; 3 N. B. C., 188.
  24. Gratuitous bailees of another's property are not responsible for its loss unless guilty of gross negligence in its keeping; and whether that negligence existed is a question of fact for the jury to determine or to be determined by the court where a jury is waived. *Preston v. Prather*, 137 U. S., 604.
  25. The reasonable care which a bailee of another's property intrusted to him for safe keeping without reward must take, varies with the nature, value, and situation of the property and the bearings of surrounding circumstances on its security. *Ib.*
  26. Persons depositing valuable articles with banks for safe-keeping without reward have a right to expect that such measures will be taken as will

SPECIAL DEPOSITS: *See Preferred claims—Continued.*

- ordinarily secure them from burglars outside and from thieves within; that whenever ground for suspicion arises an examination will be made to see that they have not been abstracted or tampered with; that competent men, both as to ability and integrity, for the discharge of these duties will be employed, and that they will be removed whenever found wanting in either of these particulars. *Ib.*
27. In this case persons engaged in business as bankers received for safe-keeping a parcel containing bonds, which was put in their vaults. They were notified that their assistant cashier, who had free access to the vaults where the bonds were deposited, and who was a person of scant means, was engaged in speculations in stocks. They made no examination as to the securities deposited with them, and did not remove the cashier. He stole the bonds so deposited. *Held*, that the bankers were guilty of gross negligence, and were liable to the owner of the bonds for their value at the time they were stolen. *Ib.*
  28. When bonds originally deposited with a bank for safe-keeping are by agreement of the bailor and bailee made a standing security for the payment of loans to be made by the bank to the owner of the bonds, the bailee becomes bound to give such care to them as a prudent owner would extend to his own property of a similar kind. *Ib.*
  29. Where the speculations in stocks and bonds on margins of a bank cashier of which the president had knowledge were such that such president must have known of the cashier's dishonesty, the bank is liable for bonds deposited with it as a gratuitous bailee, which the cashier converted to his own use. *Merchants' National Bank v. Guilmartin (Ga.), 21 S. E., 55.*
  30. In an action against a bank to recover the value of a special deposit embezzled by the cashier, diligence in the keeping of the deposit was not shown by evidence that under similar circumstances defendant intrusted its cashier with like property of its own. *Merchants' National Bank v. Carhart (Ga.), 22 S. E., 628.*
  31. Where the president of a bank transfers a special deposit to a branch bank without authority of the depositor, there is no implied promise by such president to pay the depositor the value of it in case it is lost by failure of such branch bank. *El Paso National Bank v. Fuchs (Tex. Sup.), 34 S. W., 206.*
  32. A special deposit in a bank is gratuitous where it is accepted for the accommodation of the depositor, and without any undertaking by him, express or implied, or to pay or do anything as compensation or reward for keeping the deposit; and, in an action to hold the bank liable for its loss, it is error to instruct the jury that if the bank habitually accepts such class of deposits, a person going to make a deposit with it is not obliged to be able to show satisfactorily to himself what benefit will result to the bank, but can assume that it will be benefited. *Merchants' National Bank v. Guilmartin (Ga.), 15 S. E., 831.*
  33. For a special deposit, received by a bank through its cashier for gratuitous safe-keeping and return to the depositor on demand, the bank is not liable where the cashier, without its knowledge or consent, steals it or fraudulently appropriates it to his own use, the bank having exercised due diligence in selecting the cashier, and not having kept him in office after it knew, or ought to have known, that he was or had become untrustworthy. *Ib.*
  34. Plaintiff, who was a depositor in a national bank, requested a certificate of deposit drawing interest for a portion of his deposit. The teller of the bank gave him a certificate which purported to be issued by B. & Co., a private banking firm, and informed him in the presence of the cashier of the bank that this was the bank's certificate, upon which assurance plaintiff accepted it. The members of the firm were the managing officers of the bank, but had a separate place of business in the same town. *Held*, that the bank was liable to the plaintiff for the amount of his deposit. *Steckel v. First National Bank of Allentown, 93 Penn. St., 376; 3 N. B. C., 719.*
  35. A national bank, receiving a special deposit for safe-keeping, without reward, is liable only for gross negligence; the burden of proof is on the plaintiff, and gross negligence is not the omission of that care which every attentive and diligent person takes of his own goods, but the omission of that care which the most inattentive takes. *First National Bank of Allentown v. Rex, 89 Penn. St., 308; 2 N. B. C., 373.*

SPECIAL DEPOSITS: *See Preferred claims—Continued.*

36. It seems when the president of a bank, for his own private purposes, hypothecates bonds especially deposited with the bank for gratuitous safe-keeping, and they are thereby lost, the bank is not liable, unless the bank officers knew, and assented, or used no effort to recover them. *Ib.*
37. National banks may accept special deposits. *Bank v. Zent, 39 Ohio St., 105; 3 N. B. C., 698.*
38. Where a national bank has been accustomed to receive United States bonds as special deposits gratuitously, it is liable for any loss thereof occurring through the want of that degree of care which good business men would exercise in keeping property of such value. *Ib.*
39. A demand of said bonds, and a refusal by the bank to deliver the same, with no other explanation of such refusal than the statement that the bank has no such bonds in its possession, furnish sufficient proof of loss by such negligence as will render the bank liable therefor. *Ib.*
40. Where a national bank was broken into by burglars, and property belonging to it and to others was taken therefrom, the bank may take measures to recover its own, and it may lawfully undertake to act also for others thus jointly concerned with itself, and want of proper diligence, skill, and care in the performance of such an undertaking would render it liable to respond in damages for failure. *Wylie v. Northampton National Bank, 119 U. S., 361; 3 N. B. C., 188.*
41. The C. Ry. Co. in order to secure one H. as surety for it on a bond for \$18,000, given pursuant to an order of court, made a special deposit of \$18,000 in the name of H., trustee, in a bank of which H. was president, receiving from the bank a certificate stating the particulars of such deposit and its purpose. The money so deposited was never separated from the other moneys of the bank, but the amount was credited on the books to H., trustee. Some time after the deposit was made, H. drew \$9,000 in checks signed as trustee, deposited the same in his personal account, and checked it out. The trust account showed a balance of \$9,000 when the bank failed and passed into the hands of a receiver, the cash then in the bank amounting to about \$11,000. *Held*, that the C. Ry. Co. was entitled to have its claim allowed as a preferential claim upon the assets in the receiver's hands to the extent of \$9,000 only, and to be paid the remaining \$9,000 *pari passu* with other creditors. *Cleveland, C., C. & St. L. Ry. Co. v. Hawkins et al., 79 Fed. Rep., 29.*
42. Money deposited in one bank to the account of another, with directions to the latter to pay the amount thereof by telegram to a third bank, is a specific deposit, which may be recovered in full, as against general creditors, where the bank to whose credit the money is deposited receives the same, but suspends before making payment as directed. *Montagu et al. v. Pacific Bank et al., 81 Fed. Rep., 602.*
43. A bank, on receiving certain notes as a special deposit, issued a certificate for the amount thereof, made out on a printed form, from which the words "in current funds" were erased and "in certain notes" substituted. The certificate was marked "Special deposit." Having been transferred, this certificate was sent by the holder to the bank for payment. The notes had not then been collected, and the teller was directed by the cashier to return the certificate; but as the signature was torn, he was instructed to prepare and transmit a duplicate certificate. In doing so, he carelessly omitted to change the printed form by erasing "in current funds" and substituting "in certain notes." *Held*, that there was no ground for a claim that the second certificate was given in payment for the first; that it was only a substitute for it, and that the receiver of the bank was only required to surrender to the holder the notes constituting the special deposit, for which the original was issued. *74 Fed. Rep., 1000, affirmed. Niblack v. Coster, 80 Fed. Rep., 596.*
44. Knowledge by a member of a firm of the true consideration of a certificate of deposit, which the firm discounted at a bank in payment of individual notes of one of its members, and which had been negligently altered in making out a duplicate certificate, *held* to be imputable to the bank, where the other member of the firm was its president, and, as such, acted as the sole representative of the bank in accepting the certificate. *74 Fed. Rep., 1000, affirmed. Ib.*
45. A debtor deposited in a bank in New York the amount due from him to a creditor in Helena, Mont. The bank in New York telegraphed the Bank of Helena to pay the debt and charge to it. The Bank of Helena

## SPECIAL DEPOSITS: See Preferred claims—Continued.

refused to pay in any way but by exchange on New York, which the creditor refused to accept, and also refused to permit the amount to be placed to his credit. The creditor then accepted a draft on the New York bank, to be a payment if honored. The Bank of Helena suspended, and the draft was not paid. *Held*, that the refusal of the creditor to accept the draft in payment, or to permit the amount to be placed to his credit, made it a special deposit subject to the law governing such deposits. *Moreland v. Brown*, 86 Fed. Rep., 257.

## TAXATION:

1. A State can not tax the capital stock of a national bank as such. The tax must be assessed upon the shares of the different stockholders. *Collins v. Chicago*, 4 Biss., 472.
2. Under Rev. St., sec. 5219, which declares that nothing in the national banking act shall prevent all the shares of stock of a national bank from being included in the assessment of the personal property of the owners of such shares, an assessment of the entire stock of a national bank *in solido* against the bank itself is invalid. *National Bank of Virginia v. City of Richmond et al.*, 42 Fed. Rep., 877.
3. The assessment of the entire capital stock of a national bank *in solido* against the bank itself is invalid. The bank may pay the tax assessed upon the shares of its different stockholders, and it will have a lien thereon when it pays such tax until the same is satisfied. But if for any cause the tax levied upon the different stockholders is not paid by the bank, the property of the individual stockholders will be liable therefor. *First National Bank of Leoti v. Fisher*, 45 Kans., 726.
4. The individual stockholders of a national bank are allowed the same deductions from the assessment against them upon their shares of stock as other taxpayers in the State owning moneyed capital are allowed. *Id.*
5. "Moneyed capital" in Rev. St., sec. 5219, embraces capital employed in national banks and that used by individuals in business for profit by use of it as money, but does not include that in the hands of a corporation, even if its business be such as to make its shares moneyed capital when in the hands of individuals, or if it invests its capital in securities payable in money. *Mercantile Bank v. New York*, 121 U. S., 138; *Newark Bank Co. v. Newark*, *ib.*, 163; *Talbot v. Silverbow County, Mont.*, 139 U. S., 438.
6. Laws N. Y., 1880, ch. 596, sec. 3, which provides that the stockholders in banks and trust companies organized under the authority of the State or of the United States shall be assessed for the value of their shares of stock, but which omits to provide for the taxation of the shares of stock in other private corporations, does not contravene Rev. St., sec. 5219, which forbids the taxation of shares of national banks at a greater rate than is assessed on other "moneyed capital" in the hands of the individual citizen of the State. *Palmer v. McMahon*, 133 U. S., 660; *Central National Bank v. United States*, 137 U. S., 355.
7. The shares of a national bank are taxable to the owners, and the bank is not liable, primarily or as the agent of the shareholders, under the act of Congress or of the various laws of the State or Territory, for the payment of a tax levied upon such shares; but if such bank, through its proper officers, voluntarily lists such shares as the property of the bank for taxation, and the taxing officers of the State or Territory, in pursuance of such erroneous listing, tax the same in the name of the bank, equity will not relieve the bank from the payment of such tax by enjoining its collection, in the absence of proper application to all the statutory tribunals authorized to hear such matter and determine and grant the proper relief. *Albuquerque National Bank v. Perea*, 147 U. S., 87.
8. The entire interests of the shareholders may be taxed without any deduction for that portion of the capital which is invested in United States securities. *Van Allen v. The Assessors*, 3 Wall., 573.
9. New shares issued by a national banking association can not be taxed until the increase of capital has been approved by the Comptroller of the Currency. *Charleston v. People's National Bank*, 5 S. C., 103.
10. The manifest intention of the law is to permit the State in which a national bank is located to tax, subject to the limitations prescribed, all the shares of its capital stock without regard to their ownership; and, therefore, a national bank may be taxed upon the shares which it holds in another national bank. *Bank of Redemption v. Boston*, 126 U. S., 60.

## TAXATION—Continued.

11. The undivided surplus of a national banking association, unless invested in Federal securities, may be lawfully taxed by the State. *North Ward National Bank of Newark v. City of Newark*, 39 N. J., 389; *First National Bank v. Peterborough*, 56 N. H., 38.
12. But, of course, if the surplus is taken into consideration in estimating the taxable value of the shares, it is not to be taxed separately. *North Ward National Bank v. City of Newark*, *supra*.  
NOTE.—But it has been held in Maryland that the stock of an association represents its whole property, and where a tax is assessed upon the shares a separate tax upon the real or personal estate amounts to double taxation; and, therefore, where the organic laws of the State prohibit double taxation, such a tax upon the property of an association is void. *County Commissioners v. Farmers and Mechanics' National Bank*, 48 Md., 117; *National State Bank v. Young*, 25 Iowa, 311, wherein it was held that the State could tax only the shares *eo nomine* and the real estate.
13. The surplus fund of a national banking association is not excluded in the valuation of its shares for taxation. *Stafford National Bank v. Dover*, 59 N. H., 316.
14. Where shares of stock are assessed at their actual cash value, without any deduction for the real estate owned by the association, the real estate should not be taxed *eo nomine*. *Commissioners of Rice County v. Citizens' National Bank of Faribault*, 23 Minn., 280.
15. Real estate owned by a bank constitutes part of its assets, within the meaning of Code of Mississippi providing that banks shall pay a privilege tax, whose amount varies with their "capital stock or assets," in lieu of all other taxes. *Vicksburg Bank v. Worrell*, 7 So., 219.
16. The State can not tax the circulating notes of national banking associations. *Horne v. Greene*, 25 Miss., 452; *contra*. *Board of Commissioners v. Elston*, 32 Ind., 27; *Ruffin v. Board of Commissioners*, 69 N. C., 498; *Lily v. The Commissioners*, 69 N. C., 300.
17. Where the State banks are taxed upon the capital, no tax can be imposed upon the shares of national banking associations; for, as the capital of the State banks may consist of the bonds of the United States, which are exempt from State taxation, a tax on capital is not equivalent to a tax on shares. *Van Allen v. The Assessors*, 3 Wall., 573; *Bradley v. The People*, 4 Wall., 459.
18. But though the tax upon the State banks is not *eo nomine* a tax on shares, yet if it is equivalent to such a tax the shares in the national banking associations located in that State may be taxed. *Frazer v. Seibern*, 16 Ohio St., 614; *Van Slyke v. State*, 2 Wis., 655; *Boynoll v. State*, 25 Wis., 112.
19. Where by local legislation different rates are prescribed for different classes of moneyed capital, the rate imposed upon shares of national banks should approximate as closely as may be the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. *City National Bank v. Paducah*, 5 Cent. L. J., 347; 1 N. B. C., 300.
20. Congress meant no more than to require of the States, as a condition to the exercise of the power to tax the shares in national banks, that they should, as far as they had the capacity, tax in like manner the shares of banks of issue of their own creation. *Lionberger v. Rouse*, 9 Wall., 468.
21. Therefore, where a State has previously contracted with the banks which it has chartered that they shall not be taxed above a certain rate, a tax upon national-bank shares at a greater rate is not invalid, if this rate is not greater than that assessed upon all the moneyed capital within the State, except that of the State banks. *Ib.*
22. Any system of assessment of taxes which exacts from the owner of the shares of a national banking association a larger sum in proportion to the actual value of those shares than it does from other moneyed capital, valued in like manner, taxes the shares at a greater rate, notwithstanding that the percentage of tax on the valuation is the same as that applied to other moneyed capital. *Pelton v. Commercial National Bank*, 101 U. S., 143.
23. Where shares in national banking associations are purposely valued proportionately higher than the other moneyed capital in the State, the assessment is void. *Ib.*

## TAXATION—Continued.

24. And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. *Ib.*
25. In estimating the value of the shares for the purpose of taxation, reference may be had to all the property and values of the bank. *St. Louis National Bank v. Papin, 3 Cent. L. J., 669; 1 N. B. C., 326.*
26. If no excessive valuation is complained of, and a correct result is arrived at, equity will not restrain the collection of a tax because the method of computation was erroneous. *Ib.*
27. Merely a partial exemption of other moneyed capital will not invalidate a tax upon shares in national banking associations. *Ib.*
28. Under the statute of New York, shares in national banking associations should be taxed at their real or market value. *People v. The Commissioners of Taxes and Assessments, 94 U. S., 415.*
29. A State statute creating a system of taxation of banks which does not discriminate against national banks is not unconstitutional. *Davenport Bank v. Davenport, 123 U. S., 83.*
30. Section 5219, Rev. St., does not require perfect equality between State and national banks, but only a system of taxation which shall work no discrimination between them. *Ib.*
31. The intention of Congress was that the rate of taxation of the shares should be the same as, or no greater than, the tax upon the moneyed capital of the individual citizen which is *subject and liable to taxation.* *People v. The Commissioners, 4 Wall., 244.*
32. The fact that by the statutes creating them, which statutes were passed prior to the national banking law, State banks are entirely exempt from taxation will not render a tax upon the shares of national banking associations void. *City of Richmond v. Scott, 48 Ind., 568.*
33. And a State tax upon shares in national banking associations is not rendered invalid by an exemption of the shares of other corporations the capital of which consists of property required to be listed for taxation as such. *McFever v. Robinson, 53 Ala., 456.*
34. But though Congress did not contemplate that there should be an absolute equality (which in the nature of things is impossible), yet it did intend that there should be a substantial equality; and therefore if the exemptions in favor of other moneyed capital are so palpable as to show that there is a serious discrimination against capital invested in the shares of national banking associations, the tax will be declared unlawful. *Boyer v. Boyer, 113 U. S., 690.*
35. A State law which does not permit a deduction to be made from the assessed value of bank shares for all debts due by the holder thereof, while authorizing such a deduction to be made from the assessed value or moneyed capital otherwise invested, is void. *People ex rel. Williams v. Weaver, 100 U. S., 539, reversing S. C., 67 N. Y., 516, and overruling People v. Dolan, 36 N. Y., 59.*
36. In the assessment and taxation of shares of national-bank stock, the owners thereof, having no other credits or moneyed capital, are entitled to deduct their bona fide debts from the value of such shares of stock. *Wasson v. Bank, 8 N. E., 9%.*
37. Rev. St., sec. 5219, providing that shares of national-bank stock may be taxed as a part of the personality of the owner and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other "money capital" owned by citizens of the State, and that the shares of nonresidents shall only be taxed in the city wherein the bank is located, do not authorize the taxation of the stock of a bank *in solido* by the city in which it does business, but only the shares of individual owners residing in the city are taxable, and they must be taxed separately, in order that the owner may deduct from their value the amount of his personal indebtedness, where the State laws or municipal ordinances permit such deductions and require equality of taxation. *First National Bank of Richmond v. City of Richmond et al., 39 Fed. Rep., 309; Whitbeck v. Mercantile Bank, 127 U. S., 193.*
38. The main purpose of Congress in fixing limits to State taxation on investments in the shares of national banks was to render it impossible for the State in levying such a tax to create and foster an unequal and unfriendly competition by favoring institutions or individuals carrying on similar business and operations and investments of a like character; and the

## TAXATION—Continued.

- 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; *Newark Bank Co. v. Newark*, *Ib.*, 163; *Bank of Redemption v. Boston*, 135 *Ib.*, 60.
39. Although deposits in savings banks constitute moneyed capital in the hands of individuals within the terms of any definition which can be given of that phrase, yet they are not within the meaning of the act of Congress in such a sense as to require that, if they are exempted from taxation, shares of stock in national banks must thereby also be exempted from taxation; for it can not be supposed that savings banks come into any possible competition with national banks. *Ib.*
  40. The bonds of municipal corporations are not within the reason of the rule established by Congress for the taxation of national banks. *Central National Bank v. United States*, 137 U. S., 355.
  41. Under act Louisiana, 1888, sec. 27, relating to taxation of national-bank shares, making no deduction for that part of the bank's property entering into their value which consists of nontaxable State and national securities, which deduction may, under the act, be made by individuals, a tax on national-bank shares violates Rev. St., sec. 5219, prohibiting the assessment of such shares at a greater rate than moneyed capital in the hands of individual citizens; and it is immaterial that the same discrimination is made against other corporations. *Whitney National Bank v. Parker*, 41 *Fed. Rep.*, 403.
  42. The taxation of national-bank shares by the statute of Indiana without permitting the owner of them to deduct from their assessed value the amount of his bona fide indebtedness, as he may in the case of other investments of moneyed capital, is a discrimination forbidden by the act of Congress. *Britton v. Evansville National Bank*, 105 U. S., 322.
  43. Section 5219 prohibits an adverse discrimination by a local government in the valuation of national-bank stock for assessments as compared with an assessment by the same government for the same year of other moneyed capital invested so as to make a profit from the use thereof as money. *Puget Sound National Bank of Seattle v. King County et al.*, 57 *Fed. Rep.*, 433.
  44. The State has a right to resort to the bank as a garnishee for the collection of its claims against stockholders for taxes, and legislation may require assessment of stock to be made to the bank *in solido*. *First National Bank of Aberdeen v. Chehalis County et al.*, 32 *P.*, 1051.
  45. The nontaxation of credits of individuals, such as accounts, promissory notes, and mortgages, is not unlawful discrimination against national banks whose capital is taxed. *Ib.*
  46. A State tax upon shares is valid, though the tax is collected from the bank. *National Bank v. Commonwealth*, 9 *Wall.*, 353.
  47. And the State may require the banks to pay a tax rightfully laid upon the shares. *Ib.*
  48. And where the tax on shares is payable by the association the collection of the tax may be enforced by distraint of its property. *First National Bank v. Douglas County*, 3 *Dill*, 350.
  49. But where the tax laws of the State make the bank the *mere agent* for paying the tax on shares, and direct it to retain so much of the dividends as will answer that purpose, other agents being required to pay taxes for their principals only when they have under their control the property, money, or credit of such principals, the bank can not be made liable unless it has the control of the property, etc., of its shareholders, or has dividends in its possession or has failed to retain them. *Hershire v. First National Bank*, 35 *Iowa*, 272.
  50. Act Louisiana, 1888, sec. 27, providing that shares in banks shall be assessed to shareholders, but requiring the bank to pay taxes so assessed and authorizing it to collect the same from the shareholders, imposes a tax, not upon the bank, but upon its shares, as permitted by act of Congress providing that a State may determine the manner of taxing the shares of national banks located in the State. *Whitney National Bank v. Parker*, 41 *Fed. Rep.*, 403.

## TAXATION—Continued.

51. National banking associations can not be subjected to a license or privilege tax. *Mayor v. First National Bank of Macon, 59 Ga., 648.*
52. Municipal officers can not assess a tax upon the shares of national banking associations until authorized to do so by some law of the State. *Stetson v. City of Bangor, 56 Me., 274.*
53. The officers of a national banking association can not be compelled to exhibit to the taxing officers of a State the books of the association showing the deposits of its customers. *First National Bank of Youngstown v. Hughes, 2 N. B. C., 176.*
54. The tax imposed on State or national banks paying out the notes of individuals or State banks for circulation is constitutional. *Veazie Bank v. Fenno, 8 Wall., 533.*
55. Such a tax is not a direct tax within the meaning of the clause of the Constitution which declares that "direct taxes shall be apportioned among the several States according to their respective numbers." *Veazie Bank v. Fenno, and Merchants' National Bank of Little Rock v. United States, supra.*
56. Where the tax on shares is collected from the association it may bring a suit to enjoin the collection of an illegal tax. *Cummings v. National Bank, 101 U. S., 153; Pelton v. Commercial National Bank, 101 U. S., 143; Boyer v. Boyer, 113 U. S., 689.*
57. The imposition of a tax upon the shares of the bank according to the Louisiana statute, which requires the bank to pay the tax and then look to the dividends upon the shares and to the stockholders for reimbursement, is a tax upon the bank itself. *Citizens' Bank of Louisiana v. Board of Assessors, 54 Fed. Rep., 73.*
58. In 1856 the State of Tennessee granted to the Bank of Commerce a charter which provides that the bank "shall have a lien on the stock for debts due it by the stockholders, and shall pay to the State an annual tax of one-half of one per cent on each share of capital stock, which shall be in lieu of all other taxes." *Held*, that this charter exempts from taxation the property of the bank as well as the individual property of the shareholders in the corporate stock and its shares, and such construction is not affected by the fact that the United States Supreme Court decided that the charter tax was a tax on the shareholder only, and an exemption therefore of the shareholder, since such decision does not exclude from the exemption the corporation and its property. *State of Tennessee et al. v. Bank of Commerce et al., 53 Fed. Rep., 735.*
59. When the statute requires property to be assessed for taxation at its cash value, a bill to enjoin the collection of a tax solely on the ground that the property of other persons is assessed below its cash value can not be maintained by a person whose property is also assessed below that value. *Albuquerque National Bank v. Perea, 147 U. S., 87.*
60. Massachusetts laws for taxation of national banks do not deny them the equal protection of the laws guaranteed by the Constitution, nor impose an equal tax in violation of the constitution of that State. *Bank of Redemption v. Boston, 125 U. S., 60.*
61. If a bank by mistake declares a dividend or adds to its surplus when it is not in condition to do so, such dividend is subject to taxation and the mistake can not be corrected in action to recover the tax. *Central National Bank v. United States, 137 U. S., 355.*
62. P. was a resident in the city of New York and a stockholder in a national bank situated there. In 1881 his shares in the bank were assessed at a valuation of \$247,635. This valuation was entered by the tax commissioners in the annual Record of Valuations for 1881, a book which was kept open for public inspection from the second Monday of January, 1881, to May 1, 1881, and a public advertisement thereof was made. Before April, 1881, P. appeared before the commissioners and claimed a reduction, and they reduced the valuation to \$190,635. On May 1 the assessment rolls were prepared from that record, with the valuation of P.'s shares at the latter sum, and he was assessed at that valuation. The tax rolls were completed on this basis, and notice was given that they would be open for inspection. P.'s tax, upon the reduced valuation, was \$4,994.63. The tax rolls were confirmed, and due notice was given to all taxpayers that the taxes were due and payable. P. paid \$1,310 of this tax, but declined to pay the further sum of \$3,684.63. The collector of taxes thereupon proceeded against him in the court of common pleas

## TAXATION—Continued.

- for the city and county of New York, under c. 230 of the laws of New York of 1843, for the enforcement of the payment of the sum remaining due. He appeared and answered, and judgment was given against him, which judgment was affirmed by the court of appeals, and the case was remanded to the court of common pleas. A writ of error was sued out from this court to review that judgment. *Held*, (1) that this court was bound by the decision of the court of appeals as to P's failure to comply with the State statute in relation to the method of procedure, form of assessment, etc.; (2) that the assessment was not made in contravention of the Constitution or laws of the United States, and was, therefore, not void for that reason; (3) that the mode provided by the statute of New York for the collection of the tax was "due process of law," and did not deprive P. of the equal protection of the laws; but that it was a purely executive process to collect the tax after the liability of the party was finally fixed. When a law provides a mode for confirming or contesting an assessment for taxation, with appropriate notice to the person charged, the assessment can not be said to deprive the owner of his property without due process of law. Assessors should give all persons taxed an opportunity to be heard; but it is sufficient if the law provides for a board of revision authorized to hear complaints respecting the justice of the assessment, and prescribes the time during which, and the place where, such complaints may be made. *Palmer v. McMahon*, 133 *U. S. Reports*, 660.
63. The same power of taxation in respect to national banks exists in the Territories that does in the States. *Talbot v. Silverbow County*, 139 *U. S.*, 438.
64. The auditor of Cuyahoga County, Ohio, fixed the taxable value of shares in a national bank at 60 per cent of their true value in money, in accordance with the practice adopted for the valuation of other moneyed capital of individuals in the courts and State, and transmitted the same to the State board of equalization for incorporated banks. That board increased the valuation to 65 per cent, and this value, being certified back to the auditor, was placed by him on the tax list without a corresponding change being made in the valuation of other moneyed capital of individuals. *Held*, that this was such a discrimination as is forbidden by section 5219 of the Revised Statutes of the United States. The statutes of Ohio regulating assessments for taxation allow an owner of moneyed capital other than shares in a national bank to have a deduction equal to his *bona fide* indebtedness made from the amount of the assessment of the value of such moneyed capital; but they make no provision for a similar deduction from the assessed value of shares in a national bank, and provide no means by which such a deduction may be obtained. *Held*, (1) that the owners of such shares are entitled to have a deduction of their indebtedness made from its assessed value as in the case of other moneyed capital; and (2) that the right to it is not lost by not making a demand for it until the entire process of appraisal and equalization of the value of the shares for taxation is completed and the tax duplicate is delivered to the treasurer for collection. The laws of Ohio regulating the taxation of shares in national banks considered. *Whitebeck v. Mercantile National Bank of Cleveland*, 127 *U. S.*, 193.
65. Act of 1864, "to provide a national currency," etc., subjects shares of banks authorized by it to taxation by States, though part or whole of capital is invested in national securities exempt from State taxation, and is constitutional. *Van Allen v. Assessors*, 3 *Wall.*, 573.
66. New York act of 1865, subjecting shares of national banks to taxation, but not providing that the tax should not exceed rate imposed on State banks, is void, as there was no tax on shares of State banks—only on the capital. *Ib.*
67. Shares of stock in national banks are personal property, and the law creating them could give them a *citius* of their own, apart from owners, for purpose of taxation. This was done by act of 1864, sec. 41. *Tappan v. Merchants' National Bank*, 19 *Wall.*, 490.
68. State statutes taxing shares without permitting owner to deduct his indebtedness, as allowed to owners of other personal property, make a discrimination forbidden by acts of Congress. *Supervisors v. Stanley*, 105 *U. S.*, 305; *Evansville Bank v. Britton*, *Ib.*, 322.
69. State statute is not void which requires, for purposes of taxation, that the

## TAXATION—Continued.

- cashier of each national bank within the State transmits to clerks of several towns in State a true list of its stockholders residing there. *Waite v. Dowley*, 94 U. S., 527.
70. National-bank shares can not be subjected to State taxation where a large part relatively of other moneyed capital in hands of individual citizens in same taxing district is exempted. *Boyer v. Boyer*, 113 U. S., 689.
  71. Bank may on behalf of stockholders, maintain suit to enjoin collection of State tax unlawfully assessed on shares. *Hills v. Exchange Bank*, 105 U. S., 319.
  72. Act of 1866, taxing every national bank or State bank on the amount of State-bank notes paid out, is the proper restraint on the circulation of such notes. *Veazie Bank v. Fenno*, 8 Wall., 533.
  73. A national bank located in New Jersey, for the convenience of persons in Philadelphia, kept a clerk in that city who received deposits. Held, that the bank did not become located in Philadelphia, so as to be liable to taxation. *National State Bank of Camden v. Pierce*, 18 Albany Law Journal, 16; 2 N. B. C., 177.
  74. The act of Congress of June, 1864, in relation to the taxation of national banks, does not curtail State power as to the subject of taxation, or cut off the right to except certain kinds of property if a legislature chooses to do so. Its only object is to prevent unfriendly discrimination, against national banks. *Adams v. Mayor, etc., of Nashville*, 95 U. S., 19; 1 N. B., C., 148.
  75. Section 1003 of chapter 53 of the fifth division of the revised statutes of Montana Territory, as amended by the act of February 22, 1881, Laws of 1881, page 67, is not in conflict with Rev. St., sec. 5219. *Ib.*
  76. Under the general Territorial system, as expressed in the various organic acts, the power of taxation is absolute, save as restricted by the Constitution or Congressional enactments. *Ib.*
  77. A city has no power to exact a license fee from a national bank. *City of Carthage v. First National Bank of Carthage*, 2 N. B. C., 279; 71 Mo., 508.
  78. It is no ground for annulling an assessment on shares of bank stock under acts 1890, No. 106, sec. 27, that the list of shareholders appears in a different part of the assessment book from where the amount is noted. *Castles v. City of New Orleans*, 15 So., 199.
  79. Where the State board of tax commissioners raised the assessment on plaintiff's property without an appeal from the county board of review, the action was void and the collection of the tax on the increased value should be enjoined. *First National Bank v. Brodhecker*, 37 N. E., 340.
  80. While a State bank is changing to a national bank, and before the requirements of the State statute are fully complied with, it is subject to State taxation. *Commonwealth v. Manufacturers and Mechanics' Bank of Philadelphia*, 2 Pearson's Decisions, 386; 2 N. B. C., 459.
  81. National banks are not liable to a privilege tax imposed by city ordinance on occupation and business transactions, although "banks and banking" are in terms included. *National Bank of Chattanooga v. Mayor*, 8 Heiskell, 814; 1 N. B. C., 903.
  82. An assessment upon national-bank stocks is not violative of a constitutional provision declaring that taxation shall be equal and uniform, though in such assessment the owners of such stocks are denied the right to deduct from the value of such shares the amount of capital invested by the banks in United States bonds and legal-tender notes, and such a deduction is given to private bankers. *Adair, Tax Collector, v. Robinson et al.*, 25 S. W., 734.
  83. Nor is such an assessment for this reason in violation of the Federal statute. *Ib.*
  84. Two banks, against whose stock illegal taxes have alike been separately assessed, can not join in a suit to enjoin the collection. *Jones v. Rushville National Bank*, 37 N. E., 338; *Conzman v. First National Bank*, *Ib.*, 392.
  85. Act March 6, 1891, p. 199, sec. 114, empowers the county board of review to equalize valuations and correct lists, fixing true cash values, and, after notice, equalizing values. Section 125 allows appeals to the State board of tax commissioners, who shall have all the powers conferred on county boards of review. Held, that the State board has not original jurisdiction to fix assessments other than its express power over railroad property. *Ib.*

## TAXATION—Continued.

86. Banks may sue to enjoin collection of an illegal tax assessed against them on their stock. *Ib.*
87. Where the tax laws of a State deny to the holders of national-bank stock the right to deduct from the value of their shares their bona fide indebtedness, while conferring this right upon other moneyed capital, an assessment upon national-bank stock will be void. *Mercantile National Bank v. Shields, 59 Fed. Rep., 952.*
88. It is immaterial that such deductions are not allowed to the holder of stock in railroad, insurance, and manufacturing corporations, since such stock is not regarded as "moneyed capital." *Ib.*
89. Nonresident stockholders are entitled to the same deductions as resident stockholders. *Ib.*
90. The tax laws of Ohio do not authorize the deduction from the value of shares in a national bank, entered on the duplicate for taxation, of legal, bona fide debts owing by the holder of such shares of stock. *Niles v. Shaw, 50 Ohio St., 370; 34 N. E., 162.*
91. A tax levied on the property of a national bank subsequent to its insolvency is subordinate to the rights of a receiver appointed after such levy. *Woodward v. Ellsworth, 4 Colo., 580; 2 N. B. C., 216.*
92. No suit for the collection of a tax under State statutes imposed upon the shares of stock of a national bank can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston v. Beal, 51 Fed. Rep., 306.*
93. No suit can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared, under a statute which provides that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which for reimbursement shall have a lien upon the shares and all the rights of the shareholders in the bank property. *City of Boston v. Beal, 55 Fed. Rep., 26.*
94. The personal assets and personal property of an insolvent national bank in the hands of a receiver appointed by the Comptroller of the Currency, in accordance with the provision of sec. 5234, Rev. St., are exempt from taxation under State laws. *Rosenblatt v. Johnston, 104 U. S., 462; 3 N. B. C., 32.*
95. The following act of Congress relative to the taxation of currency was approved August 13, 1894:  
*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That circulating notes of national banking associations and United States legal-tender notes and other notes and certificates of the United States, payable on demand and circulating or intended to circulate as currency, and gold, silver, or other coin, shall be subject to taxation as money on hand or on deposit under the laws of any State or Territory: Provided, That any such taxation shall be exercised in the same manner and at the same rate that any such State or Territory shall tax money or currency circulating as money within its jurisdiction.*
- SEC. 2. That the provisions of this act shall not be deemed or held to change existing laws in respect of the taxation of national banking associations.
96. The formal acceptance of the provisions of the Hewitt bill (Gen. St., chap. 92, art. 2), fixing a certain tax on bank stock and surplus, and exempting from further taxation those banks which should comply with the requirements of the act, constituted a contract, the consideration for which was the surrender by certain State banks, chartered prior to 1856, of their contract rights to pay a less tax, and the surrender by national banks of their exemption from taxation on Federal securities, thereby equalizing the taxation on all banks, and the adoption of a new constitution providing (sections 174, 175) that corporate property should be taxed according to its value, and that the power to do so should not be suspended by any contract to which the Commonwealth shall be a party, as well as subsequent legislation (St., c. 103, subd. 2) imposing additional taxation, was, as to said banks, in conflict with Const. U. S., Art. I, sec. 10, prohibiting

## TAXATION—Continued.

- any State from passing a law impairing the obligation of contracts, and with the similar provision in the State constitution; therefore Gen. St., c. 68, sec. 8, which was incorporated in said Hewitt bill, providing that charters thereafter granted should be within the control of the legislature, but that no amendment or repeal should impair rights previously vested, did not apply after the provisions of said bill were accepted. Lewis, Paynter, and Guffy, J.J., dissenting. *Commonwealth v. Farmers' Bank (Ky.)*, S. W., 1013; *Farmers' Bank v. Board of Councilmen of City of Frankfort*, *ib.*; *Same v. Franklin County*, *ib.*; *Bank of Kentucky v. Armstrong*, *ib.*; *Same v. Board of Councilmen of City of Frankfort*, *ib.*; *Commonwealth v. Bank of Kentucky*, *ib.*; *Same v. Deposit Bank*, *ib.*; *Deposit Bank v. Franklin County*, *ib.*; *Commonwealth v. Frankfort National Bank*, *ib.*; *Same v. State National Bank*, *ib.*; *Third National Bank v. City of Louisville*, *ib.*; *Louisville Banking Company v. Same*, *ib.*; *City of Louisville v. Bank of Kentucky*, *ib.*; *Northern Bank v. Bourbon County*, *ib.*; *City of Covington v. First National Bank*, *ib.*; *Same v. German National Bank*, *ib.*; *Farmers' Bank v. City of Henderson*, *ib.*
97. A case of discrimination against national banks, within the purview of section 5219, Rev. St. U. S., arises only when the moneyed capital employed in the hands of individual owners in carrying on operations of the same character as those by national banks is some considerable amount and is exempt by operation of law or by the willful act of the assessors. *Washington National Bank v. King County (Wash.)*, 38 P., 219; *Commercial National Bank v. Same*, *ib.*; *Washington National Bank v. City of Seattle*, *ib.*; *Commercial National Bank v. Same*, *ib.*; *First National Bank v. Same*, *ib.*; *Boston National Bank v. Same*, *ib.*; *National Bank of Commerce v. Same*, *ib.*; *Puget Sound National Bank v. Same*, *ib.*; *Seattle National Bank v. Same*, *ib.*
98. Rev. St., 1891, secs. 6357, 6358, provide that certain corporations organized under the State laws shall list their stock, and direct the auditor to lay such list before the board of equalization for original valuation. Held, that these provisions do not apply to national banks. *Eaton v. Union County National Bank (Ind.)*, 40 N. E., 693.
99. Under tax law, 1891 (Rev. St., 1894, sec. 8469), national banks are not required to make the statements therein provided for as a basis for valuation. *Ib.*
100. Act of June 8, 1891 (P. L., 240), providing that banks paying a certain rate on their shares of capital stock into the State treasury shall be exempt from local taxation, and that banks failing to do so shall be assessed both locally and by the State, at a lower and uniform rate upon the appraised value of their shares, is not repugnant to Const., Art. IX, sec. 1, which provides that all taxes shall be uniform on the same class of subjects within the territorial limits of the authority levying the tax. *Commonwealth v. Merchants and Manufacturers' National Bank (Pa.)*, 31 Atl. Rep., 1065.
101. Where the assessor made an unauthorized assessment of the shares of bank stock to the bank, and the bank did not ask the board of equalization to correct such erroneous assessment, it could not enjoin the collection of the taxes, in the absence of a valid excuse for its failure to apply to such board. *First National Bank v. Bailey (Mont.)*, 39 P., 83.
102. Where bank stock is erroneously assessed to the bank instead of the stockholders the board of equalization may correct the assessment. *Ib.*
103. A bank is not estopped from denying liability to pay a tax levied on its capital stock as the personal property of the bank by the fact that for several years it had paid taxes so levied. *Farmers and Traders' National Bank v. Hoffman (Iowa)*, 61 N. W., 418.
104. Under Code, section 819, providing for the taxation of shares of bank stock, and requiring the officers to furnish the assessors "the name of each person owning shares, and the amount owned by each," an assessment on the capital stock as the personal property of the bank, without mention of the shareholders, is void. *Ib.*
105. Under Code, section 819, providing that banks shall be liable for the tax on shares of capital stock as the agent of the shareholders, and that they "shall retain so much of any dividend belonging to any shareholder as shall be necessary to pay any taxes levied on his shares," a bank is not liable unless it has money or property belonging to the delinquent shareholder. *Ib.*

## TAXATION—Continued.

106. Evidence that a bank had not declared a dividend for a year previous to the levy of an assessment on its capital stock, and that the surplus which it reported after the assessment was made was worthless, by reason of the shrinkage of the securities composing it, will sustain a finding that, after the assessment, the bank had no money of the shareholder with which to pay the tax. *Ib.*
107. The mere fact that a State statute permits some debts to be deducted from some moneyed capital for the purpose of assessment for taxation, but not from that which is invested in the shares of national banks, does not show a violation of Rev. St., section 5219, forbidding State taxation of national-bank shares to be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens, there being nothing to show that the amount of moneyed capital in the State from which debts may be deducted, as compared with the moneyed capital invested in national-bank shares, was so large and substantial as to amount to an illegal discrimination against national-bank shareholders. *First National Bank v. Ayers, 16 S. Ct., 412.*
108. The single fact that the statutes of Kansas regulating the assessment and taxation of shares in national banks permit some debts to be deducted from some moneyed capital, but not from that which is invested in the shares of national banks, is not sufficient to show that the amount of moneyed capital in the State of Kansas from which debts may be deducted as compared with the moneyed capital invested in shares of national banks, is so large and substantial as to amount to an illegal discrimination against national-bank shareholders in violation of the provisions of Rev. Stat., sec. 5219. *First National Bank of Garnett v. Ayers, 660 Fed. Rep., 160.*
109. Under Rev. St. U. S., § 5219, which authorizes the taxation of national-bank shares to the owner or holder, but which empowers the legislature of each State to determine the manner and place of taxing such shares, the State has a right to resort to the bank as a garnishee for the collection of its claims against the stockholders for taxes, and the legislature may require the assessment of the stock to be made to the bank *in solido*. *First National Bank v. Chehalis County (Wash.), 32 P., 1051.*
110. Rev. St. U. S., § 5219, which prohibits the legislature of each State from taxing national-bank stock at a greater rate than assessed upon the "moneyed capital" in the hands of individual citizens of the State, is intended merely to prevent moneyed capital invested in national banks from being placed at a disadvantage as compared with moneyed capital in the hands of citizens of the State, used for practically an identical purpose with that invested in the stock of national banks; and the non-taxation of credits owing to individual citizens, such as accounts, promissory notes, and mortgages, is not an unlawful discrimination against national banks whose capital is taxed. *Ib.*
111. The collection of taxes which plaintiff ought to pay will not be restrained for mere irregularities by the taxing officers. *Dutton v. Citizens' National Bank (Kans.), 36 P., 719; Same v. First National Bank, ib., 724; First National Bank v. Ayres, ib.*
112. Where there is no means of recovering back from the State taxes illegally assessed and paid into the treasury, a court of equity will enjoin their collection; and when both State and county taxes are included in one warrant, and are for a common reason illegal, the court will at the same time determine the validity of both the State and county taxes. *First National Bank of Omaha v. County of Douglas, 1 N. B. C., 267.*
113. State authorities will be enjoined from collecting a tax on the capital stock of a national bank invested in United States securities. *Ib.*
114. The statute of Wisconsin made taxes assessed on shares of stock in national banks a lien on such stock. The defendant sold to plaintiff shares of stock in a national bank, upon which was an unpaid tax. Defendant gave plaintiff a written statement purporting to contain all facts affecting the value of the stock, but in which the tax was not mentioned. The tax was paid by the bank. *Held*, that plaintiff could recover damages of the defendant to the amount of the tax. *Simmons v. Aldrich, 41 Wisconsin, 240.*
115. A State statute provided that "the stockholders of every national bank located in this State, or of any bank incorporated under the laws of the State, shall be assessed and taxed on the value of their shares of stock

## TAXATION—Continued.

- therein, subject to the restriction that taxation of such shares shall not be at a greater rate than is assessed upon any other moneyed capital in the hands of individual citizens of this State in the county or precinct where such bank is located. The taxes against such shares shall be levied against the holder of the same, and shall be paid by the bank." *Held*, that a tax so imposed on the shares of a national bank was valid, and that payment thereof could be enforced by distraint of the property of the bank. *First National Bank v. Douglas County*, 3 Dillon, 330.
116. Under a State constitution requiring all property not specifically exempt to be taxed, State assessors must tax the shares of national-bank stock belonging to nonresidents of the State in the city or town where the bank is located, although there is no State statute expressly directing such taxation. *Kyle v. The Mayor, etc.*, 75 North Carolina, 445; 1 N. B. C., 808.
  117. A collector of taxes has no authority to seize the property of a national bank to satisfy a tax assessed against a shareholder. *First National Bank v. Hershire*, 31 Iowa, 18; 1 N. B. C., 465.
  118. Under the statute of Iowa a national bank is not liable for the tax assessed against a shareholder unless it have in its possession dividends or property belonging to such shareholder. *Hershire v. The First National Bank*, 35 Iowa, 272; 1 N. B. C., 476.
  119. Under a statute requiring shares in national banks to be taxed at their actual value without reduction for real estate, the banking office and lot, owned and occupied as its place of business by a national bank created, is not liable to assessment and taxation as real estate eo nomine against the bank. *Board of County Commissioners of Rice County v. Citizens' National Bank of Faribault*, 22 Minnesota, 280; 1 N. B. C., 699.
  120. Municipal officers can not assess a tax on shares of stock of a national bank unless authorized by a law of the State. *Stetson v. City of Bangor*, 56 Maine, 274; 1 N. B. C., 520.
  121. A statute authorizing "the taxation of all shares in moneyed corporations," held sufficient authority to tax shares in national banks. *Ib.*
  122. A State statute prohibiting the establishment of banking companies in the State without authority of the legislature does not apply to national banks. *Ib.*
  123. A State bank was by its charter required to pay the State a tax or bonus on its capital paid in. A statute afterwards authorized State banks to reorganize as national banks, provided that all sums required by their charters to be paid to the State continued to be paid as theretofore. *Held*, that a State bank had the right to surrender its charter, and by so doing discharged itself from its obligation to pay the required bonus, and that the State could not require it, in reorganizing as a national bank, to pay any bonus. *State v. The National Bank of Baltimore*, 33 Maryland, 75; 1 N. B. C., 527.
  124. Congress has the constitutional right to establish national banks in any State and to provide that the shares of their capital stock shall be exempt from taxation by other States. *Flint v. Board of Aldermen of Boston*, 99 Massachusetts, 141; 1 N. B. C., 571.
  125. Under section 41 of the national banking act of 1864 it is unlawful for a State to impose a tax on shares owned by an inhabitant thereof in the capital stock of a national bank located in another State. *Ib.*
  126. A warrant for the collection of a tax assessed to the shareholders on shares of stock in a national bank directed the collector "to levy the same on the goods and chattels of such persons." *Held*, that the collector could not thereon seize the property of the bank to pay the tax. *First National Bank of Sandy Hill v. Fancher*, 48 New York, 524; 1 N. B. C., 697.
  127. The provision of the act of June 13, 1867, requiring the assessment of shares in banks to be made for the year 1867, with regard of the first day of July, 1867, instead of the first day of the preceding April, does not violate the principle of equality and uniformity established by the Constitution. *McVeagh v. City of Chicago et al.*, 49 Illinois, 318.
  128. But if, in making an assessment under that act, the valuation of the shares was determined on the first day of July, and the law required it should be determined as of the first day of April, it would be necessary for the owner of the shares, calling upon a court of equity for relief, to show that he was injured thereby; that by reason thereof the valuation put upon them on the first day of July was greater than they justly bore

## TAXATION—Continued.

- on the first day of April preceding, or that he was compelled to pay a double tax, first on the money listed for taxation on the first day of April, and again on the bank shares he purchased with this same money between that day and the first day of July. *Ib.*
129. Where a particular species of property has been omitted from taxation for a given year, the legislature has the power to pass a special law to cure the omission. *Ib.*
130. So the tax on national-bank shares, not having been equally assessed for the year 1867, by reason of the defective law under which it was attempted, the act of June of that year was designed to supply the omission, and there was no want of constitutional power to enact it. *Ib.*
131. In assessing the shares in national banks under State authority, it is not necessary that they shall be included in the personal property, so that upon aggregating the personal property, shares included, the taxable portion would be shown by what remained after the reduction for debts was made, as provided by the general revenue law. It is quite immaterial on what portion of the list these shares are found. *Ib.*
132. Under the act of 1867 a system of taxation for bank shares was designed, peculiar to itself and independent of the general revenue system of the State. The only deduction allowed by the act from the shares of each owner is a proportionate sum for the real estate in which a portion of the capital might be invested. No deduction for debts owing by the owner can be made from the valuation of his bank shares. *Ib.*
133. Nor is this discrimination in not allowing a deduction from the valuation of bank shares for debts owing by the owner, as is allowed to be made from the valuation of other personal property under the general revenue law of the State, contrary to the limitations imposed by the provisions of the forty-first section of the national banking act of June 3, 1864, which provides that shares in these banks shall not be taxed under State authority "at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such States." The "rate" of taxation is not affected by the different modes adopted to ascertain the taxable value of the various kinds of property. *Ib.*
134. Should a collector be compelled to sell the bank shares for the nonpayment of taxes, under the act of 1867, and the bank refuse to transfer them to the purchaser on the books of the bank, a court of chancery, on a bill filed for such purpose, would compel the transfer. *Ib.*
135. Or if the taxes upon such shares remain unpaid through the dividends, as provided by this bank, the State could by *mandamus* compel the officers of the bank to appropriate the dividends or such portions as might be necessary to pay the taxes. *Ib.*
136. No actual notice of the assessment of bank shares is required to be given to the owner, the act requiring only that notice shall be published in a newspaper a certain length of time. *Ib.*
137. By an act of the Indiana legislature passed in March, 1867, shares of the capital stock of national banks within the State were taxed for that year, and the cashier of each bank was required to represent each stockholder in listing and valuing his stock. *Held*, that the statute took effect from the 1st day of January, 1867, that it was a valid exercise of the taxing power, and that it did not conflict with the constitutional requirement of "a uniform and equal rate of assessment and taxation." *Whitney et al., appellants, v. Ragsdale, Treasurer, 33 Indiana, 107; 1 N. B. C., 429.*
138. The requirement of such act, that the stock shall be taxed at the place where the bank is located, is not invalid where the owner of the stock lives in another county or State. *Ib.*
139. Under a statute of Indiana, national-bank stock was not taxable for municipal purposes. *Held*, that a tax for school purposes or for a donation by a township to aid in building a railroad was not a tax for "municipal purposes," and therefore not within the restriction. *Root v. Erdelmeyer, 37 Indiana, 225; 1 N. B. C., 432.*
140. By general law of a State, shares of stock in national banks were to be taxed in the township where the bank was located, except that where a stockholder resided in another township in the same county, his shares were to be there taxed. A village charter authorized the taxation of "all property, real and personal, within the limits of said village." *Held*, not to authorize a tax on shares of stock in a national bank located in such

## TAXATION—Continued.

- village, owned by a resident of another township in the same county. *Howell v. The Village of Cassopolis, 35 Michigan, 471; 1 N. B. C., 627.*
141. A statute made it the duty of every shareholder in a national bank to give notice to the bank of his true residence each year, and, in case of neglect, made the shares taxable where the bank was located as well as where the shareholder resided. *Held*, that a shareholder was rightfully taxed upon his shares in the town where he resided although he had, through an honest mistake, notified the cashier that his residence was in another town. *Goldsbury v. Inhabitants of Warwick, 112 Massachusetts, 384; 1 N. B. C., 592.*
  142. A State statute providing that shares of stock in national banks shall be taxed in the county, town, or districts where such banks are situated, whether the shareholders reside in such county, town, or district or not, is valid. *First National Bank of Mendota v. Smith, 65 Illinois, 44; 1 N. B. C., 390.*
  143. Seemingly, that shares in national banks are in the nature of choses in action. They are mere demands for dividends as they become due. The certificates of stock are merely evidence of the holder's title to a given share in the property and franchises of the corporation of which he is a member. The bank is the trustee of the stockholders, who must come to its counter for their dividends and their share of assets on final liquidation, and no transfer of stock can be completed until shown upon the books of the bank. *Ib.*
  144. Assessors of taxes possess no authority except such as is conferred upon them by statute, and they must see to it that they are within the authority committed to them. *National Bank of Chemung v. Elmira, 53 New York, 49; 1 N. B. C., 715.*
  145. Assessors assessed a tax on the capital stock of a national bank, which was expressly prohibited by statute. The property of the bank was seized by the collector of taxes and sold to pay such tax, and the proceeds paid over to the municipal treasurer. *Held*, that the assessment was void; and that an action lay on behalf of the bank against the municipal corporation to recover the money. *Ib.*
  146. In assessing shares of stock in national banks in New York the assessors must determine the actual value of the shares, taking into consideration all the capital of the bank, whether surplus or in real estate or otherwise, and then deduct from such value such sum as represents the proportion which the assessed value of the real estate bears to the assessed value of the entire capital. *People ex rel. Tradesmen's National Bank v. Commissioners of Taxes and Assessments, 1 N. B. C., 752.*
  147. Thus the capital of a national bank was \$1,000,000, and was represented by 25,000 shares of \$40 each. The assessors assessed the shares at \$56 each, making in the aggregate \$1,400,000, and the real estate at \$200,000. *Held*, that they should deduct from the assessed value of each share \$8, being one-seventh, or the proportion which the real estate bore to the aggregate assessed value of the shares. *Ib.*
  148. State banks were exempt from taxation under a statute passed prior to the national banking act. *Held*, that shares in national banks could nevertheless be taxed. *City of Richmond v. Scott, 48 Indiana, 568; 1 N. B. C., 445.*
  149. A tax was levied on money belonging to plaintiff on the first day of January. In March he bought with this money shares in the stock of a national bank. *Held*, that the shares could be also assessed under a statute providing that persons should be assessed for bank stock held by them on April first. *Ib.*
  150. A State statute required the assessors of each city and town in which any shareholder in national banks resided to include such shares in the assessment of such person. The defendant resided in Boston, owned shares in several national banks there situated, and was there assessed on such shares. He refused to pay the tax on the ground that the State statute was in violation of the national banking act permitting States to tax shares of national banks "at the place where such bank is located and not elsewhere." *Held*, that as in this case the assessment was in conformity to the act of Congress the defendant had no cause for complaint and could not impeach the validity of the State statute. *Austin v. The Altermen, 7 Wall., 694; 1 N. B. C., 15.*
  151. By the statute of June, 1868, chapter 349, of Massachusetts, entitled "An

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- act concerning the taxing of bank shares," it was provided that the shares in national banks owned by nonresidents of the Commonwealth shall be assessed to the owners thereof in the cities or towns where the banks are located; that the rate of taxation shall be the same as on other moneyed capital; that the value of such shares shall be omitted from the valuation upon which the rate is to be based, and that the act shall "apply to taxes assessed and collected for the present year in the same manner and to the same effect as if it had been in force on the first day of May." *Held*, that the act was not unconstitutional, either as being in violation of the act of Congress of 1864, chapter 103, section 47, and 1868, chapter 7, or as levying a tax in a disproportional manner, or as being retrospective in its operation. *Providence Institution for Savings and Jewell v. City of Boston, 101 Massachusetts, 575; 1 N. B. C., 578.*
152. Bank stock should be assessed at its full and true value, and, therefore, where assessors assessed stock at its par value, when its actual or market value was in excess of the par value, *held*, error. *People ex rel. Williams v. Assessors of Albany, 5 Thompson & Cook, 155; 1 N. B. C., 776.*
153. The relators were owners of stock in the N. bank, which was assessed at par, but which was worth more than par in the market. The shares of the M. bank, located in the same city, were also assessed at par, although they were worth more than the shares in the N. bank. The relators demanded a reduction of the assessment on their stock, either by a direct order of the court or by reassessment, on the ground that their stock, being less valuable than that of the M. bank, was erroneously taxed at the same rate. *Held* (1) that the assessment was erroneous; (2) that, although the assessment on the shares of the relators would be increased on a reassessment of their property pursuant to the statute, yet, as their shares were worth less than those of the M. bank, the failure to tax the latter at their full value increased the ratio of taxation upon the shares of the relators, and thereby injured them; (3) that, as the return to the certiorari did not set forth the value of all the bank stock worth more than par in the city or ward, the court had not the facts from which to determine the real extent of the injury, and could not, therefore, direct a reduction of the assessment, and (4) that the court could not, under the circumstances, direct a reassessment. *Id.*
154. The shares of stock of a national bank were taxed at their full value, while other property was assessed at from thirty to forty per cent of its real value. *Held*, that the discrimination was illegal and unjust, and that the bank was a proper party to maintain a bill to restrain the collection of the tax beyond the proportion assessed on other property. *Merchants' National Bank of Toledo v. Cumming, 1 N. B. C., 926.*
155. The constitution of Ohio declares that "laws shall be passed taxing by a uniform rule all moneys, credits, investments in bonds, stocks, joint-stock companies, or otherwise; and also all the real and personal property, according to its true value in money." And the legislature has passed laws providing separate State boards of equalization for real estate, for railroad capital, and for bank shares, but there is no State board to equalize personal property, including all other moneyed capital. The equalizing process as to all other personal property and moneyed capital ceases with the county boards. Throughout a large part of the State of Ohio, including Lucas County, in which the plaintiff bank is located, perhaps all over the State, the officers charged with the valuation of property for purposes of taxation adopted a settled rule or system by which real estate was estimated at one-third of its true value, ordinary personal property about the same, and moneyed capital at six-tenths its true value. The State board of equalization of bank shares increased the valuation of these shares to their full value. This court holds: (1) That the act creating the board for equalizing bank shares is not void as a violation of the constitution of Ohio, because if the local assessors would discharge their duty by assessing *all property* at its actual cash value the operation of the equalizing board would work no inequality of taxation, and a law can not be held to be unconstitutional which in itself does not conflict with the constitution because of the injustice produced by its maladministration. (2) The rule of principal of unequal valuation of different classes of property for taxation, adopted by local

## TAXATION—Continued.

- boards of assessment, is in conflict with the constitution and works manifest injustice to the owners of bank shares. (3) When a rule or system of valuation for purposes of taxation is adopted by those whose duty it is to make the assessment which is intended to operate unequally, in violation of the fundamental principles of the constitution, and when this principle is applied not solely to one individual, but to a large class of individuals or corporations, equity may properly interfere to restrain the operation of the unconstitutional exercise of power. (4) The appropriate mode of relief in such cases is, upon payment of the amount of the tax which is equal to that assessed on other property, to enjoin the collection of the illegal excess. *Merchants' National Bank of Toledo v. Cumming*, 101 U. S., 153.
156. The statute of Illinois provided that the stockholders in banks, whether State or national, should be assessed on the value of their shares in the county, town, district, village, or city where the bank was located, whether such stockholder resided there or not, but not at a greater rate than was assessed on other moneyed capital where such bank was located; that each bank should keep a list of the names, residences, and number of shares of each shareholder, which should be open to the inspection of the revenue officers; that the assessors should ascertain and report to the county clerk a correct list of the names and residences of all stockholders, with the number and assessed value of their shares; that the county clerk should enter the assessed valuation of such shares in the tax list and compute and extend the taxes thereon; that such tax should be a lien on the shares, and that the bank officers should retain the dividends on such stock until the tax was paid. *Held*, constitutional. *Nickerson v. Kimball*, 1 N. B. C., 409.
157. Under the statutes of Illinois anyone may complain to the board of equalization that another is assessed too low, but such complaint is not to be acted upon until the person so assessed or his agent has been notified of such complaint, if a resident of the county, and no error or informality in the proceedings of any of the officers connected with the assessment, levying or collecting of the taxes, not affecting the substantial justice of the tax itself, shall vitiate, or in any manner affect, the tax or the assessment thereof. *Held*, (1) that notice of the complaint to the person assessed was not essential to give the board jurisdiction; (2) that the bank was the agent of the shareholders, and service of notice on the officers of the bank was sufficient; (3) that the complaint need not specify each person claimed to be assessed too low, but a description of them as "shareholders in" a particular bank was sufficient. *Ib.*
158. A national bank alleged that it had been assessed on both its shares of stock and its real estate, and that the value of the real estate was not deducted from the gross value of the stock. It appeared that the aggregate assessed valuation of both the stock and the real estate was less than half their real value. *Held*, that the bank had no cause to complain. *Ib.*
159. Section 19 of the act of February 8, 1875, which provides "that every person, firm, association, other than national-bank associations, and every corporation, State bank, or State banking association, shall pay a tax of 10 per centum on the amount of their own notes used for circulation and paid out by them" must be construed as limited in its effect to notes payable in money; otherwise all sorts of negotiable paper, such as "grain receipts," fare tickets, and the like, might be subject to the same taxation. *In re Aldrich and others*, 16 Fed. Rep., 369.
160. Section 5172 of the Revised Statutes provides how the notes contemplated by the national-bank act shall be printed and what they shall contain. No provision is made for a note for less than one dollar. A note for a fractional sum is not only unknown to the law, but its issue is unlawful. Section 3583. The Supreme Court, by deciding that an obligation "payable in goods" was not illegal, has left the inference to follow almost necessarily that it was not such a note as was contemplated by the statute, and therefore not taxable. *Ib.*
161. An act of the legislature of the State of New York, passed April 23, 1866, provided in substance that a bank shareholder who had been assessed upon the value of his shares was not entitled to any deduction on account of his debts, although the general laws of the State provided that in the assessment of personal property a deduction should be made for the debts owing by the person so assessed. *Held*, that such provision of the

## TAXATION—Continued.

- act of 1866, so far as it related to the shares of a national-banking association, violated the restriction contained in section 5219, R. S., which provided that the taxation of such shares should not be at a greater rate than was assessed on other moneyed capital in the hands of individual citizens of the State. *National Albany Exchange Bank v. Hills et al.*, 5 Fed. Rep., 248.
162. A national bank may be compelled to disclose the names of its depositors and the amounts of their deposits under the compulsory process of a State court, in order to ascertain whether any money deposited therein, subject to taxation within the county, has not been duly returned for that purpose by the owners. *First National Bank of Youngstown v. Hughes and another*, 6 Fed. Rep., 737.
163. A Federal court can not, in such case, stay the proceedings in the State court by writ of injunction. *Ib.*
164. The exemption from taxation of the shares of various corporations under the provisions of a State statute does not exempt "moneyed capital in the hands of individual citizens," within the meaning of section 5219 of the Revised Statutes, relating to the taxation of national-bank shares. *First National Bank of Utica v. Waters and another*, 7 Fed. Rep., 152.
165. The omission of a city clerk to extend upon the assessment roll the amount to be paid by each shareholder until after such roll has been delivered to the city treasurer does not render the taxation of such shares void. *Ib.*
166. In such case, therefore, the tax collector is protected by his warrant, when both such warrant and assessment were apparently regular when they came to his hands. *Ib.*
167. The provision of section 3649 of the California Political Code, as amended March 22, 1869, so far as it applies to national banks, is in violation of section 5219, U. S. Rev. Stat., forbidding the taxation of national-bank shares at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of the State. *Miller v. Heilbron*, 53 Cal., 133; 3 N. B. C., 330.
168. Where part of the capital of a national bank is invested in a building used for banking purposes, and the bank pays into the State tax prescribed upon the par value of all its shares, the building can not be taxed for county purposes, although the cashier occupies a part of it as a residence. *County of Lancaster v. Lancaster County National Bank*, 7 Weekly Notes of Cases, 29; 2 N. B. C., 415.
169. The restriction upon the power of a State to tax the shares of any national bank within its borders "at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State" (Rev. St., sec. 5219) is intended to secure equality of valuation in the assessment of the stock, as well as equality in the rate of the tax after the assessment has been made. *Albany City National Bank v. Maher, Receiver, etc.*, 6 Fed. Rep., 417.
170. An act for the taxation of corporations generally does not exempt individuals from assessment or taxation upon their personal property or moneyed capital invested in the shares of such corporations. *Ib.*
171. Therefore the imposition of a higher assessment and heavier tax upon the shares of a national bank than those imposed upon the capital stock and personal property of other corporations within the State does not contravene section 5219 of the Revised Statutes. *Ib.*
172. In such case, however, the failure of the assessors to place the names of the shareholders upon the assessment roll, in accordance with the requirement of the State statute, renders such tax illegal and void, although a separate list, with the knowledge of the shareholders, was kept by such assessors showing the names of all such shareholders, with the number of shares held by each, and the assessable value of all such shares. *Ib.*
173. The collection of such tax will not, however, be enjoined upon the application of a shareholder upon the mere ground of such illegality. *Ib.*
174. In order to prevent a multiplicity of suits, however, the collection of such tax will be enjoined upon the application of the bank, where the latter is required by the statute under which the assessment was made to retain so much of any dividend or dividends belonging to such shareholders as shall be necessary to pay any taxes assessed in pursuance of the act. *Ib.*
175. A State may tax the real property or the capital stock of a national bank,

## TAXATION—Continued.

- but not both. *County Commissioners of Frederick County v. Farmers and Mechanics' National Bank of Frederick, 48 Md., 117; 2 N. B. C., 252.*
176. In the assessment and taxation of shares of national-bank stock, the owners thereof, having no other credits or moneyed capital, are entitled to deduct their bona fide debts from the value of such shares of stock. *Bressler v. Wayne County, 25 Nebr., 468; 3 N. B. C., 564.*
177. A court of equity will not enjoin the collection of a local tax upon national-bank shares on the ground that the assessment is partial, unequal, and unjust, as compared with that upon other property, there being no offer to pay any tax, and the effect of an injunction being to declare the whole tax of a State for the year void. *German National Bank of Chicago v. Kimball, 103 U. S., 732; 3 N. B. C., 9.*
178. Section 7 of chapter 302 of the laws of 1859, requiring the deputy tax commissioners to personally examine "each and every house, building lot, pier, and other accessible property," and furnish the commissioners of taxes a detailed statement of the same, etc., as such commissioners may require, etc., refers only to real property. *In re McMahon v. Palmer, 102 N. Y., 176; 3 N. B. C., 636.*
179. The oath required by the act to be made by the deputy to the statement returned to the commissioners may be taken at any time after examination of the property and before the filing of the statement on the second Monday of January thereafter. *Ib.*
180. The entry of assessments for national-bank shares upon a list or book separate from other assessments for personal property against individuals in the city of New York does not render the assessment void, and does not violate section 5219, U. S. R. S. *Ib.*
181. The assessment and collection of taxes constitute due process of law within the meaning of the Constitution. *Ib.*
182. Shares of national banks in the Territories are taxable like other personalty. *Commissioners of Silver Bow County v. Davis, 6 Mont., 306; 3 N. B. C., 546.*
183. In Minnesota stocks or shares in any bank or company are taxable except where the entire capital stock is invested in property assessable in the Territory; in Bow County mining claims not patented were not taxed, and when patented were assessed at \$5 an acre; the entire capital of a large number of mining companies were assessable, and part of their property was mining claims; defendant's shares of bank stock were assessed at the market value. *Held*, that there was no discrimination. *Ib.*
184. Assessment of taxes against national-bank stock must be made against the shareholders personally, and the refusal of the officers of the bank to furnish the assessor with a list of shareholders does not justify making the assessment and enforcing the tax against the property of the bank. *City of Springfield v. First National Bank of Springfield, 87 Mo., 441; 3 N. B. C., 524.*
185. A county assessor assessed the stock of all the banks in the county, both State and national, at the par value. The actual value of the shares of the National Albany Exchange Bank was from twenty-five to thirty per cent above par. The actual value of the shares of all the banks in the county, with one exception, was above par from ten to over one hundred per cent. In a suit by a shareholder of said national bank to recover the amount paid upon his stock on the ground of discrimination, *held*, that the discrimination not being designed by the assessor, the assessment was valid. *Williams v. Board of Supervisors of the County of Albany, 122 U. S., 154; 3 N. B. C., 278.*
186. Where the assessors are required by statute to complete the assessment roll by a certain date, and to make oath to it in a prescribed form, and these requirements are necessary to enable notices to be published specifying a time when they would meet to review the assessments on the application of any person aggrieved, the noncompletion of the assessment roll by the specified date, and departure from the prescribed form of oath, may be cured by remedial statute subsequently enacted, providing the right of the taxpayers aggrieved by the assessment to have their objections passed upon is saved. *Ib.*
187. Laws of New York, April 23, 1866, chap. 761, providing for the taxation of shares of stock in national banks, is in conflict with the act of Congress (R. S., sec. 5219) prohibiting such taxation at a greater rate than

## TAXATION--Continued.

- is imposed by the State upon other moneyed capital in the hands of individual citizens of such State, in so far as it does not permit a stockholder of a national bank to deduct the amount of his just debts from the assessed value of his stock; but such assessment is not, therefore, invalid unless the stockholder has shown the assessors what his just debts are, and has taken the requisite steps to have his assessment made out in accordance therewith. *Stanley v. Board of Supervisors of the County of Albany*, 121 U. S., 537; 3 N. B. C., 268.
188. The rule adopted by the board of assessors of the city of Albany, to assess all shares of stock in State and national banks in the city of Albany at par, without regard to their actual or market value, but making the requisite reduction for real estate owned by the banks, is not in conflict with the national-bank act. *Ib.*
  189. Excessive assessments should be corrected by the statutory course or by injunction. *Ib.*
  190. Where a case is tried by the circuit court of the United States without a jury, the findings of the court upon questions of fact are not reviewable in the Supreme Court on a writ of error. *Ib.*
  191. An assessment of tax on the stock of a national bank in New Jersey, owned by a stockholder residing in the city where the bank is located, can not be sustained by the presumption that the stockholder resided in the ward in which the bank was located, but the assessment must be made against the stockholder. *State, North Ward National Bank, pros., v. Newark*, 11 Vroom, 559; 2 N. B. C., 290.
  192. Action to recover taxes. The defendant was a State bank, with a capital of \$1,000,000. It was possessed of less than \$200,000 worth of real estate. The plaintiff city assessed it, in addition to its real estate, for the sum of \$700,000 as its capital or money at interest. The bank refused to pay the tax on the ground that its capital not invested in real estate consisted of United States legal-tender notes, not taxable. *Held*, that the tax was lawfully levied. *New Orleans Canal and Banking Company v. City of New Orleans*, 99 Otto, 97; 2 N. B. C., 22.
  193. A tax levied on the property of a national bank subsequent to its insolvency is subordinate to the rights of a receiver appointed after such levy. *Woodward v. Ellsworth*, 4 Colo., 589; 2 N. B. C., 216.
  194. The provision of section 3413 of the national-bank act that "every national-banking association, State bank or banker, or association shall pay a tax of ten per centum on the amount of notes of any town, city, or municipal corporation paid out by them," is constitutional even where its effect is to tax an instrumentality of a State. *Merchants' National Bank of Little Rock v. United States*, 101 U. S., 1; 2 N. B. C., 100.
  195. A State statute, independent of and designed as a substitute for all other provisions for taxation, which permits any debtor assessed upon personal property to deduct the amount of his debts from the valuation of all his personal property, including money capital, except bank shares, is wholly unconstitutional and invalid as to national-bank shares, and affords no authority for making any assessment upon such shares; and an injunction to restrain the enforcement of such tax will issue at the suit of a bank the shares of whose capital are thus illegally assessed against the shareholders. *National Albany Exchange Bank v. Hills*, 2 N. B. C., 456.
  196. The assessment by a municipal corporation of a tax upon the shares of a national bank in gross or upon its capital stock is void, but the remedy is at law and not by injunction, although the municipal corporation is insolvent. *National Commercial Bank of Mobile v. Mayor, etc., of Mobile*, 67 Ala., 284; 2 N. B. C., 440.
  197. A statute empowering the authorities of a town to impose the same taxes for municipal purposes upon nonresidents pursuing their ordinary avocations within the corporate limits as upon the inhabitants, with a proviso that nonresidents so taxed shall have the right to vote at municipal elections, is not abrogated by a change in the State constitution which deprives the nonresident taxpayer of his vote and authorizes a tax upon the shares in a national bank located in the town and held by one who conducts his ordinary business therein, but whose residence is in the county outside the corporate limits. *Moore v. Mayor and Commissioners of Fayetteville*, 80 N. C., 154; *Am. Rep.*, 75; 2 N. B. C., 350.
  198. National-bank shares owned by residents may be assessed at their resi-

## TAXATION—Continued.

- dence or at the location of the bank, as the State legislature may direct, and a State law directing the assessment where the person required to list them resides is valid. *Baie v. Commissioners of Fayetteville, 75 N. C., 267; 2 N. B. C., 343.*
199. An assessment upon the capital stock of a national bank in gross is invalid, and a provision that the same "shall be paid by each such association for the shareholders thereof," when dependent upon such invalid provision, and incapable of independent enforcement, is also inoperative, and imposes no duty on the bank to pay such tax. *Sumter County v. National Bank of Gainesville, 62 Ala., 464; 2 N. B. C., 449.*
200. The provision of the national-bank act that national banks and State banks, bankers, and associations shall be taxed on the amount of town, city, or municipal corporation notes paid out by them is constitutional. *National Bank v. United States, 101 U. S., 1; 2 N. B. C., 439.*
201. The revenue act of North Carolina (act 1885, chap. 177, sec. 12) enumerates what shall be deemed "solvent credits," and provides that the party taxed "may deduct from the amount of solvent credits owing to him the amount of collectible debts owing by him as principal debtor." *Held*, that the holder of stock of a national bank located in said State was entitled to deduct his indebtedness from the valuation of his shares of said stock, although national-bank stock was not included in the statute enumeration of "solvent credits." *McAden v. Commissioners of Mecklenburg County, 97 N. C., 355; 3 N. B. C., 694.*
202. Under Pub. Stat. Mass., chap. 13, sec. 8, which provides that all bank shares shall be assessed at their cash value, and at no greater rate than other moneyed capital in the hands of citizens, taxes are not invalid, either under Stat. Mass. or U. S. R. S., section 5219, because the tax on savings banks is based on the amount of their deposits, excepting deposits invested in loans secured on taxable real estate. *National Bank of Redemption v. City of Boston, 125 U. S., 60; 3 N. B. C., 300.*
203. A tax levied under Pub. Stat. Mass., chap. 13, sec. 8, is not "at a greater rate than other moneyed capital in the hands of citizens" because disproportionate and unequal to the tax imposed under Pub. Stat. Mass., chap. 13, relative to the taxation of the corporate franchise of corporations, excepting banks; on life insurance companies, based on the number of policies; on trust and like companies, based on the amount of deposits, and on telephone companies, based on the number of telephones used. *Ib.*
204. Under U. S. R. S., section 5219, which provides that all the shares of any banking association may be included in the valuation of the personal property of the owner or holder in the State within which the association is located, but that each State may determine the manner of taxing the shares of national banks, a State may tax the shares of a national bank owned by another national bank. *Ib.*
205. The Montana statute (Pol. Code, § 3692) provides for assessing shares of bank stock to the owners thereof, and, to aid the assessors in determining their value, requires the bank to furnish a verified statement showing the amount and number of shares of its capital stock, surplus, etc. An assessor, instead of demanding the statement here required, presented to a national bank a blank form for listing property subject to taxation. The bank did not return a verified list, but its assistant cashier handed to the assessor a statement beginning, "Capital, \$800,000," followed by items of surplus, undivided profits, United States bonds, and real estate. The assessor deducted the amount of the bonds and real estate from the "capital" and assessed the remainder to the bank as stock. *Held*, that the tax was illegal, as the capital of national banks is exempt from taxation under the Federal laws, and as both the State and Federal laws require the shares to be taxed to their owners; and that the form of the return did not warrant the assumption that the bank owned its own shares. *Brown v. French, 80 Fed. Rep., 166.*
206. Under section 3177 of the Revised Statutes U. S., authority is given to any collector, deputy collector, or inspector of internal revenue to enter in the daytime any building or place within his district where any articles or objects subject to such taxation are made, produced, or kept, so far as it may be necessary for the purpose of examining such objects or articles, and the provision is that any owner of such building or place, or any person having the agency or superintendence of the same, who

## TAXATION—Continued.

- refuses to admit such officer or suffer him to examine such articles or objects shall for every such refusal forfeit five hundred dollars. *Held*, that under this provision paid bank checks, which were duly and sufficiently stamped at the time they were made, signed, and issued, are not articles or objects subject to taxation, and an officer of a bank where such checks are may lawfully refuse to suffer the collector to examine such checks. *United States, Plaintiff in Error, v. Mann, 95 U. S., 580; 1 N. B. C., 154.*
207. If it appear that the capital represented by national-bank shares is subjected in a State to a higher rate of taxation than is assessed upon the moneyed capital generally of the taxpayers, there can be no valid assessment of national-bank shares for taxation in that State, and these shares will be relieved from any contribution whatever to the general burden of taxation under Rev. St. U. S., sec. 5219. *Mercantile National Bank of City of New York v. Mayor, etc., of City of New York and another, 28 Fed. Rep., 776.*
208. Taxation laws of the State of New York considered, and held to be designed to subject to equality of burden all taxable property, both real and personal, except investments in life insurance companies, deposits in savings banks, the public stocks, and the bonds of the municipalities of the State. *Ib.*
209. Section 5219, Rev. St. U. S., relating to State taxation of national-bank stock, was not intended to control the power of the State on the subject of taxation, or to prohibit the exemption of particular kinds of property, but to protect the capital invested in national-bank shares from unfriendly discrimination by the States in the exercise of the taxing power. *Ib.*
210. It does not destroy the equality of a State's system of taxation that, in spite of the laws, a part of the moneyed capital of citizens which is invested in forms that enable it to be easily traced does not escape by evasion or oversight, and is consequently more effectually reached and taxed than the bulk of the moneyed capital of individuals. *Ib.*
211. The capital stock of a corporation and the shares held by the several stockholders are distinct species of property for the purpose of taxation—as distinct as real estate and the mortgage by which it may be encumbered. *Ib.*
212. If the taxation laws of a State subject to taxation the capital stock of certain corporations, but exempt the shares held by the several stockholders, while the shares of national-bank stock are subject to taxation in the hands of the shareholders, but the capital stock itself is exempt, *held*, that there is no such discrimination against capital invested in national banks as to run counter to the provisions of Rev. St. U. S., sec. 5219. *Ib.*
213. The term "moneyed capital" has a more limited meaning than the term "personal property," and applies to such capital as is readily solvable in money. *Ib.*
214. The exemption from taxation by the laws of New York of shares of life insurance companies, of stocks and bonds of New York City, of bonds of other State municipalities, and of deposits in savings banks is justified by public policy and does not indicate any unfriendly discrimination on the part of the State as between the shares of national banks and moneyed capital generally. *Ib.*
215. Section 41 of the national banking act imposing certain taxes upon the average amount of the notes in circulation of a banking association, now found in the Revised Statutes, is not a revenue bill within the meaning of the clause of the Constitution declaring that "all bills for raising revenue shall originate in the House of Representatives, but the Senate may propose or concur with amendments as on other bills." Whether in determining such a question the courts may refer to the journals of the two Houses of Congress for the purpose of ascertaining whether the act originated in the one House or the other is not decided. *Twin City Bank v. Nebeker, 167 U. S., 196.*
216. This court is bound by the decision of the supreme court of the State of Washington (in which it concurs), that sec. 21 of the act of that State of March 9, 1891, relating to the taxation of national banks in that State, is to be read in connection with sec. 23 of the same act, and that when so read they do not impose upon such banks a tax forbidden by Rev. Stat., sec. 5219. *National Bank v. Commonwealth, 9 Wall., 353, affirmed and*

## TAXATION—Continued.

- followed in this matter. *Aberdeen Bank v. Chehalis County*, 166 U. S., 440.
217. Money invested in corporations or in individual enterprises that carry on the business of railroads, of manufacturing enterprises, mining investments, and investments in mortgages does not come into competition with the business of national banks, and is therefore not within the meaning of the provision in Rev. Stat., sec. 5219, forbidding State taxation of its shares at a greater rate than is assessed upon other moneyed capital in the hands of the citizen of the State. *Ib.*
  218. Insurance stocks may be taxed on income instead of on value, and deposits in savings banks and moneys belonging to charitable institutions may be exempted without infringing the provisions of that section of the Revised Statutes. *Ib.*
  219. The allegations of the complaint do not show that any moneyed capital of the bank of the character defined by the decisions of this court was omitted or intended to be omitted by the assessor, and those allegations are so general in these respects that they can not be made the basis of action. *Ib.*
  220. The decision of the supreme court of Pennsylvania that the act of June 8, 1891, in respect to the taxation of national banks does not conflict with the constitution of that State is conclusive in this court. *Merchants and Manufacturers' Bank v. Pennsylvania*, 167 N. S., 461.
  221. There is no lack of uniformity of taxation under that act which renders it obnoxious to that part of the fourteenth amendment to the Federal Constitution which forbids a State to "deny to any person within its jurisdiction the equal protection of the laws," as the right of election, which if not availed of by all, may produce an inequality, is offered to all. *Ib.*
  222. That act treats State banks and national banks alike, gives to each the same privileges, and there is no discrimination against national banks as such. *Ib.*
  223. The making the national bank the agent of the State to collect such taxes is a mere matter of procedure, and there is no discrimination against the national banks in the fact that the State banks are not so compelled, but the auditor generally looks to the stockholders directly. *Ib.*
  224. The statute, by fixing the time when the bank shall make its report, and directing the auditor general to hear any stockholder who may desire to be heard, provides "due process of law" in these respects. *Ib.*
  225. Under Rev. St. U. S., sec. 5219, providing that shares of national-bank stock may be taxed as part of the personality of the owner, and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other moneyed capital owned by citizens of the State, a State may tax national-bank shares held by its corporate or individual citizens as an investment, subject to the restriction that the tax shall not exceed the burden upon similar property in the State. *First National Bank of Wilmington v. Herbert*, *State Treasurer*, 44 Fed. Rep., 158.
  226. National banks being the creatures of Congress, and the right of the States to tax anything pertaining to them being wholly derived from the grant made by Congress, the power to tax shares in such banks for State purposes must be accepted with all the conditions and reservations annexed to its exercise. *Maguire v. Board of Revenue and Road Commissioners of Mobile County*, 71 Ala., 401.
  227. The Supreme Court of the United States has the reserved power of revising, and, if need be, of reversing the rulings of the State courts bearing on the exercise by the States of the power to tax shares in national banks, and hence the decisions of that court on that subject must be adopted and followed by State courts. *Ib.*
  228. Touching the power conferred by Congress on the States to tax, that body has carefully discriminated between the capital stock of national banks and the shares in such capital stock, the power to tax the former being withheld from the States, while the power to tax the latter is granted with stated conditions and reservations. *Ib.*
  229. National-bank shares can not be included in the valuation for taxation by or under State authority at more than the par value thereof; the par value is the fixed value for taxation. *Union National Bank v. City of Chicago*, 3 Biss., 82.

## TAXATION—Continued.

230. The shares may be valued for taxation at an amount exceeding their face value, if this amount is not at a greater rate than the valuation set upon other moneyed capital in the State. *Hepburn v. School Directors*, 23 Wall., 480.
231. The reason is that under the national-currency act, as construed by the Supreme Court of the United States, the limited State taxation permitted is one of the conditions annexed to the grant of the franchise, and the shares are subjected to it without regard to the capital, property, or investments of the bank, and therefore such taxation is in the nature of a royalty upon the nominal value of the share. *Ib.*
232. Such taxation above the par value is not merely an irregularity, but renders the whole tax inoperative and void. Taxes levied in the absence of persons or property are ultra vires and void. Jurisdiction is as essential to valid legislative as judicial action. *Ib.*
233. Shares of stock represent a property interest, separate from the capital and property of the corporation, and, being incorporeal and intangible, are incapable of having an actual situs, save at the owner's domicile. *Ib.*
234. Revised Statutes United States, section 5219, providing that shares of national bank stock may be taxed as part of the personalty 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, does not authorize the taxation of the stock of a bank in solido by the city in which it does business, but only the shares of individual owners residing in the city are taxable, and they must be taxed separately, in order that the owner may deduct from their value the amount of the personal indebtedness, where the State laws or municipal ordinances permit such deductions and require equality of taxation. *First National Bank v. City of Richmond*, 39 Fed. Rep., 309.
235. The Kentucky revenue act of November 11, 1892, providing for the taxation of banks and other corporations, as applied to national banks, is a tax, not on the franchise granted by Congress, but on the equivalent in value of its shares of capital stock, and is not therefore in violation of Rev. St. U. S., § 5219, prescribing the manner in which national banks may be taxed by the States. *First National Bank v. Stone et al.*; *Same v. City of Louisville*; *American National Bank v. Stone et al.*, 88 Fed. Rep., 409.
236. When a State-taxing statute by its terms is designed to operate equally upon all banks, State or national, but, through the application of the doctrine of res judicata, certain State banks are exempted from its operation, this does not result in such a discrimination against national banks as is forbidden by Rev. St. U. S., § 5219. *Ib.*

## TRANSFER OF STOCK: See Shareholders; Assessment.

1. The transfer of shares in national-banking associations is not governed by different rules from those which are ordinarily applied to the transfer of shares in other corporate bodies. *Johnson v. Laflin*, 103 U. S., 800.
2. The entry of the transaction in the books of the association is required, not for the transaction of the title, but for the protection of the parties, and others dealing with the association, and to enable it to know who are its stockholders. *Ib.*
3. A shareholder in a national bank, while it is a going concern, has the absolute right, in the absence of fraud, to make a bona fide and actual sale and transfer of his shares at any time to any person capable in law of purchasing and holding the same, and of assuming the transferer's liabilities in respect thereto; and this right is not in such cases subject to the control of the directors or other stockholders. *Johnson v. Laflin*, 5 Dill., 65.
4. Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. *Ib.*
5. When a shareholder, acting in good faith, delivers his certificates of stock, with a blank power of attorney for making the transfer, and receives the purchase money, the sale is complete and the title passes. *Ib.*
6. A shareholder who disposes of his stock will continue to be liable thereon until the transfer is noted on the books of the association. *Bowdell v. Farmers and Merchants' National Bank of Baltimore*, 2 N. B. C., 146.

## TRANSFER OF STOCK: See Shareholders; Assessment—Continued.

7. Where a national-banking association purchases shares of its own stock and divides them among its directors, to whom the shares are transferred upon the stock books, the transaction is void, and no title passes. *Meyers v. Valley National Bank, 13 National Bankruptcy Register, 34; 2 N. B. C., 156.*
8. A national-banking association can not acquire a lien on the stock of a shareholder. And a by-law prohibiting a transfer until all liabilities of the shareholder to the association are discharged, or a provision to that effect in the certificates of stock, is void. *Bullard v. National Bank, 18 Wall., 589; Bank v. Lanier, 11 Wall., 369; Conklin v. The Second National Bank, 45 N. Y., 655.*
9. An intending purchaser of bank stock is entitled to rely upon a statement of its president as to the bank's condition without inquiring further. *Merrill v. Florida Land and Improvement Company, 60 Fed. Rep., 17.*
10. In an equitable action to enforce specific performance of an agreement to sell shares in a national bank, which the purchaser wished to obtain for the purpose of securing control of the bank, held, that specific performance would not be decreed (1) because, generally, equity will not enforce specific execution of a contract relating to personal chattels, and (2) because a decree enforcing the agreement in question would be against public policy. *Foll's Appeal, 21 Alb. L. J., 27; 2 N. B. C., 411.*
11. Where a shareholder who has sold his stock has delivered to the bank the certificate of stock and a power of attorney, with the request that the transfer be made upon the books of the bank, and has had no reason to suppose that such transfer was not made, he will not, should the bank afterwards become insolvent, be held liable as a shareholder, although he still appears as such on the books of the bank. *Whitney v. Butler, 118 U. S., 655.*
12. But where the president of the bank is himself the purchaser of the stock, then the delivery of the certificates and power of attorney to him with the request to make the transfer upon the books of the bank would not be sufficient to discharge the seller from liability as a stockholder. *Richmond v. Irons, 131 U. S., 27.*
13. Where a shareholder of a national bank makes a bona fide sale of his stock and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank, with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Rev. St., sec. 5151, to pay the bank's debts. *Hayes v. Shoemaker, 29 Fed. Rep., 319.*
14. A transfer of shares for the purpose of avoiding liability, though made "out and out," is void. *National Bank v. Case, 99 U. S., 628; Bowden v. Santos, 1 Hughes, 158.*
15. And where a shareholder, who has knowledge of the insolvent condition of the bank, transfers his shares without consideration to a person unable to respond to the assessment the transfer may be set aside. *Bowden v. Johnson, 107, U. S., 251.*
16. Title to stock passes on delivery of certificates to purchaser with authority to have shares transferred on books of bank. *Johnston v. Laffin, 103 U. S., 300.*
17. Party who, as security for a loan, accepts stock which he causes to be transferred to him on the books incurs liability as a stockholder and is not relieved by colorable transfer with understanding that he may have it back on request. *National Bank v. Case, 99 U. S., 628.*
18. Bank cashier refusing to transfer, on books of bank, shares of capital stock pledged and sold for debt of one of its stockholders, receiver of bank is liable for value of stock at that time if bank had no lien thereon to justify such refusal. *Case v. Bank, 100 U. S., 446.*
19. And where stock has been transferred as collateral security for a loan, with the understanding that in case of default in the payment of the loan the shares shall be sold, the transferee, upon default made, and before the bank closes its doors, may sell the stock for a nominal consideration, though his purpose be to avoid a personal liability; and such a transaction can not be set aside as a fraud upon the creditors of the association. *Magruder v. Colton, 44 Md., 349.*
20. After a national bank has become insolvent and has closed its doors for

## TRANSFER OF STOCK: See Shareholders; Assessment—Continued.

- business, its shareholders' liability to creditors is so far fixed that any transfer of their shares must be held fraudulent and inoperative as against the creditors of the bank. *Irons, executor, etc., et al. v. Manufacturers' National Bank et al.*, 17 Fed. Rep., 308.
21. The rules which regulate the transfer of the stock of national banks are to be found in the statutes of the United States. The national-banking act prescribes no exclusive method of transfer, but authorizes every association to do so. The decisions of the courts of the State in which the bank may be located do not control it. *Scott et al v. Pequonock National Bank*, 15 Fed. Rep., 494.
  22. Precedence should be given to unrecorded transfers of shares of stock of a national bank, which had passed no by-law on the subject, located in a State whose courts leaned strongly against such transfers, but whose statutes gave the attaching creditor no peculiar rights, by delivery of certificates and a written assignment with power to transfer, both executed in blank, over subsequent attachment of a creditor of the original vendor in whose name the shares still stood on the books of the bank. *Ib.*
  23. Where no specified acts are by positive requirement made prerequisite to the vesting of a valid new title, creditors without notice take their debtor's property subject to all bona fide liens and equitable transfers. No registry being required, nonrecording was not evidence of fraud. The tendency is to regard State certificates, attached to an executed blank assignment and power to transfer, as approximating to negotiable securities and to favor attaching creditors less than when attachment and sale on execution alone could compel payment of a claim out of debtor's property. Federal courts have so decided. *Ib.*
  24. The courts of Connecticut and Massachusetts have quite rigidly maintained that where a statute or charter prescribes an exclusive manner of transfer of the stock of a corporation an unrecorded transfer shall not be valid against the attaching creditors of vendor; and the courts of the former have strongly leaned toward a construction of the charters of its corporations compelling record of such transfers. *Ib.*
  25. On December 30, 1875, A. sold certain shares of bank stock to B., and assigned them by a transfer written on the back of the certificate. By the by-laws of the bank, stock was transferable only on the books of the company. On December 14, 1878, the shares were attached by a judgment creditor of A. and sold and transferred to C. Neither the bank nor the creditor had knowledge of the transfer to B. In January, 1880, B. presented his certificate and transfer to the officers of the bank and demanded a transfer of the stock, which was refused, whereupon he brought suit against the bank for such refusal. *Held*, that the bank was liable in damages for the refusal to transfer the shares. *Hazard v. National Exchange Bank of Newport*, 26 Fed. Rep., 94.
  26. The sale which sec. 5201, Rev. St., requires a national bank to make of its stock is real and not fictitious. And where the president and cashier of a national bank, which is the owner of some of its own stock, purchase such stock and execute their note to the bank for the purchase money, in a suit against them on the note by the receiver of such bank they are estopped to set up as a defense that their purchase of the stock was unauthorized, or that their purchase was merely colorable, or to avoid a forfeiture of the bank's charter, or for any other deceptive or illegal purpose. *Bundy v. Jackson*, 24 Fed. Rep., 628.
  27. The sale by the president of a national bank to himself and the cashier of the stock of the bank owned by the bank may be ratified by the bank or its legal representative; but a sale by himself to the bank of its own stock, where he acts in the double capacity of seller and buyer, can not be ratified when the purchase of the stock by the bank is not necessary to prevent loss upon a debt previously contracted. In the one case the sale of the stock is enjoined by law, and its sale by the president may be ratified, however irregular it may have been in the first instance; but the purchase of its own stock by the bank is interdicted by law, and for this act there can be no authorization in advance and no ratification afterwards. *Ib.*
  28. The by-laws of a national bank provided that no transfer of the stock should be made by any shareholder who was indebted to the bank, and this provision was also included in the certificates of stock. *Held*, invalid, and that a transfer of stock by a shareholder while indebted to the bank was

TRANSFER OF STOCK: *See* Shareholders; Assessment—Continued.

- good. *Evansville National Bank v. Metropolitan National Bank*, 2 *Bisell*, 527; 1 *N. B. C.*, 189.
29. In the absence of any provision in the by-laws or articles of association of a national bank to the contrary, such a bank is bound under the laws of Pennsylvania to recognize a transfer of its stock by a foreign executor duly appointed in another State. *Hobbs v. Western National Bank*, 8 *Weekly Notes of Cases*, 131; 2 *N. B. C.*, 187.
  30. S., the president and active manager of a bank, sold a number of shares of its capital stock to T., under representation of fact relied upon by T. and afterwards claimed by him to be fraudulent and false. The bank, by its directors, had full and actual knowledge of such representations, and with such knowledge consented and arranged that T.'s notes given in partial payment for said stock should be made directly to the bank, and take the place of notes held by it against S. and others. *Held*, that in an action by the bank against T. on such notes he might make the same defense, founded on such alleged false and fraudulent representations, as he could have made if the notes had been given to S. and the action brought by him. *National Bank of Dakota v. Taylor*, 58 *N. W.*, 297.
  31. In such purchase of stock T. had the right to rely solely upon the representations of fact by S., and if S., conscious that T. was so relying, knowingly deceived him, nothing would condone the wrong as between them or estop T. from asserting it but his acquiescence in it with knowledge of the facts. *Ib.*
  32. A party who thus deliberately deceives another to his prejudice can not complain that the sufferer has not been vigilant in finding it out. *Ib.*
  33. The right of such sufferer to rescind may be qualified by intervening interests of innocent parties, but so long as the question is between the original parties solely he may continue to rely on the representations upon which the contract was made and by which it was induced, and loses no rights, as against the wrongdoer himself, by failure to diligently discover the fraud. *Ib.*
  34. The fact that soon after such purchase T. became, and for a number of months was, the cashier of the bank would not alone, and as a matter of law, make him chargeable with a knowledge of the condition of the bank, and so of the falsity of the representations under which he bought, as against evidence that he was for a considerable portion of the time absent from the bank and the city where it was located, and that during all his connection with the bank he, by direction of S., the president, and the person of whom he bought the stock, was engaged in routine work and had practically nothing to do with the bills receivable of the bank. *Ib.*
  35. The fact that as cashier he signed statements exhibiting the condition of the bank would not, in an action on such notes by the bank or by S., estop him from showing, as against them, that such statements, which he believed at the time were true, were in fact false. *Ib.*
  36. B., having duly sold stock of a national bank of Louisiana pledged to him by A., applied to the cashier to have it transferred on the bank books, but the cashier refused, on the ground that A. was indebted to the bank. The bank having failed before the transfer could be enforced, B. brought an action of damages against the receiver. *Held*, (1) that the action was not barred by the statute of limitations of one year; (2) the cashier having been intrusted by the directors with the duty of transferring the stock of the bank, his refusal was imputable to the bank; (3) the court below had power to order the receiver to pay the claim or certify it to the Comptroller. *Case, Receiver, v. Citizens' Bank of Louisiana*, 100 *U. S.*, 446; 2 *N. B. C.*, 47.
  37. One D., a stockholder in the W. bank, died in 1882, leaving a will by which he gave all his property to his wife for life, "to be hers absolutely," and at her death to go to his son and daughter, to be divided between them as his wife might think proper. D.'s wife qualified as executrix, and took possession of the estate, but did not transfer the bank stock. She died in 1888, leaving a will disposing of the property, upon the assumption that she had entire power of disposition of it, and her disposition of it was acquiesced in by her son and daughter. One F., who was appointed executor of Mrs. D.'s will, qualified as such, and thereby became executor of D. He caused the bank stock to be transferred to his name "as executor," and testified that he meant thereby executor of

TRANSFER OF STOCK: *See* Shareholders; Assessment—Continued.

- Mrs. D. The bank officer who made the transfer testified that he understood the stock was transferred to F., as executor of Mrs. D. At the time of the transfer, in 1888, the bank was solvent and prosperous. The stock was held by F. as part of a trust fund created by Mrs. D.'s will for her daughter, as a means of paying a debt from D. to the daughter, in such a way as to keep the money beyond the control of the daughter's husband. The W. bank failed in 1891, and the receiver sought to hold the estate of D. responsible for an assessment on the stockholders. *Held*, that as the stock could only have been transferred by the act of D.'s executor, and as F. declared, and the bank understood when the transfer was made, that it was made to him as executor of Mrs. D., and he had power to receive it in that capacity, without regard to the terms of the wills, the bank, and consequently the receiver, were estopped to claim that D. and his estate had not ceased to hold stock at the time of the transfer, there being no ground to impute bad faith to any of the parties. *Ricaud v. Wilmington Savings and Trust Co. et al.*, 70 Fed. Rep., 424.
38. One who takes an assignment of stock, accompanied by a transfer to his name on the books, and receives a certificate from the corporation, issued to him in his own name, reciting that he is entitled to so many shares, on each of which a certain sum has been paid, leaving a specified amount "to be paid when called for," is liable, as a subscriber, for the balance due on the stock. *Glen v. Porter*, 73 Fed. Rep., 275.
  39. A shareholder of a national banking association who, for the purpose of escaping his individual liability, transfers his shares in a failing bank to one who, for any reason, is unable to respond as promptly and effectually as he was to the liability their ownership imposes, commits a fraud upon the creditors of the bank, renders his transfer voidable at their election, and leaves himself subject to the individual liability imposed by the ownership of the stock if the creditors elect to pursue him. *Stuart v. Hayden*, 72 Fed. Rep., 402.
  40. The receiver of a national bank is the proper party to maintain a suit on behalf of its creditors to set aside a fraudulent transfer of stock by one of its stockholders and to enforce his individual liability. *Ib.*
  41. When the court has considered conflicting evidence, and made its finding and decree thereon, they must be taken to be presumptively correct; and unless an obvious error has intervened in the application of the law, or some serious or important mistake has been made in the consideration of the evidence, the decree should be permitted to stand. *Ib.*
  42. The facts in this case considered, and the finding of the court that the stockholder Stuart had transferred his stock for the purpose of escaping individual liability, to the damage of the creditors, sustained. *Ib.*
  43. A transfer of stock by the stockholders of a national bank for the double purpose of escaping individual liability and defrauding the purchaser is valid until disaffirmed, not void until affirmed; and it may be affirmed by the transferee and disaffirmed by the creditors of the bank, or vice versa. *Ib.*
  44. The transferees of such stock, who are parties defendant to a suit by a receiver of the national bank to enforce the individual liability against the transferrer on the ground that he transferred the stock to escape it, can not by a supposed cross bill inject into such a suit the litigation of the question whether or not the vendor deceived and defrauded them by the transfer. *Ib.*
  45. Silence, delay, vacillation, acquiescence, or the retention and use of any of the fruits of a fraudulent sale or trade that are capable of restoration, for any considerable length of time after the discovery of the fraud, are fatal to the right to rescind the same. *Ib.*
  46. One S. subscribed for 50 shares of the stock of a national bank, borrowing the money to pay for them from C., the cashier of the bank. As collateral security for the money so borrowed, he indorsed over the certificate to C., and left it with him. A few months later he sold the stock to C. for the amount of the loan and accrued interest, the certificate remaining in C.'s hands. The bank was solvent at the time, and so continued for five years, during which C. collected the dividends on the stock, as shown by the bank's dividend book, but the stock was never actually transferred to C. on the books of the bank. The by-laws of the bank provided that dividends should be paid to the stockholders in whose

TRANSFER OF STOCK: *See* Shareholders: Assessment—Continued.

- names the stock should stand; that certificates should be issued by the president and cashier; and that, when stock was transferred, the certificate should be canceled and a new one issued. Long after the sale of S.'s stock to C, the bank became insolvent, an assessment was made upon the stockholders, and the receiver of the bank, finding S.'s name as a stockholder on the books of the bank, brought suit against him. On the trial of the suit the foregoing facts were shown. C. was dead at the time of the trial. *Held*, that it might be inferred as a fact, from the evidence, that the bank had notice of the transfer of the stock by S. to C., and the termination of S.'s relation to the bank as stockholder, from which fact the legal presumption would follow that the bank would cause such acts to be done in relation to the transfer as its officers were called on to do, and that the jury should be permitted to draw such inference. *Snyder v. Foster*, 73 *Fed. Rep.*, 136.
47. One C. was the holder of stock in the D. National Bank, and was also an officer of the L. bank, which held stock in the D. bank. In the latter capacity he was informed of an urgent demand upon the L. bank to send \$5,000 by telegraph in aid of the D. bank. Within a week after this demand, L. transferred his stock in the D. bank, without consideration, to his five children, one of whom was a married woman and two were minors. Within five months thereafter the D. bank failed, and an assessment was made on the stockholders. *Held*, that the transfer must have been made by L. in contemplation of the liability, and that both he and his transferees were liable for the assessment, the latter because the liability was cast upon them by law when they became stockholders. *Foster v. Lincoln (C. C.)*, 74, *Fed. Rep.*, 382.
48. Rev. St. U. S., sec. 5139, providing that the stock of a national bank shall be "transferable on the books of the association in such manner as may be prescribed in the by-laws or articles of association," is for the benefit of the corporation, its shareholders and creditors, only; and the rights of a transferee of national-bank stock, under an unrecorded transfer, good at common law, are superior to the rights of a subsequent attaching creditor of the transferrer without notice. *Doty v. First National Bank (N. D.)*, 53 *N. W.*, 77.
49. It is not competent for State legislation to limit or interfere with the transferable quality of national-bank stock, as the same is left by the statutes of the United States. *Ib.*
50. Where one to whom the dividends on certain stock were bequeathed during her life or widowhood, after which the stock was to go to her daughter, consented to the transfer of the certificate of the stock to her daughter, she waived all claim to the dividends thereon. *Kennedy v. First National Bank (N. C.)*, 20 *S. E.*, 375.
51. The burden is on the receiver of a national bank to show that a transfer of stock was made by the transferrer for the fraudulent purpose of avoiding liability as a stockholder; and evidence showing that the husband of the transferrer had knowledge of the embarrassed condition of the bank before the transfer was made, and that she had admitted that she never transacted any business without the advice of her husband, is not sufficient for that purpose, as against the positive statement of the transferrer that no one ever suggested to her to transfer the stock for the purpose of relieving herself from liability, or suggested to her that the bank was in a failing condition, and that she made the transfer to her daughter as an advancement. *Sykes v. Holloway et al.*, 81 *Fed. Rep.*, 432.
52. Under Rev. St. U. S., sec. 5151, making shareholders in a national bank liable for the debts of the association, and section 5139, providing for the transfer of shares, with a provision that the transferees shall "succeed to all the rights and liabilities of the prior stockholders of such shares; and no change shall be made in the articles of the association by which the rights, remedies, and securities of the existing creditors of the association shall be impaired," a transfer of stock, though without consideration and to an irresponsible person, can not be set aside by the receiver if made in good faith without knowledge of the failing condition of the bank. *Ib.*
53. A national bank may, by a by-law, subject the shares of a stockholder to a lien for his debt to the bank, so as to prevent a transfer on the books until such debt is paid. *Bath Savings Institution v. Sagadahoc National Bank (Me.)*, 36 *A.*, 996.

## TRANSFER OF STOCK: See Shareholders; Assessment—Continued.

54. Where there is no provision in the law of the bank subjecting shares to the payment of a shareholder's debts, a transferee of shares transferable only on the books of the bank by the shareholder or his attorney and by a surrender of the certificate takes a perfect title by transferring the shares under a power to himself, and can require the bank, upon surrender of the certificate, to give a new one, certifying that the shares stand recorded in his own name. *Ib.*
55. Without the surrender of the certificate of stock, a bank can not issue another upon a transfer made by the apparent owner, either in person or by attorney, that will deprive the real owner of his shares. *Ib.*
56. Though the shares of stock in defendant bank were made transferable only on the books of the bank, an assignment without such transfer invested the assignee with an equitable title, which would be protected as against all persons not showing a superior right. *Nicollet National Bank v. City Bank (Minn.), 35 N. W. Rep., 577.*
57. An assignment of stock transferable only on the books, without such transfer, for the purpose of collateral security, is effectual as against the bank asserting a lien for the debt of the stockholder (contrary to the Minnesota statute of 1881); and its refusal, because of such asserted lien, to make the proper transfer on its books renders it liable to the assignee as for conversion of the stock. *Ib.*
58. An attachment of the shares by the bank, after notice of the assignment, is ineffectual to defeat the prior right of the assignee. *Ib.*
59. Under the act of Congress July 12, 1882, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. St., sec. 5145. *Richards v. Attleboro National Bank, 148 Mass., 187; 3 N. B. C., 495.*

## ULTRA VIRES:

1. A national banking association can not deal in stocks. The prohibition is to be implied from the failure to grant the power. *First National Bank v. National Exchange Bank, 92 U. S., 122.*
2. A national banking association can not purchase negotiable paper. *Lazear v. National Union Bank of Baltimore, 52 Md., 78; First National Bank of Rochester v. Pierson, 24 Minn., 140; Farmers and Mechanics' Bank v. Baldwin, 23 Minn., 198.* But see *Smith v. The Exchange Bank of Pittsburg, 26 Ohio St., 141.*
3. Where the provisions of the national banking act prohibit certain acts by banks or their officers without imposing any penalty or forfeiture applicable to particular transactions which had been executed, their validity can be questioned by the United States only and not by private parties. *Thompson v. St. Nicholas National Bank, 146 U. S., 240.*
4. National banks can make no valid loan or discount on security of their own stock unless necessary to prevent loss on debt previously contracted in good faith. *Bank v. Lanier, 11 Wall., 369.*
5. The national banking act does not give a bank an absolute right to retain bonds coming into its possession by purchase under a contract which it was without legal authority to make. *Logan Bank v. Townsend, 139 U. S., 67.*
6. A bank which receives drafts with instructions to apply the proceeds to the payment of a certain note held by it for collection can not apply them to any other account. *First National Bank v. Munzesheimer, 26 S. W., 428.*
7. A national bank can not enter into a valid contract to undertake the business of the recovery of the stolen property of special depositors. *Wylie v. Northampton National Bank, 15 Fed. Rep., 428.*
8. A bank has not a right to retain the balance of a customer's deposit to pay or apply upon an indebtedness of a customer to the bank not yet matured. *Jordan, Administratrix, etc., v. The National Shoe and Leather Bank, 74 N. Y., 467.*

## ULTRA VIRES—Continued.

9. A national bank which entered into a contract not authorized by its charter can not repudiate the contract and at the same time retain its fruits. *Casey v. La Société de Crédit Mobilier de Paris*, 2 Woods, 77; 1 N. B. C., 285.
10. The national banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Ib.*
11. That act does not give a national bank an absolute right to retain bonds coming into its possession by purchase under a contract which it was without legal authority to make. Although the bank is not bound to surrender possession of them until reimbursed the full amount due to it, and may hold them as security for the return of the consideration paid, yet when such amount is returned, or tendered back to it, and the return of the bonds demanded, its authority to retain them no longer exists; and from the time of such demand and its refusal to surrender the bonds to the vendor or owner it becomes liable for their value upon grounds of implied contract, apart from the original agreement under which it obtained them. It could not rightfully hold them under or by virtue of the contract and at the same time refuse to comply with the terms of purchase. *Logan County National Bank v. Townsend*, 139 U. S., 67.
12. A national banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. *First National Bank of Allentown v. Hoch*, 89 Penn. St., 324; *Weckler v. The First National Bank of Hagerstown*, 42 Md., 581.
13. Where a bank has received and retained the benefit of a contract made by its officers, it can not plead that the contract was unauthorized by the directors or beyond the power of the bank or its officers to make. *Tootle et al. v. First National Bank of Port Angeles*, 33 P., 545; 6 Wash., 181.
14. The objection that an executed purchase of property by a national bank is ultra vires can be urged only by the Government of the United States. *Hennessy v. City of St. Paul et al.*, 55 N. W., 1123; 54 Minn., 219.
15. A State bank which, under its charter, had power to accept stock in a national bank as security for a loan, or to acquire such stock by levy and sale under execution to satisfy a debt due to it, but which had no power to purchase such stock as an investment, purchased shares of the stock of a national bank, which were transferred to it on the books of the national bank. The latter bank subsequently became insolvent, and an assessment upon the stockholders was made by the Comptroller of the Currency, payment of which was resisted by the State bank on the ground that the purchase of the stock was ultra vires. *Held*, that, as the purchase of the stock was merely the exercise, for an unauthorized purpose, of a power existing for other and legitimate purposes, the defense of ultra vires was not available. *Citizens' State Bank of Noblesville v. Hawkins*, 71 Fed. Rep., 369.
16. The decision in *Bank v. Hawkins*, 71 Fed. Rep., 369, followed and applied to the case of an insurance company, authorized to hold stock of a national bank as an investment of surplus but not of capital, which had invested a part of its capital in such stock. *Cooper Insurance Company v. Hawkins*, 71 Fed. Rep., 372.
17. Under Rev. St. U. S., § 5136, cls. 3, 7, empowering a national bank to make contracts and to exercise all powers necessary to carry on the banking business, an agreement by a national bank to procure a person applications for insurance, if he would procure for it a customer, is ultra vires. *Dresser v. Traders' National Bank (Mass.)*, 42 N. E., 567.
18. A national bank which assumed to sell for another certain notes owned by him, but which, instead of selling them to a third person, without his knowledge sold them to itself, violated its duty to the owner, the same as if it had full power under the law to act as such agent; and was, therefore, guilty of a conversion of such notes, notwithstanding its agency was ultra vires. *Anderson v. First National Bank (N. D.)*, 67 N. W., 821.
19. Under the provision of the national-banking law (Rev. St. U. S., § 5136), that "no association shall transact any business, except such as is incidental and necessarily preliminary to its organization, until it has been

## ULTRA VIRES—Continued.

- authorized by the Comptroller of the Currency to commence the business of banking," a lease by an association formed under said act, but not authorized by the Comptroller to commence the business of banking, of premises "to be used as a banking office, and for no other purpose," is ultra vires and void, and there can be no recovery against the association for the rental of such premises, except upon the ground and to the extent of the benefits received. *61 Ill. App., 33*, affirmed. *McCormick v. Market National Bank (Ill. Sup.)*, 44 N. E., 331.
20. Where a decision is rendered in vacation by a court of equity at the place where the judge resides, and just before the expiration of his term of office, and is then delivered to an express company for transmission to the clerk of court, the fact that it does not reach the clerk until after the expiration of the said term does not render it invalid. *Babcock v. Wolf*, 23 N. W., 490; 70 Iowa, 676, followed. *Shenandoah National Bank v. E. ad (Iowa)*, 53 N. W., 96.
  21. Where a partner, whose firm is overdrawn at a bank, asks indulgence until they can collect some accounts, which will enable them to pay, but finally, when refused further credit, represents that the said accounts have been collected and applied to indebtedness due other banks, a voluntary conveyance by him of land to a brother, also partner, without the knowledge of the latter, based upon a consideration not then executed, or agreed to be executed, and consisting merely of the assumption of certain debts after the conveyance and after attachment by the bank, can not be upheld as a bona fide transaction. *Farmers and Traders' National Bank v. Connor (Ky.)*, 20 S. W., 265.
  22. One who deals with the cashier of a national bank, professing to act on its behalf, in a transaction known to be outside the legitimate sphere of its operations has no right to presume that the acts of the cashier have been sanctioned by the board of directors or other governing body, as no act done by an officer of an incorporated company in furtherance of a business venture, which is in excess of the corporate powers, can be said to be an act which is within the scope of the customary powers of such officer. *Farmers and Merchants' National Bank v. Smith*, 77 Fed. Rep., 129.
  23. It is not within the powers of a national bank to engage in the business of selling mortgage bonds on commission. *Ib.*
  24. Plaintiff bought a bond and mortgage from the defendant national bank through its agents, knowing, or having reason to believe, that the bank was acting only as a broker. After the purchase he accepted a guaranty against loss through defects in the title to the mortgaged premises, executed by the cashier of the bank, as such, making no inquiry as to the cashier's authority, but relying on his acting within the apparent scope of his duties. The bank received none of the proceeds of the sale, and profited in no way by the transaction. *Held*, that the bank was not bound by the alleged guaranty, nor estopped to deny the cashier's authority to execute it. *Ib.*
  25. A California corporation was organized, as stated in the articles of incorporation, for the purpose of acquiring a certain piece of land, laying it out as a town, and reselling in lots, blocks, etc., and also of acquiring "street railroad or other rights and franchises, telegraph, telephone, or other similar franchises, and gas and electric light franchises, over the said property, or any part thereof." *Held*, that the corporation had no authority to subscribe for shares of stock in a manufacturing corporation, and such a subscription was ultra vires and void. *Pauly v. Coronado Beach Company*, 56 Fed. Rep., 428.
  26. Representations by a bank that an insurance company has a certain amount of paid-up capital stock and surplus are ultra vires. *Hindman v. First National Bank of Louisville et al.*, 86 Fed. Rep., 1013.
  27. Representations by the officers of a bank to an insurance commissioner that an insurance company had on deposit in such bank a certain amount which had been paid in as capital stock and not surplus are not ultra vires. *Ib.*
  28. A bank whose officers make false representations to an insurance commissioner concerning the amount which an insurance company has on deposit with it, whereby the commissioner is induced to issue a license, is not liable to a third person who was induced to purchase shares in the company by the fact that such license had been granted. *Ib.*

USURY: See Interest.

1. The usury laws of the State do not apply to national banking associations. *Farmers and Mechanics' Bank v. Dearing*, 91 U. S., 29; *Central National Bank v. Pratt*, 115 Mass., 539; *First National Bank v. Garlinghouse*, 22 Ohio St., 492; *Davis v. Randall*, 115 Mass., 547; *Hintermister v. First National Bank*, 64 N. Y., 212.
2. And the remedies provided by the State for the taking of usury can not be resorted to. *Farmers and Mechanics' Bank v. Dearing*, *supra*; *Wiley v. Starbuck*, 44 Ind., 298.
3. The taking of illegal interest by a national banking association does not render the contract void. *Farmers and Mechanics' Bank v. Dearing*, *supra*.
4. It does not invalidate an indorsement or a guaranty of the notes upon which the usurious interest was paid. *Oates v. First National Bank of Montgomery*, 100 U. S., 239; *Lazear v. National Union Bank of Baltimore*, 52 Md., 78.
5. But usury destroys the interest-bearing power of the obligation; and there will be no point of time from which it can bear interest. *Lucas v. Government National Bank*, 78 Penn. St., 228. Reversed by *Second National Bank of Clarion v. Morgan*, 30 Atl. Rep., 957.
6. The usury works a forfeiture of the entire interest accruing after maturity and before judgment, as well as that which accrues before maturity. *Shank v. The First National Bank of Galion*, 23 Ohio st., 508.
7. The discounting of business paper by a national banking association at a higher than the legal rate is usurious, though the law of the State fixes no limit to the rate which natural persons may take for the discount or purchase of such paper. *Johnson v. National Bank of Gloversville*, 74 N. Y., 329; *National Bank v. Johnson*, 104 U. S., 271.
8. By charging more than legal interest on overdrafts, a national banking association loses the right to recover any interest at all. *Third National Bank of Philadelphia v. Miller*, 90 Penn. st., 241.
9. The liabilities of antecedent parties to a note or bill will not be affected by the usurious character of the transaction between the payee and the association; and the association may recover the full amount of the note or bill from the maker or acceptor. *Smith v. The Exchange Bank of Pittsburg*, 26 Ohio st., 141.
10. Usurious interest which has been paid to a national banking association can not be applied by way of payment, set-off, or counterclaim in an action by the association to recover the amount of the loan, but a separate action must be brought therefor. *Barnet v. Muncie National Bank*, 98 U. S., 555.
11. Where a national banking association has discounted notes for another bank at a usurious rate of interest, the fact that the other bank has charged illegal interest on those notes to its customers will not affect its right to set up the defense of usury in an action by the association. *Third National Bank of Philadelphia v. Miller*, *supra*.
12. The amount which may be recovered from the association as a penalty is twice the amount of interest paid, and not simply twice the amount in excess of the legal rate. *Crocker v. First National Bank of Chetopa*, 3 Am. L. T. [N. S.], 350; 1 N. B. C., 317; *Overholt v. National Bank of Mount Pleasant*, 82 Penn. St., 490; *Barnet v. Muncie National Bank*, *supra*.
13. The purchase of accepted drafts by a national bank from the holder without his indorsement at a greater reduction than lawful interest on their face value is a discounting of those drafts within the meaning of Rev. St., sec. 5197, which prohibits such bank from taking interest on any loan or discount made by it at a greater rate than is allowed by the laws of the State where it is situated. *Danforth et al. v. National State Bank of Elizabeth*, 48 Fed. Rep., 271.
14. Where a bankrupt has paid usurious interest, his assignee may bring an action against the association to recover the penalty. *Wright v. First National Bank of Greensburg*, 8 Biss., 243; *Crocker v. First National Bank of Chetopa*, *supra*.
15. The party who paid the usurious interest is the only party to the note who is entitled to sue for the penalty. *Lazear v. National Union Bank of Maryland*, 52 Md., 78.
16. Under Rev. St., sec. 5198, providing that a suit against a national bank for taking usurious interest must be commenced within two years from

USURY: See Interest—Continued.

- “the time the usurious transaction occurred,” the limitation begins to run from the time when such interest is paid. *National Bank v. Carpenter*, 19 A., 181; *Bobs v. People's National Bank*, 21 S. W., 888.
17. The penalty for all illegal interest paid to a national banking association within two years prior to the commencement of proceedings may be recovered in a single action, whether the amount was in one payment or in several. *Hintermister v. First National Bank*, 64 N. Y., 212.
  18. A note dated and signed by the makers in Tennessee and payable in Chicago, Ill., and forwarded by them to the payees in Chicago, to be used by the latter in raising money with which to pay off a prior note made by the same parties, must be held an Illinois contract, and governed by the laws of Illinois relating to usury. *Buchanan et al. v. Drovers' National Bank of Chicago*, 55 Fed. Rep., 223.
  19. Bank loaned money upon note which it afterwards discounted, the maker agreeing to open account with bank or to pay 2½ per cent commission to the bank on the loan. As the money loaned belonged to the bank, commission held to be usury. *Union National Bank v. L., N. A. & C. Ry. Co., Ill. Supreme Court*, May 9, 1893, 34 N. E., 135.
  20. An act of a legislature providing that no corporation shall set up defense of usury in any action does not render contracts by corporations for usurious interest enforceable, and does not prevent corporations setting up a defense of illegality under sec. 5197, Rev. St. *Id.*
  21. When allegations of complaint are sufficient to sustain a judgment in an action against a national bank for exacting usurious interest. *First National Bank v. Morgan*, 132 U. S., 141.
  22. Usurious interest paid a national bank on renewing a series of notes can not, in an action by the bank on the last of them, be applied in satisfaction of the debt. *Driesbach v. National Bank*, 104 U. S., 52; *Barnett v. National Bank*, 98 U. S., 555.
  23. Remedy given by sec. 5198, Rev. St., for recovery of usurious interest paid to a national bank, is exclusive. *Barnett v. National Bank*, *ib.*; *Stephens v. Monongahela Bank*, 111 U. S., 197.
  24. The only forfeiture for usury declared by sec. 30 of act of 1864 is of entire interest, and no greater loss is incurred by such bank by reason of the usury laws of a State. *Farmers' National Bank v. Dearing*, 91 U. S., 29.
  25. Where a national bank has actually taken usurious interest, the party paying it may recover double the amount in an action therefor, but can not set-off or counterclaim it in an action to recover the principal; and the action for such penalty must be brought within two years. *Ellis v. First National Bank of Olney*, 11 Bradw., 275; 3 N. B. C., 278.
  26. The courts of one State have no jurisdiction of an action against a national bank located in another State to recover the penalty imposed by the act of Congress for the taking of unlawful interest. *Missouri River Telegraph Company v. First National Bank of Sioux City*, 74 Ill., 217; 1 N. B. C., 401.
  27. Actions and proceedings against any national bank may be brought in any State, county, or municipal court in the county or city in which such association is located, having jurisdiction in similar cases, to enforce a penalty under sec. 5198, Rev. St. *First National Bank of Tecumseh v. Overman*, 22 Nebr., 116; 3 N. B. C., 556.
  28. When an action is brought to recover a penalty under secs. 5197 and 5198, Rev. St., for taking, receiving, reserving, or charging a rate of interest greater than is allowed by law, it is necessary to allege in the petition that the act was “knowingly done.” *Schuyler National Bank v. Bolong*, 24 Nebr., 821; 3 N. B. C., 558.
  29. In an action against a national bank to recover the penalty imposed by the act of Congress for taking a greater rate of interest than is allowed by law, the plaintiff is entitled to recover only twice the amount taken in excess of the legal interest, and not twice the amount of the entire interest paid. *Hintermister v. First National Bank*, 64 N. Y., 212; 1 N. B. C., 741.
  30. Under act of Congress, June 3, 1864, sec. 30, providing that national banks knowingly receiving or charging a greater rate of interest than allowed by the State where the bank is located shall forfeit the entire interest which the note carries with it, or which has been agreed to be paid thereon, not only is forfeited a greater sum reserved by the bank out of the money than the legal interest for the time the note has to run, but

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- also the interest accruing by law upon nonpayment after maturity. *Alves v. Henderson National Bank*, 3 N. B. C., 452.
31. An agreement to pay illegal interest in a mortgage given to secure the notes after maturity forfeits both legal and illegal interest, though no interest is expressed in the notes themselves. *Ib.*
  32. In an action by a national bank upon a note the defendant is not entitled to any set-off for legal interest exacted by the bank upon the discount thereof, but the bank can recover only the principal of the note. *Peterborough National Bank v. Childs*, 133 Mass., 248; 43 Am. Rep., 509; 3 N. B. C., 469.
  33. A national bank discounting business paper at a greater rate than 7 per cent is liable to the forfeiture of double the excess over 7 per cent imposed by the national banking act, although the transaction is not usurious under the State law. *Johnson v. National Bank of Gloversville*, 74 N. Y., 329; 30 Am. Rep., 302; 2 N. B. C., 302.
  34. Under the national-bank act, in an action upon a note usuriously discounted by a national bank, the amount of the usury may be set-off by an accommodation indorser, although the note does not carry interest on its face. *National Bank of Auburn v. Lewis*, 75 N. Y., 516; 31 Am. Rep., 484; 2 N. B. C., 305.
  35. In an action by a national bank on a promissory note discounted by it, the defendant may not counterclaim or set-off usurious interest taken by the bank on the discount of it and other notes of which it was a renewal. *National Bank of Auburn v. Lewis*, 81 N. Y., 15; 3 N. B. C., 587.
  36. The remedy is an action of debt to recover back twice the amount paid. *Ib.*
  37. Where a national bank has usuriously reserved a sum greater than the lawful rate of interest on a discount, the amount so reserved is forfeited and may not be recovered in an action upon the note. *Ib.*
  38. The knowingly taking or receiving by a national bank of a greater rate of interest than is lawful in the State where it is located is usurious under the national banking act, and the entire interest is forfeited, and the usury is not purged by settlements and renewal notes without additional usury. *Pickett v. Merchants' National Bank of Memphis*, 32 Ark., 346; 2 N. B. C., 209.
  39. In an action by a national bank the defendant can not be allowed a counterclaim for unlawful interest paid by him more than two years prior thereto. *National State Bank of Newark v. Boylan*, 2 Abbott's N. C., 216; 1 N. B. C., 798.
  40. One of two or more defendants can not set up an individual counterclaim unless, under the pleadings, there can be a several judgment against him. *Ib.*
  41. Where a national bank received usurious interest it forfeits the entire interest on the note, including that accruing after maturity, though the latter rate be lawful. *Shafer v. First National Bank*, 36 P., 998.
  42. A judgment on a note, whereon interest is forfeited because of usury, bears interest at 6 per cent. under General Statutes 1889, par. 3500, relating to interest on judgments, though the note provided for lawful interest after maturity. *Ib.*
  43. The State courts will not enforce the penalties imposed by the national banking act for exacting unlawful interest. *Newell v. National Bank of Somerset*, 12 Bush, 57; 1 N. B. C., 501.
  44. Usurious interest paid a national bank on a note can not be offset against the principal sum due. *Rockwell v. Farmers' National Bank*, 36 P., 905.
  45. Where the usurious interest is discounted from the face of the note the bank can only recover the face of the note, less the interest deducted. If the borrower pays the usurious interest in advance he may recover double the interest so paid. *Schuyler National Bank v. Bollong*, 24 Nebr., 825; 3 N. B. C., 561.
  46. In New York the rate of interest which a corporation may pay is not limited. A national bank, located in that State, loaned money to a corporation at a rate of interest exceeding 7 per cent per annum. Held, that the interest on the loan was forfeited under section 30 of the national banking act (13 St. at Large, 108), which provided that when no rate of interest was fixed by the law of a State a national bank might charge a rate not exceeding 7 per cent per annum, and that if it charged more the entire interest should be forfeited. *In re Wild*, 11 Blatch., 243; 1 N. B. C., 246.

## USURY: See Interest—Continued.

47. If a national bank discount a note at a usurious rate of interest, paying the borrower the proceeds less the interest, it can recover only the face of the note less the entire interest received. But if such note be renewed, the borrower paying the usurious interest out of his pocket, in advance, the defendant may recoup, or recover in an independent action, double the amount of the entire interest paid at the renewal. If, instead of paying the usurious interest at each renewal, it be added to the principal and included in the renewed notes, the bank can only recover the amount originally paid to the borrower, i. e., the amount of the last of the renewal notes less all interest included in it. *National Bank of Madison v. Davis, 6 Cent. L. J., 106; 1 N. B. C., 350.*
48. The national currency act should be liberally construed to effect the ends for which it was passed, but a forfeiture under its provisions should not be declared unless the facts upon which it rests are clearly established. In case of a claim of forfeiture against a bank for taking unlawful interest upon the discount of bills of exchange payable at another place, it should appear affirmatively that the bank knowingly received or reserved an amount in excess of the statutory rate of interest and the current exchange for sight drafts. Accordingly, where it was not shown what the rate of exchange was, a charge of one-quarter of one per cent in addition to the statutory rate of interest would not be sufficient to authorize a forfeiture. *Wheeler v. Union National Bank of Pittsburg, 36 U. S., 785; 2 N. B. C., 9.*
49. The receipt by a national bank of an usurious rate of interest upon the discount of a note works a forfeiture of such interest as would otherwise have accrued after the maturity of the note. *The First National Bank of Uniontown v. Stauffer, 1 Fed. Rep., 187.*
50. Section 5073, Rev. St., relating to set-offs in bankruptcy proceedings, provides that "in all cases of mutual debts or mutual credits between the parties the account between them shall be stated, and one debt set-off against the other, and the balance only shall be allowed or paid; but no set-off shall be allowed in favor of any debtors to the bankrupt of a claim in its nature not provable against the estate, or of a claim purchased by or transferred to him after the filing of the petition." *Held*, that under this section a judgment obtained by an assignee in bankruptcy, for a penalty incurred by the violation of a State statute against usury, could not be set-off against a claim of the judgment debtor against the bankrupt estate. *Wilson, Assignee, v. National Bank of Rolla, 3 Fed. Rep., 391.*
51. Interest in excess of the legal rate received by a national bank, although taken in renewal of a series of notes, can not be applied by way of set-off or payment in a suit upon the last of the series. *Farmers and Mechanics' Bank v. Hoagland, 7 Fed. Rep., 159.*
52. In such case, however, the bank can not recover the illegal interest, although such interest has been finally incorporated in notes bearing legal rates. *Ib.*
53. Neither can the bank recover any interest upon such renewal notes from the date the interest has been reduced to the legal rate. *Ib.*
54. A provision in a promissory note "to pay an attorney's fee of 10 per cent on the amount due if suit is brought to enforce payment, for use of the attorney bringing the suit," is a stipulation for a penalty or forfeiture, and tends to the oppression of the debtor; is a cover for usury, and is without consideration and contrary to public policy, and void. *Merchants' National Bank v. Sevier et al., 14 Fed. Rep., 662.*
55. Such a stipulation in a note discounted by a national bank is void for the further reason that it is in excess of the power of the bank, under its charter. *Ib.*
56. Section 5198, Rev. St., makes the receiving or charging "a rate of interest greater than is allowed," "a forfeiture of the entire interest." In case a greater rate of interest has been paid, the debtor may recover back "twice the amount of interest thus paid." *Hill v. National Bank of Barre, 15 Fed. Rep., 432.*
57. The amount of penalty recoverable in an action against banks under sec. 5198, Rev. St., is twice the whole amount of the interest paid and not merely twice the amount paid in excess of the legal rate. *Ib.*
58. In an action against the First National Bank of Deadwood to recover illegal interest paid it, the court holds: A Territorial law in force in certain

USURY: *See* Interest—Continued.

- counties of the late Territory of Dakota, which provided that in those counties "it shall be lawful to take, receive, retain, and contract for any rate (of interest) agreed on between the parties," allowed and fixed the rate of interest by law in such counties or district, within the meaning of sec. 5197, Rev. St., which provides that "any association may take, receive, reserve, and charge on any loan \* \* \* interest allowed by the laws of the State, Territory, or district where the bank is located," *Guild v. First National Bank of Deadwood, 57 N. W., 499.*
59. From February, 1881, when said Territorial law was enacted, until July 1, 1887, when the same was repealed, it was lawful for Territorial and private banks and individuals to take, receive, retain, and contract for any rate of interest agreed on between the parties, within the counties named in the act, when there was an express contract in writing fixing the rate. Therefore it was lawful for a national bank in those counties to contract in writing for any rate of interest agreed on between the parties. *Ib.*
  60. Under the general law relating to interest in force in the Territory after July 1, 1887, Territorial and private banks and individuals were allowed to take, receive, retain, and contract for interest at the rate of 12 per cent per annum, and national banks were therefore allowed to take, receive, and retain interest paid at the same rate; and it was not unlawful for such national banks, under the national banking act, to take, receive, and retain interest paid at the rate of 12 per cent per annum, in the absence of an express contract in writing therefor. *Ib.*
  61. A complaint that alleges that the defendant "knowingly and usuriously charged, took, received, and reserved from plaintiff, and that plaintiff paid to defendant, for interest, \* \* \* being at the rate of 24 per cent per annum," giving time, amount, etc., states facts sufficient to constitute a good cause of action for the recovery of such alleged illegal interest under the national banking act. *Ib.*
  62. Under sec. 1851, Rev. St., one of the sections of the organic act of the Territory of Dakota, which provides "that the legislative power of the Territory shall extend to all rightful subjects of legislation not inconsistent with the Constitution and laws of the United States," the Territorial legislature was vested with general legislative power, restricted only as prescribed in the act, and subject to the power of Congress to disapprove its acts. *Ib.*
  63. The act of Congress, approved July 30, 1836, providing that "the legislatures of the Territories of the United States shall not pass special or local laws \* \* \* regulating the interest on money," was not retroactive, but was applicable only to acts thereafter passed by a Territorial legislature, and did not have the effect to invalidate the then existing interest law in the counties mentioned in the provisions of the act of 1881. *Ib.*
  64. The passage of the law of 1881 by the Territorial legislature, which provided for a different rate of interest in certain counties of the Territory from that allowed in other parts of the Territory, was a valid exercise of the legislative power, and was not in conflict with the organic act or the Constitution of the United States. *Ib.*
  65. A law changing the rate of interest which can lawfully be taken, by reducing such rate, does not affect express contracts in writing for interest at the higher rate, made when the law allowing the higher rate was in force, when such contract specifically provides that the interest at the rate specified in the contract shall be payable from the date of the contract until the same is paid. *Ib.*
  66. Under Rev. St., sec. 5198, which authorizes the person paying usurious interest to a national bank to recover twice the amount paid, one of the joint makers of a note on which illegal interest is charged can not recover the penalty from the bank where the illegal interest was paid by the other maker. *First National Bank of Concordia v. Rowley, 34 P., 1049, 52 Kans., 894.*
  67. Any payments made upon any of such notes will be applied to the principal. *Ib.*
  68. Parkhurst having, as maker of the notes to the bank representing the debt secured by the chattel mortgage, paid usurious interest thereon, and having recovered judgment against the bank for twice the interest thus paid under the Federal statute, he can not be allowed to apply the same

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- interest in reduction of the debt secured by the chattel mortgages. *Parkhurst v. First National Bank of Clyde*, 35 P., 1113.
69. The limitation of two years, within which suit may be brought against a national bank, under sec. 5198, Rev. St., for taking usurious interest, begins to run from the time when the usurious interest is paid. *First National Bank of Dorchester v. Smith*, 57 N. W., 999.
  70. A national bank succeeding to the business of a private bank inherits the usury penalties incurred by the latter in attempting to enforce a transfer note and mortgage. State usury penalty is applicable to transaction previous to debtor's knowledge that debt was transferred to national bank. *Exeter National Bank v. Orchard*, 58 N. W., 144.
  71. The payment of usurious interest to a national bank can not be pleaded as a set-off or counterclaim against the principal of the note so sued on. *Higgins et al. v. Citizens' National Bank of Kansas City*, 24 S. W., 936.
  72. Where a national bank loans money at a usurious rate, which is included in the note, in an action to enforce the contract the interest is forfeited. *McGhee v. First National Bank of Tobias*, 58 N. W., 537.
  73. A promissory note, given for already accrued interest, in part usurious, was without consideration, and suspension of the right of collection between its date and maturity in no way operated to supply this essential element, otherwise lacking. *Ib.*
  74. The limitation under Rev. St. U. S., sec. 5198, of actions for the recovery from a national bank of a penalty for usury, dates from the payment of such interest, and not from the reservation of it from the original loan by way of discount. *Smith v. First National Bank (Nebr.)*, 60 N. W., 866; *Lanham v. Same*, *ib.*, 1041.
  75. A State law imposing a penalty on banks exacting usurious discounts does not apply to national banks, the penalty imposed on such banks by Federal laws in regard to usurious discounts being exclusive. *Florence Railroad and Improvement Company v. Chase National Bank (Ala.)*, 17 So., 720.
  76. Act of Congress June 3, 1864, section 30, relative to the taking of usury by national banks, does not apply to the discounting by the bank for the payee of a note given in payment of an article, and stipulating for legal interest, and, if it did, would not avail the maker. *Second National Bank of Clarion v. Morgan (Pa.)*, 30 A., 957.
  77. The payment of a usurious loan made by a national bank is not a condition precedent to the right of the borrower to maintain an action against such bank to recover double the amount of usurious interest paid on such loan. *Exeter National Bank v. Orchard (Nebr.)*, 61 N. W., 833.
  78. Usury can not be pleaded against a national bank. 25 N. Y. S., 447, affirmed. *Chase National Bank v. Favrot (N. Y. App.)*, 44 N. E., 164.
  79. Usury can not arise from the purchase from brokers of a note at a discount. *Ib.*
  80. C., whose business was lending money and indorsing paper, had an arrangement with plaintiff bank by which it was to discount all notes bearing her indorsement, for the benefit of the maker; the proceeds to be drawn by "discount checks" signed by the maker; plaintiff being furnished by C. with collateral security to indemnify it. Defendant made application to C. for a loan of \$50 for three months, and C. offered, as testified by defendant, to make the loan, or, as testified by C., to lend C.'s credit, for \$10. A note for \$60, signed by defendant, payable to and indorsed by C., was discounted by plaintiff, and the proceeds, less the legal discount, placed to defendant's credit, and immediately withdrawn on his discount check; he thereupon paying \$10 to C.'s agent. *Held*, that whether the transaction was a cover for usury, to plaintiff's knowledge, was a question for the jury. *Flour City National Bank v. Miller (Sup.)*, 38 N. Y. S., 503.
  81. Under U. S. Rev. St., §§ 5197, 5198, if usurious interest is paid a national bank, the payor may recover back twice the total amount of interest paid. *First National Bank v. McInturff (Kan. App.)*, 43 P., 839.
  82. Under Rev. St. U. S., §§ 5197, 5198, prohibiting any national bank from charging a greater rate of interest than is allowed by the laws of the State in which it is located, and providing that the taking of such interest shall forfeit the entire interest, a payment to a national bank on a note bearing usurious interest is a payment on the principal debt. *Ib.*
  83. The fact that a part of the consideration of a note was for usurious inter-

## USURY: See Interest—Continued.

- est on a former note does not render the note void in toto. *First National Bank v. Ledbetter (Tex. Civ. App.)*, 34 S. W., 1042.
84. Under Rev. St. U. S., §§ 5197, 5198, providing that the charging of a greater rate of interest by a national bank than that allowed by the laws of the State in which the bank is located shall forfeit the entire interest, and that, if such interest has been paid, the person who paid the same may recover twice the amount thereof, a payment on a note stipulating for usurious interest is a payment on the principal debt, and not of the interest, which is forfeited. *First National Bank v. Turner (Kan. App.)*, 42 P., 936.
  85. In an action for the penalty for charging usurious interest a demand need not be shown. *Ib.*
  86. Interest is not recoverable on a penalty for receiving usurious interest prior to its merger into judgment. *Ib.*
  87. Under Rev. St. U. S., § 5198, relating to national banks, providing that the taking a rate of interest greater than is allowed by the preceding section, when knowingly done, shall be deemed a forfeiture of the entire interest, where a national bank loaned money at usurious interest, and added it into a note, which was several times renewed at the usurious rate, the bank is only entitled to recover, in an action on the last note, the principal sum originally loaned, less the partial payments made on the notes. *Snyder v. Mount Sterling National Bank (Ky.)*, 21 S. W., 1050.
  88. A note made in one State and payable in another is not subject to the usury laws of the latter State if it is valid in that respect in the State where it was made. *Sturdivant v. Memphis National Bank (C. C. A.)*, 60 Fed. Rep., 730; *Ib.*, 736.
  89. If a national bank discount a note at a usurious rate of interest, paying the borrower the proceeds less the interest, it can recover only the face of the note less the entire interest received; but if such note be renewed, the borrower paying the usurious interest out of his pocket, in advance, the defendant may recoup, or recover in an independent action, double the amount of the entire interest paid at the renewal. If, instead of paying the usurious interest at each renewal, it be added to the principal and included in the renewal notes, the bank can only recover the amount originally paid to the borrower, i. e., the amount of the last of the renewal notes less all interest included in it. *National Bank of Madison v. Davis*, 1 N. B. C., 350.
  90. Whether other notes have been accepted by a bank in renewal of notes sued on is a question for the jury. *Cake v. The First National Bank of Lebanon*, 1 N. B. C., 390.
  91. Where there has been a series of renewal notes given for the continuation of the same original loan, a taint of usury in the first transaction follows down through the whole, and in action by a national bank on the last of the series, the borrower is entitled to credit for all the interest he has paid from the beginning. *Ib.*
  92. Under the 30th section of the national banking act the remedy of the "forfeiture of the entire interest" for the exacting of unlawful interest can only be had by way of defense to an action on the note, or to recover the loan, but no action lies for it. *Brown v. The Second National Bank of Erie*, 72 Pa., 209.
  93. Where usury has been actually paid to and received by a bank, the only remedy is an action for the penalty of "twice the amount of interest thus paid." *Ib.*
  94. The limitation of two years within which an action for the penalty must be brought commences to run from the actual payment of the usury. *Ib.*
  95. The knowingly taking or receiving by a national bank of a rate of interest greater than is allowed by law upon a loan of money does not entitle the person paying the same to have it applied as a payment of so much of the principal in an action brought to recover the principal debt more than two years after such payment was made. The rights and liabilities of the parties in such case are prescribed in the national-bank act, and can not be controlled by State legislation. *Higley v. The First National Bank of Beverly*, 26 Ohio, 75; 1 N. B. C., 833.
  96. The reservation of illegal interest by a national bank does not avoid the principal. *Shinkle v. The First National Bank of Ripley*, 23 Ohio, 516; 1 N. B. C., 834.
  97. Defendant being indebted to a national bank on certain promissory notes,

USURY: *See Interest*—Continued.

- made a new note and a mortgage to secure it, which were, by an agreement with the bank and for its use and benefit, executed and delivered to one S. without consideration from him, who also transferred them to the bank, and the old notes were thereupon delivered up and canceled. *Held*, (1) that there was a sufficient consideration for the note and mortgage; (2) that the bank had power to take notes and mortgages in such way and form for the purpose of securing its claim. *Ib.*
98. Where the two years within which an action lies to recover back twice the amount of illegal interest paid to a national bank have elapsed, the right to offset such interest against any claim of the bank is also barred. *Ib.*
  99. National banks organized under act of Congress are not bound by the usury laws of the States in which they are situated. *The First National Bank of Columbus, plaintiff in error, v. Garlinghouse et al., 22 Ohio, 492; 1 N. B. C., 811.*
  100. The discounting of a promissory note by a national bank at an unlawful rate of interest does not render the note void in toto, but only to the extent of the interest. *Ib.*
  101. The discounting of a note for the principal maker at an unlawful rate of interest is not such an unauthorized use of the note as will discharge the sureties from liability. In the absence of any express agreement or understanding on that subject between the sureties and the principal, of which the holder had notice, or any intention to practice a fraud on the sureties, they must be held to have trusted to the judgment and discretion of the principal as to the terms on which the note might be discounted. *Ib.*
  102. Where usurious interest has been paid to a national bank on renewal notes and the bank brings suit on the last note, the defendant may not set-off such illegal interest, but his only remedy is by an action against the bank to recover the penalty prescribed by the national-bank act. *National Bank of Fayette County v. Dushane, 96 Penn. St., 349; 3 N. B. C., 739.*
  103. An auditor appointed to distribute the proceeds of a sheriff's sale may not go behind a judgment regularly entered upon adverse proceedings without fraud and collusion. *Appeal of Second National Bank of Titusville; Henderson, to use of Second National Bank of Titusville, v. Waid, 96 Penn. St., 460; 3 N. B. C., 740.*
  104. The taking of usurious interest under section 5197 of the Revised Statutes of the United States and the Pennsylvania act of May 28, 1853, does not prevent the recovery of the lawful interest. *Ib.*
  105. Where a national bank takes, receives, or charges more than the legal rate of interest in the discount of a note, the interest-bearing power of the note is destroyed and remains destroyed until it is paid. *Guthrie v. Reid, 107 Penn. St., 251; 3 N. B. C., 751.*
  106. Reid gave Guthrie a judgment note for the latter's accommodation. Guthrie procured it to be discounted by a national bank at a usurious rate of interest. *Held*, that defendant could avail himself of the usurious discounts charged by the bank as a defense to the payment of interest. *Ib.*
  107. A guaranty of negotiable paper discounted by a national bank is not rendered void by the fact that the bank demanded and received usurious interest upon the notes. *Lazar v. National Union Bank of Baltimore, 2 N. B. C., 261.*
  108. No one can recover usurious interest paid to a national bank but the party who paid it, and it can not be set-off or recouped by another party to the paper. *Ib.*
  109. Plaintiff as assignee in bankruptcy of A sued to recover the penalties imposed by the national banking act for charging and receiving usurious rates of interest. Defendant proved a release and discharge executed by A before the commencement of the bankruptcy proceedings. Plaintiff gave in evidence the record of a judgment in his favor in an action in which he as assignee sued defendant to recover a payment of a debt made to it by A about a month prior to the execution of the release, as having been made when A was insolvent, and when defendant had reasonable cause to believe that fact and knew the payment was made in fraud of the bankrupt act. *Held*, that defendant was not concluded or affected by the judgment. *Getman v. Second National Bank of Oswego, 89 N. Y., 136; 3 N. B. C., 599.*

USURY: *See* Interest—Continued.

110. Where a national bank lends money upon a usurious contract and attempts to enforce such contract in a State court, the defendant may insist upon such usury as a defense. *National Bank of Winterset v. Eyre*, 2 N. W. Rep., 995; 2 N. B. C., 234.
111. The right of action to recover double the amount of usurious interest paid to a national bank, as provided by section 5197 of the national banking act, accrues upon the actual payment by the borrower of the amount of the illegal interest to the bank, and can be maintained whether the debt has been paid or not. *Monongahela National Bank v. Overholt*, 96 Penn. St., 327; 3 N. B. C., 735.
112. The party paying such illegal interest can not recover for it after his discharge in bankruptcy, but the right of action vests in the assignee. *Ib.*
113. A bill in equity will not lie to recover usury from a national bank. *Hambright v. National Bank*, 3 Lea, 40; 31 Am. Rep., 629; 2 N. B. C., 419.
114. State courts have jurisdiction in an action against a national bank to recover double the amount of usurious interest paid thereto. *Gruber v. First National Bank of Clarion*, 87 Penn. St., 468; 30 Am. Rep., 378; 8 Weekly Notes of Cases, 113; 2 N. B. C., 332.
115. A bank is a private corporation, and its charter a private act, to be pleaded and proved as all other private acts. The court can not take judicial cognizance of the fact that there are State banks whose charters authorize them to take more than six per cent interest. *Ib.*
116. The general rate of interest allowed in Pennsylvania to be taken by State banks is only six per cent. The establishment of a few banks authorized by special acts of assembly to take more than this amount is not sufficient to authorize national banks to take usurious interest under that clause of the national-bank act allowing them to charge interest at the same rate as banks of issue organized under the laws of the State wherein the national bank is situate. *Ib.*
117. In an action under U. S. R. S., sec. 5198, against a national bank to recover twice the amount of usurious interest taken on loans made by it to McRae, the defendant proved an oral agreement between it and McRae, whereby the latter agreed to settle and discharge all such claims against defendant; that the same be applied in payment of that part of his indebtedness to the bank not collected by it from any other source, and that he would not sue or allow suit to be brought against the bank on account of such illegal interest. In consideration thereof the bank agreed that it would satisfy so much of the indebtedness of McRae as remained after applying all other available collections, or would consent as a creditor to his discharge in bankruptcy, as he might request. At the time of the agreement McRae was indebted to defendant in a large amount, and after applying all the collections there remained due a sum much larger than the excessive interest, none of which indebtedness has been paid. *Held*, that the agreement operated as an immediate discharge and satisfaction of the claim of McRae against defendant. *Morehouse v. Second National Bank of Oswego*, 98 N. Y., 503; 3 N. B. C., 631.
118. Inconsistent action by the defendant subsequent to the agreement did not affect its legal operation. *Ib.*
119. Neither under the national banking act nor the Pennsylvania usury act of 1858 is the taking of more than six per cent interest a fraud upon creditors in itself. *Appeal of Second National Bank of Titusville*, 85 Penn. St., 523; 2 N. B. C., 364.
120. State courts have jurisdiction in actions against national banks to recover the penalty imposed upon such banks for taking usurious interest. *Lebanon National Bank v. Karmany*, 98 Penn. St., 65; 3 N. B. C., 746.
121. No bank in Pennsylvania can lawfully take more than six per cent interest. *Ib.*
122. The person paying usurious interest may recover twice its amount, although the principal is not paid. *Ib.*
123. In such suit the plaintiff may recover twice the entire amount of interest paid. *Ib.*
124. In such suit the defendant can not set off a judgment held by it against the plaintiff. *Ib.*
125. No privilege of immunity from the usury laws of the States is conferred upon national banks by the act of Congress of 1864 (13 Stat. at Large, 99), and a contract for a loan made in this State with one of these

USURY: *See* Interest—Continued.

- organizations, by which it reserves a greater rate of interest than seven per cent is void. *First National Bank of Whitehall, respondent, v. James Lamb et al., appellants, 50 N. Y., 95.*
126. The provision of section 30 of said act, limiting the forfeiture to the interest, has reference only to the preceding sentence, which prescribes a rate of interest in those States and Territories where no rate is fixed by law. A construction of this provision which would make it applicable to contracts made in States where the rate of interest is regulated, and which would bring it in conflict with State laws, would render it unconstitutional. *Ib.*
127. The power to create a corporation as an appropriate instrument for the execution of a constitutional power vested in the Federal Government only carries with it authority to confer upon that corporation such privileges or immunities from State laws as are necessary to enable it to effect the legitimate national object for which it is created. No such national object requires that national banks should exceed the rates of interest fixed by the States, and no immunity from State usury laws is therefore necessary. *Ib.*
128. A contract to pay attorney's fees for collecting, in addition to principal and interest, is not, on its face, usurious; nor does it become usurious by reducing the debt to judgment and including in the judgment 10 per cent for attorney's fees. *National Bank v. Danforth (Ga.), 7 S. E., 546.*
129. An assignee for the benefit of creditors under the Kentucky statutes, who, in order to get possession of collaterals, pays to a national bank a note of his assignor, which includes usurious interest, may maintain an action to recover it back, under Rev. St., § 5198. The assignee is the assignor's "legal representative" in the meaning of that section. *Louisville Trust Co. v. Kentucky National Bank et al., 87 Fed. Rep., 143.*
130. Usurious interest on a note is not paid, so as to set running the statute of limitations against an action to recover it back, by giving a renewal note which includes the interest. The statute only begins to run from the time the renewal note is paid. *Ib.*
131. Under Rev. St., § 5198, which provides that one paying usurious interest to a national bank may recover back twice the amount of the interest thus paid, it seems that the recovery allowed is twice the amount of the entire interest, and not merely of the excess over the legal rate. *Ib.*
132. Where more than the legal rate of interest has been paid to a national bank, the remedy is a penal suit to recover twice the amount paid, and such payment is not available as a defense in an equitable proceeding to collect the debt on which it was paid. *Cox v. Beck et al., 33 Fed. Rep., 293.*
133. Section 5198 of the Revised Statutes of the United States, prescribing what rate of interest may be taken, received, reserved, or charged by a national banking association, makes a difference between interest which a note, bill, or other evidence of debt "carries with it, or which has been agreed to be paid thereon," and interest which has been "paid." *Brown v. Marion National Bank, 169 U. S., 416.*
134. Interest included in a renewal note or evidenced by a separate note does not thereby cease to be interest within the meaning of section 5198. *Ib.*
135. If a national bank sues upon a note, bill, or other evidence of debt held by it, the debtor may insist that the entire interest, legal and usurious, included in his written obligation and agreed to be paid, but which has not been actually paid, shall be either credited on the note or eliminated from it, and judgment given only for the original principal debt, with interest at the legal rate from the commencement of the suit. *Ib.*
136. The forfeiture declared by the statute is not waived by giving a renewal note in which is included the usurious interest. No matter how many renewals may be made, if the bank has charged a greater rate of interest than the law allows, it must, if the forfeiture clause of the statute be relied on and the matter is thus brought to the attention of the court, lose the entire interest which the note carries or which has been agreed to be paid. *Ib.*
137. If, for instance, one executes his note to a national bank for a named sum as evidence of a loan to him of that amount to be paid in one year at ten per cent interest, such rate of interest being illegal, and if renewal notes are executed each year for five years, without any money being in fact paid by the borrower—each renewal note, including past interest, legal

USURY: *See* Interest—Continued.

and usurious—the sum included in the last note, in excess of the sum originally loaned, would be *interest* which that note carried or which was agreed to be paid, and not, as to any part of it, interest paid. *Ib.*

138. If the note when sued on includes usurious interest, or interest upon usurious interest agreed to be paid, the holder may elect to remit such interest, and it can not then be said that usurious interest was paid to him. *Ib.*
139. If the obligee actually pays usurious interest as such, the usurious transaction must be held to have then, and not before, occurred, and he must sue within two years thereafter. *Ib.*

VICE-PRESIDENT. *See* Officers.

## VOTING:

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

NO. 1.—NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF  
THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1898.

| Name.                 | Grade.               | Salary. |
|-----------------------|----------------------|---------|
| Charles G. Dawes      | Comptroller          | \$5,000 |
| Lawrence O. Murray    | Deputy Comptroller   | 2,800   |
| Joseph Y. Paige       | Chief clerk          | 2,500   |
| George S. Anthony     | Chief of division    | 2,200   |
| Watson W. Eldridge    | do                   | 2,200   |
| Willis J. Fowler      | do                   | 2,200   |
| Edmund E. Schreiner   | Superintendent       | 2,200   |
| Caleb C. Magruder, jr | Teller               | 2,000   |
| Theodore O. Ebaugh    | Bookkeeper           | 2,000   |
| George T. May         | Assistant bookkeeper | 2,000   |
| Edward A. Demaray     | Clerk, class 4       | 1,800   |
| Thomas P. Kane        | do                   | 1,800   |
| Endicott King         | do                   | 1,800   |
| Ebenezer Southall     | do                   | 1,800   |
| Charles A. Stewart    | do                   | 1,800   |
| Charles McC. Taylor   | do                   | 1,800   |
| Ephraim S. Wilcox     | do                   | 1,800   |
| George H. Wood        | do                   | 1,800   |
| Benjamin F. Blye, jr. | Stenographer         | 1,600   |
| Harriet M. Black      | Clerk, class 3       | 1,600   |
| Willard E. Buell      | do                   | 1,600   |
| Philo L. Bush         | do                   | 1,600   |
| William E. Colladay   | do                   | 1,600   |
| George W. Collison    | do                   | 1,600   |
| William S. Davenport  | do                   | 1,600   |
| John B. Finn          | do                   | 1,600   |
| Robert L. Livingston  | do                   | 1,600   |
| Franklin L. Mitchell  | do                   | 1,600   |
| William D. Swan       | do                   | 1,600   |
| Arthur M. Wheeler     | do                   | 1,600   |
| Eliza M. Barker       | Clerk, class 2       | 1,400   |
| Sarah M. Cartwright   | do                   | 1,400   |
| Eliza R. Hyde         | do                   | 1,400   |
| Mary L. McCormick     | do                   | 1,400   |
| Loren H. Milliken     | do                   | 1,400   |
| William A. Nestler    | do                   | 1,400   |
| Morris M. Ogden       | do                   | 1,400   |
| Carrie L. Pennock     | do                   | 1,400   |
| Margareta L. Simpson  | do                   | 1,400   |
| Warren E. Sullivan    | do                   | 1,400   |
| Eveline C. Bates      | Clerk, class 1       | 1,200   |
| Virginia H. Clarke    | do                   | 1,200   |
| Mary L. Conrad        | do                   | 1,200   |
| Arthur L. Hitchcock   | do                   | 1,200   |
| Frank T. Israel       | do                   | 1,200   |
| Helen L. McL. Kimball | do                   | 1,200   |
| Marie Richardson      | do                   | 1,200   |
| Ediza A. Saunders     | do                   | 1,200   |
| Julia A. Snell        | do                   | 1,200   |
| Adelia M. Stewart     | do                   | 1,200   |
| William J. Tucker     | do                   | 1,200   |
| John E. Briggs        | Clerk, class E.      | 1,000   |
| Louisa Campbell       | do                   | 1,000   |
| Geraldine Clifford    | do                   | 1,000   |
| James W. Farrar       | do                   | 1,000   |
| Alice M. Kennedy      | do                   | 1,000   |
| Emma Lafayette        | do                   | 1,000   |
| James A. Long         | do                   | 1,000   |
| Miles Novotny         | do                   | 1,000   |
| George Thompson       | do                   | 1,000   |
| Edwin I. Wade         | do                   | 1,000   |
| Clara L. Willard      | do                   | 1,000   |
| Jacob L. Bright       | Engineer             | 1,000   |
| Thomas H. Austin      | Clerk, class D       | 900     |
| Mary E. Bates         | do                   | 900     |
| James F. Bennett      | do                   | 900     |
| Ellen Carey           | do                   | 900     |
| George W. Castle      | do                   | 900     |
| Jesse P. Crawford     | do                   | 900     |

\* Additional to bond clerk, \$200.

# 330 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## NO. 1.—NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1898—Continued.

| Name.                    | Grade.                   | Salary. |
|--------------------------|--------------------------|---------|
| Sarah F. Fitzgerald..... | Clerk, class D.....      | \$900   |
| Eliza M. Guerard.....    | do.....                  | 900     |
| Mary B. Harvell.....     | do.....                  | 900     |
| Charles S. Hyde.....     | do.....                  | 900     |
| Mary A. Martin.....      | do.....                  | 900     |
| Daniel H. Mason.....     | do.....                  | 900     |
| Mary E. Oliver.....      | do.....                  | 900     |
| William V. Price.....    | do.....                  | 900     |
| Henry E. Smith.....      | do.....                  | 900     |
| Charles J. Stoddard..... | do.....                  | 900     |
| Emma W. Stokes.....      | do.....                  | 900     |
| Edward Whitney.....      | do.....                  | 900     |
| William Griffiths.....   | Messenger.....           | 850     |
| David S. Hoover.....     | Assistant messenger..... | 720     |
| John F. Robertson.....   | do.....                  | 720     |
| De Witt C. Sprague.....  | do.....                  | 720     |
| John Earle.....          | Watchman.....            | 720     |
| Percy H. Towson.....     | do.....                  | 720     |
| Samuel M. Freeman.....   | Fireman.....             | 720     |
| James Neacey.....        | Laborer.....             | 660     |
| John B. Patterson.....   | do.....                  | 600     |
| Harry W. Tobias.....     | do.....                  | 600     |

## NO. 2.—EXPENSES OF THE OFFICE OF COMPTROLLER OF THE CURRENCY FOR THE YEAR ENDED JUNE 30, 1898.

|                                                                                                                         |              |
|-------------------------------------------------------------------------------------------------------------------------|--------------|
| For special dies, plates, printing, etc.....                                                                            | \$115,743.23 |
| For salaries.....                                                                                                       | 102,568.40   |
| For salaries, reimbursable by national banks.....                                                                       | 16,759.40    |
| Total expenses of the office of the Comptroller of the Currency from its organization, May, 1863, to June 30, 1898..... | 8,405,072.01 |

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

## NO. 3.—NUMBER OF NATIONAL BANKS ORGANIZED, NUMBER NOW IN OPERATION, AND THE NUMBER PASSED OUT OF THE SYSTEM SINCE FEBRUARY 25, 1863.

|                                                                     |       |
|---------------------------------------------------------------------|-------|
| Total number organized.....                                         | 5,151 |
| Number now in operation.....                                        | 3,598 |
| Number passed out of the system.....                                | 1,553 |
| The latter number is accounted for as follows:                      |       |
| Passed into voluntary liquidation to wind up their affairs.....     | 978   |
| Less number placed in the hands of receivers.....                   | 13    |
| Passed into liquidation for purpose of reorganization.....          | 965   |
| Passed into liquidation upon expiration of corporate existence..... | 121   |
| Placed in the hands of receivers.....                               | 108   |
|                                                                     | 375   |
|                                                                     | 1,569 |
| Less number restored to solvency and resumed business.....          | 16    |
| Total passed out of system.....                                     | 1,553 |

NO. 1.—NUMBER AND AUTHORIZED CAPITAL OF NATIONAL BANKS ORGANIZED AND THE NUMBER AND CAPITAL OF BANKS CLOSED IN EACH YEAR ENDED OCTOBER 31 SINCE THE ESTABLISHMENT OF THE NATIONAL BANKING SYSTEM, WITH THE YEARLY INCREASE OR DECREASE.

| Years.                             | Organized. |              | Closed.                   |             |            |            | Net yearly increase. |              | Net yearly decrease. |             |
|------------------------------------|------------|--------------|---------------------------|-------------|------------|------------|----------------------|--------------|----------------------|-------------|
|                                    |            |              | In voluntary liquidation. |             | Insolvent. |            |                      |              |                      |             |
|                                    | No.        | Capital.     | No.                       | Capital.    | No.        | Capital.   | No.                  | Capital.     | No.                  | Capital.    |
| 1863.....                          | 134        | \$16,378,700 |                           |             |            |            | 134                  | \$16,378,700 |                      |             |
| 1864.....                          | 453        | 79,366,950   | 3                         |             |            |            | 450                  | 79,366,950   |                      |             |
| 1865.....                          | 1,014      | 242,542,982  | 6                         | \$330,000   | 1          | \$50,000   | 1,007                | 242,162,382  |                      |             |
| 1866.....                          | 62         | 8,515,156    | 4                         | 650,000     | 2          | 590,000    | 56                   | 7,365,156    |                      |             |
| 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    |                      |              | 19                   | \$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          | 1,800,100  | 153                  | 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    | 63                   | 3,709,500    |                      |             |
| 1875.....                          | 107        | 12,104,000   | 38                        | 3,820,200   | 5          | 1,009,000  | 44                   | 7,285,800    |                      |             |
| 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                    | 2,294,500   |
| 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        | 28,634,350   | 40                        | 7,736,000   | 2          | 250,650    | 220                  | 20,698,350   |                      |             |
| 1884.....                          | 191        | 16,042,230   | 30                        | 3,647,250   | 11         | 1,285,000  | 150                  | 11,109,980   |                      |             |
| 1885.....                          | 145        | 16,938,000   | 85                        | 17,806,590  | 4          | 600,000    | 56                   |              |                      | 1,518,500   |
| 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    | 163                  | 16,674,000   |                      |             |
| 1890.....                          | 307        | 36,250,000   | 50                        | 5,050,000   | 9          | 750,000    | 248                  | 30,450,000   |                      |             |
| 1891.....                          | 193        | 20,700,000   | 41                        | 4,435,000   | 25         | 3,622,000  | 127                  | 12,503,000   |                      |             |
| 1892.....                          | 163        | 15,285,000   | 53                        | 6,157,500   | 17         | 2,450,000  | 93                   | 6,677,500    |                      |             |
| 1893.....                          | 119        | 11,230,000   | 46                        | 6,035,000   | 65         | 10,935,000 | 8                    |              |                      | 5,740,000   |
| 1894.....                          | 50         | 5,285,000    | 79                        | 10,475,000  | 21         | 2,770,000  |                      |              | 50                   | 7,960,000   |
| 1895.....                          | 43         | 4,890,000    | 49                        | 6,093,100   | 36         | 5,235,020  |                      |              | 42                   | 6,438,120   |
| 1896.....                          | 28         | 3,245,000    | 37                        | 3,745,000   | 27         | 3,805,000  |                      |              | 36                   | 4,305,000   |
| 1897.....                          | 44         | 4,420,000    | 70                        | 9,659,000   | 38         | 5,851,500  |                      |              | 65                   | 11,090,500  |
| 1898.....                          | 56         | 9,665,000    | 69                        | 12,509,000  | 7          | 1,200,000  |                      |              | 19                   | 4,044,000   |
| Aggregate                          | 5,151      | 737,483,182  | 1,194                     | 163,104,600 | 375        | 62,827,420 | 3,863                | 565,374,282  | 281                  | 53,823,120  |
| Deduct decrease                    |            |              |                           |             |            |            | 281                  | 53,823,120   |                      |             |
| Net increase                       |            |              |                           |             |            |            | 3,582                | 511,551,162  |                      |             |
| Add for banks restored to solvency |            |              |                           |             |            |            | 16                   | 2,875,000    |                      |             |
| Total net increase                 |            |              |                           |             |            |            | 3,598                | 514,426,162  |                      |             |

a Exclusive of 1 bank heretofore in voluntary liquidation, now in the hands of receiver.

b The total authorized capital stock on October 31 was \$624,552,195; the paid-in capital, \$624,324,142, including the capital stock of liquidating and insolvent banks which have not deposited lawful money for the retirement of their circulating notes.

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NO. 5.—NUMBER OF NATIONAL BANKS ORGANIZED, IN LIQUIDATION, AND IN OPERATION, WITH THEIR CAPITAL, BONDS ON DEPOSIT, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING ON OCTOBER 31, 1898.

| States and Territories.     | Banks.       |                 |               | Capital stock paid. | United States bonds on deposit. | Circulation.         |                      |                           |
|-----------------------------|--------------|-----------------|---------------|---------------------|---------------------------------|----------------------|----------------------|---------------------------|
|                             | Organized.   | In liquidation. | In operation. |                     |                                 | Issued.              | Redeemed.            | Outstanding. <sup>a</sup> |
| Maine                       | 99           | 17              | 82            | \$11,071,000        | \$5,606,400                     | \$49,474,650         | \$43,401,440         | \$6,073,210               |
| New Hampshire               | 62           | 10              | 52            | 5,880,000           | 4,093,250                       | 33,654,875           | 29,844,045           | 3,810,830                 |
| Vermont                     | 68           | 19              | 49            | 6,885,000           | 4,285,800                       | 42,303,850           | 38,440,461           | 3,863,389                 |
| Massachusetts               | 288          | 26              | 262           | 90,777,500          | 27,426,400                      | 389,431,915          | 359,298,515          | 30,133,400                |
| Rhode Island                | 64           | 7               | 57            | 19,337,050          | 7,569,500                       | 85,470,265           | 77,908,737           | 7,563,528                 |
| Connecticut                 | 98           | 18              | 80            | 21,281,070          | 8,712,000                       | 108,518,120          | 100,048,563          | 8,469,557                 |
| <b>Total</b>                | <b>679</b>   | <b>97</b>       | <b>582</b>    | <b>155,231,620</b>  | <b>57,693,350</b>               | <b>708,583,675</b>   | <b>648,939,761</b>   | <b>59,913,914</b>         |
| New York                    | 477          | 150             | 327           | 83,244,840          | 37,976,750                      | 384,709,705          | 345,794,688          | 38,915,017                |
| New Jersey                  | 119          | 14              | 105           | 14,534,547          | 5,889,350                       | 66,430,330           | 60,922,478           | 5,507,852                 |
| Pennsylvania                | 561          | 73              | 428           | 73,960,430          | 33,279,056                      | 267,375,045          | 234,337,486          | 33,037,559                |
| Delaware                    | 19           | —               | 19            | 2,133,985           | 867,500                         | 9,061,975            | 8,323,308            | 738,667                   |
| Maryland                    | 73           | 3               | 70            | 17,046,320          | 4,967,450                       | 49,670,410           | 44,357,420           | 5,312,990                 |
| Dist. Columbia              | 19           | 7               | 12            | 3,027,000           | 1,210,400                       | 8,670,570            | 6,844,975            | 1,225,595                 |
| <b>Total</b>                | <b>1,208</b> | <b>247</b>      | <b>961</b>    | <b>193,887,122</b>  | <b>84,190,560</b>               | <b>785,318,035</b>   | <b>700,580,355</b>   | <b>84,737,680</b>         |
| Virginia                    | 55           | 19              | 36            | 4,596,300           | 2,435,250                       | 17,498,790           | 15,076,955           | 2,421,835                 |
| West Virginia               | 41           | 8               | 33            | 3,351,000           | 1,499,350                       | 10,538,070           | 9,088,508            | 1,469,562                 |
| North Carolina              | 38           | 11              | 27            | 2,791,000           | 929,100                         | 8,686,160            | 7,766,265            | 919,895                   |
| South Carolina              | 22           | 6               | 16            | 1,943,000           | 751,000                         | 7,098,735            | 6,407,278            | 691,457                   |
| Georgia                     | 44           | 15              | 29            | 3,916,000           | 1,329,500                       | 11,292,170           | 9,980,829            | 1,311,341                 |
| Florida                     | 25           | 10              | 15            | 1,300,000           | 430,000                         | 1,611,640            | 1,253,088            | 358,552                   |
| Alabama                     | 39           | 13              | 26            | 3,205,000           | 1,116,000                       | 8,314,630            | 7,034,077            | 1,280,553                 |
| Mississippi                 | 15           | 5               | 10            | 855,000             | 294,400                         | 1,279,720            | 1,049,414            | 239,306                   |
| Louisiana                   | 27           | 8               | 19            | 3,360,000           | 987,000                         | 12,822,720           | 11,548,226           | 1,274,494                 |
| Texas                       | 270          | 73              | 197           | 19,415,000          | 5,495,780                       | 20,659,800           | 15,185,951           | 5,464,849                 |
| Arkansas                    | 14           | 7               | 7             | 1,070,000           | 214,000                         | 2,094,150            | 1,841,826            | 252,324                   |
| Kentucky                    | 110          | 35              | 75            | 10,950,900          | 6,165,250                       | 46,722,565           | 39,855,379           | 6,867,186                 |
| Tennessee                   | 78           | 29              | 49            | 8,035,000           | 2,121,250                       | 15,336,030           | 13,411,183           | 1,924,847                 |
| <b>Total</b>                | <b>778</b>   | <b>239</b>      | <b>539</b>    | <b>64,788,200</b>   | <b>23,767,880</b>               | <b>163,966,240</b>   | <b>139,498,979</b>   | <b>24,467,261</b>         |
| Missouri                    | 126          | 64              | 62            | 14,815,000          | 5,969,050                       | 26,711,895           | 20,890,302           | 5,821,593                 |
| Ohio                        | 361          | 107             | 254           | 45,040,100          | 18,985,540                      | 139,709,720          | 120,622,852          | 19,086,868                |
| Indiana                     | 187          | 75              | 112           | 14,167,000          | 5,302,800                       | 63,869,815           | 57,921,828           | 5,947,987                 |
| Illinois                    | 310          | 91              | 219           | 37,046,000          | 9,119,150                       | 69,413,665           | 60,320,466           | 9,093,199                 |
| Michigan                    | 168          | 86              | 82            | 11,995,000          | 4,670,500                       | 39,760,110           | 35,108,832           | 4,651,278                 |
| Wisconsin                   | 124          | 46              | 78            | 9,690,000           | 3,650,360                       | 20,262,680           | 16,646,148           | 3,616,532                 |
| Iowa                        | 244          | 75              | 169           | 13,110,000          | 5,180,710                       | 32,681,480           | 27,776,729           | 4,904,751                 |
| Minnesota                   | 110          | 41              | 69            | 12,790,000          | 1,954,500                       | 17,159,740           | 15,016,268           | 2,143,472                 |
| North Dakota                | 43           | 19              | 24            | 1,500,000           | 428,000                         | 2,528,420            | 2,034,239            | 494,181                   |
| South Dakota                | 53           | 27              | 26            | 1,585,000           | 521,250                         | 2,963,780            | 2,443,890            | 519,890                   |
| Kansas                      | 219          | 118             | 101           | 8,567,100           | 2,556,250                       | 15,588,940           | 12,923,260           | 2,665,680                 |
| Nebraska                    | 166          | 64              | 102           | 10,125,000          | 2,854,500                       | 14,258,230           | 11,488,772           | 2,769,458                 |
| <b>Total</b>                | <b>2,111</b> | <b>813</b>      | <b>1,298</b>  | <b>180,430,200</b>  | <b>61,192,610</b>               | <b>444,908,475</b>   | <b>383,193,586</b>   | <b>61,714,889</b>         |
| Nevada                      | 3            | 2               | 1             | 82,000              | 33,500                          | 373,810              | 352,118              | 21,692                    |
| Oregon                      | 42           | 13              | 29            | 2,570,000           | 1,061,050                       | 4,117,730            | 3,699,291            | 1,018,439                 |
| Colorado                    | 65           | 28              | 37            | 4,807,000           | 1,748,780                       | 9,300,380            | 7,561,112            | 1,739,268                 |
| Idaho                       | 14           | 4               | 10            | 600,000             | 187,500                         | 968,120              | 800,381              | 167,739                   |
| Montana                     | 44           | 23              | 21            | 2,555,000           | 671,250                         | 4,108,770            | 3,355,847            | 752,923                   |
| Wyoming                     | 15           | 4               | 11            | 860,000             | 215,000                         | 1,259,240            | 1,086,838            | 172,402                   |
| Washington                  | 77           | 45              | 32            | 3,888,000           | 871,300                         | 5,349,080            | 4,316,527            | 1,032,553                 |
| California                  | 51           | 17              | 34            | 10,825,000          | 2,317,250                       | 8,501,740            | 6,302,342            | 2,199,398                 |
| Utah                        | 17           | 6               | 11            | 1,650,000           | 812,500                         | 3,052,540            | 2,288,016            | 764,524                   |
| New Mexico                  | 15           | 9               | 6             | 660,000             | 415,000                         | 2,447,320            | 2,044,947            | 402,373                   |
| Arizona                     | 8            | 3               | 5             | 400,000             | 150,000                         | 436,560              | 275,222              | 161,338                   |
| Oklahoma                    | 9            | 3               | 6             | 300,000             | 103,000                         | 217,190              | 153,380              | 63,810                    |
| Indian Territory            | 14           | —               | 14            | 800,000             | 175,500                         | 358,520              | 153,802              | 204,718                   |
| Alaska                      | 1            | —               | 1             | 50,000              | 12,500                          | 11,050               | —                    | 11,050                    |
| <b>Total</b>                | <b>375</b>   | <b>137</b>      | <b>218</b>    | <b>29,987,000</b>   | <b>8,774,130</b>                | <b>40,502,060</b>    | <b>31,789,523</b>    | <b>8,712,537</b>          |
| <b>Total currency banks</b> |              |                 |               |                     |                                 | <b>2,143,548,485</b> | <b>1,904,062,204</b> | <b>239,546,281</b>        |
| <b>Add gold banks</b>       |              |                 |               |                     |                                 | <b>3,465,240</b>     | <b>3,582,885</b>     | <b>82,855</b>             |
| <b>United States</b>        | <b>5,151</b> | <b>61,553</b>   | <b>3,598</b>  | <b>624,324,142</b>  | <b>235,618,470</b>              | <b>2,147,013,725</b> | <b>1,907,384,589</b> | <b>239,629,136</b>        |

<sup>a</sup> Including \$29,583,680 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.

<sup>b</sup> Exclusive of 16 banks formerly in the hands of receivers, which have been restored to solvency.

NO. 6.—NUMBER OF NATIONAL BANKS ORGANIZED, IN VOLUNTARY LIQUIDATION, INSOLVENT, AND NUMBER AND CAPITAL OF ASSOCIATIONS IN ACTIVE OPERATION ON JANUARY 1 OF EACH YEAR FROM 1864 TO 1898.

| Years. | Organized. | In voluntary liquidation. | Insolvent. | In active operation. |              |
|--------|------------|---------------------------|------------|----------------------|--------------|
|        |            |                           |            | No.                  | Capital.     |
| 1864   | 179        |                           |            | 179                  | \$14,040,522 |
| 1865   | 682        | 6                         |            | 676                  | 135,618,874  |
| 1866   | 1,626      | 11                        | 1          | 1,614                | 403,357,346  |
| 1867   | 1,665      | 16                        | 3          | 1,646                | 420,229,739  |
| 1868   | 1,675      | 29                        | 10         | 1,656                | 420,260,790  |
| 1869   | 1,688      | 47                        | 13         | 1,628                | 426,882,611  |
| 1870   | 1,696      | 62                        | 15         | 1,619                | 433,803,311  |
| 1871   | 1,759      | 77                        | 15         | 1,667                | 442,427,981  |
| 1872   | 1,912      | 87                        | 19         | 1,866                | 468,210,336  |
| 1873   | 2,073      | 101                       | 23         | 1,949                | 487,781,551  |
| 1874   | 2,131      | 118                       | 34         | 1,979                | 499,003,401  |
| 1875   | 2,214      | 141                       | 37         | 2,036                | 503,347,901  |
| 1876   | 2,315      | 179                       | 40         | 2,096                | 511,155,865  |
| 1877   | 2,345      | 211                       | 50         | 2,084                | 501,392,171  |
| 1878   | 2,375      | 236                       | 61         | 2,078                | 485,557,771  |
| 1879   | 2,405      | 274                       | 76         | 2,055                | 471,609,396  |
| 1880   | 2,445      | 308                       | 81         | 2,056                | 461,557,515  |
| 1881   | 2,498      | 320                       | 84         | 2,094                | 467,039,084  |
| 1882   | 2,606      | 349                       | 85         | 2,172                | 470,018,135  |
| 1883   | 2,849      | 429                       | 87         | 2,333                | 492,076,635  |
| 1884   | 3,101      | 462                       | 89         | 2,550                | 518,031,135  |
| 1885   | 3,281      | 506                       | 102        | 2,673                | 529,910,165  |
| 1886   | 3,427      | 578                       | 104        | 2,745                | 534,378,265  |
| 1887   | 3,612      | 611                       | 113        | 2,888                | 555,865,165  |
| 1888   | 3,832      | 632                       | 121        | 3,079                | 584,726,915  |
| 1889   | 3,954      | 668                       | 128        | 3,158                | 598,239,065  |
| 1890   | 4,190      | 706                       | 133        | 3,351                | 623,791,365  |
| 1891   | 4,494      | 754                       | 143        | 3,597                | 665,267,865  |
| 1892   | 4,673      | 804                       | 160        | 3,700                | 685,762,265  |
| 1893   | 4,832      | 853                       | 180        | 3,790                | 695,148,665  |
| 1894   | 4,934      | 905                       | 243        | 3,786                | 693,353,165  |
| 1895   | 4,983      | 975                       | 260        | 3,748                | 670,909,365  |
| 1896   | 5,029      | 1,024                     | 294        | 3,711                | 664,076,915  |
| 1897   | 5,054      | 1,039                     | 327        | 3,668                | 655,334,915  |
| 1898   | 5,108      | 1,144                     | 353        | 3,614                | 639,440,295  |

NO. 7.—NUMBER OF NATIONAL BANKS IN OPERATION OCTOBER 31, 1898, AND NUMBER IN VOLUNTARY LIQUIDATION AND INSOLVENT IN EACH STATE AND TERRITORY SINCE THE ORGANIZATION OF THE SYSTEM.

| States and Territories. | In operation. | In liquidation. | Insolvent. | States and Territories. | In operation. | In liquidation. | Insolvent. |
|-------------------------|---------------|-----------------|------------|-------------------------|---------------|-----------------|------------|
| Alabama                 | 26            | 8               | 5          | Nebraska                | 102           | 45              | 19         |
| Alaska                  | 1             |                 |            | Nevada                  | 1             | 1               | 1          |
| Arizona                 | 5             | 3               |            | New Hampshire           | 52            | 7               | 3          |
| Arkansas                | 7             | 3               | 4          | New Jersey              | 105           | 10              | 4          |
| California              | 34            | 12              | 5          | New Mexico              | 6             | 5               | 4          |
| Colorado                | 37            | 21              | 7          | New York                | 327           | 114             | 36         |
| Connecticut             | 80            | 15              | 3          | North Carolina          | 27            | 7               | 4          |
| Delaware                | 19            |                 |            | North Dakota            | 24            | 7               | 12         |
| District of Columbia    | 12            | 4               | 3          | Ohio                    | 254           | 95              | 12         |
| Florida                 | 15            | 3               | 7          | Oklahoma                | 6             | 2               | 1          |
| Georgia                 | 29            | 11              | 4          | Oregon                  | 29            | 7               | 6          |
| Idaho                   | 10            | 3               | 1          | Pennsylvania            | 428           | 51              | 22         |
| Illinois                | 219           | 74              | 17         | Rhode Island            | 57            | 7               |            |
| Indiana                 | 112           | 64              | 11         | South Carolina          | 16            | 5               | 1          |
| Indian Territory        | 14            |                 |            | South Dakota            | 26            | 18              | 9          |
| Iowa                    | 169           | 65              | 10         | Tennessee               | 49            | 22              | 7          |
| Kansas                  | 101           | 88              | 30         | Texas                   | 197           | 51              | 22         |
| Kentucky                | 75            | 32              | 3          | Utah                    | 11            | 5               | 1          |
| Louisiana               | 19            | 3               | 5          | Vermont                 | 49            | 15              | 4          |
| Maine                   | 82            | 17              |            | Virginia                | 36            | 13              | 6          |
| Maryland                | 70            | 3               |            | Washington              | 32            | 24              | 21         |
| Massachusetts           | 262           | 22              | 4          | West Virginia           | 33            | 8               |            |
| Michigan                | 82            | 75              | 11         | Wisconsin               | 78            | 43              | 3          |
| Minnesota               | 69            | 34              | 7          | Wyoming                 | 11            | 2               | 2          |
| Mississippi             | 10            | 3               | 2          |                         |               |                 |            |
| Missouri                | 62            | 54              | 10         | Total                   | 3,598         | 1,194           | 359        |
| Montana                 | 21            | 13              | 10         |                         |               |                 |            |

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NO. 8.—NUMBER AND CAPITAL OF NATIONAL BANKS ORGANIZED IN EACH STATE AND TERRITORY DURING THE YEAR ENDED OCTOBER 31, 1898.

| States and Territories. | No. of banks. | Capital.  | States and Territories. | No. of banks. | Capital.  |
|-------------------------|---------------|-----------|-------------------------|---------------|-----------|
| Pennsylvania .....      | 8             | \$460,000 | Alaska.....             | 1             | \$50,000  |
| Ohio.....               | 7             | 450,000   | Delaware.....           | 1             | 50,000    |
| Iowa.....               | 6             | 460,000   | Indiana.....            | 1             | 500,000   |
| Illinois.....           | 5             | 2,250,000 | Kentucky.....           | 1             | 100,000   |
| New York.....           | 4             | 525,000   | Maryland.....           | 1             | 50,000    |
| Texas.....              | 4             | 250,000   | North Carolina.....     | 1             | 100,000   |
| Indian Territory.....   | 3             | 150,000   | Oklahoma.....           | 1             | 50,000    |
| California.....         | 2             | 3,500,000 | South Carolina.....     | 1             | 120,000   |
| Kansas.....             | 2             | 100,000   | Virginia.....           | 1             | 50,000    |
| Missouri.....           | 2             | 250,000   | Wisconsin.....          | 1             | 50,000    |
| New Jersey.....         | 2             | 100,000   |                         |               |           |
| New Hampshire.....      | 1             | 50,000    | Total.....              | 56            | 9,665,000 |

NO. 9.—NUMBER AND CAPITAL OF ALL NATIONAL BANKS, IN EACH STATE, EXTENDED UNDER THE ACT OF JULY 12, 1882.

| States and Territories.   | No. of banks. | Capital.   | States and Territories. | No. of banks. | Capital.    |
|---------------------------|---------------|------------|-------------------------|---------------|-------------|
| Alabama.....              | 7             | \$985,000  | New Hampshire.....      | 42            | \$5,305,000 |
| Arkansas.....             | 2             | 350,000    | New Jersey.....         | 61            | 11,530,350  |
| California.....           | 6             | 3,050,000  | New Mexico.....         | 1             | 150,000     |
| Colorado.....             | 11            | 1,465,000  | New York.....           | 244           | 74,762,466  |
| Connecticut.....          | 75            | 22,650,820 | North Carolina.....     | 8             | 1,476,000   |
| Delaware.....             | 14            | 1,743,985  | North Dakota.....       | 1             | 150,000     |
| District of Columbia..... | 6             | 1,377,000  | Ohio.....               | 114           | 18,758,000  |
| Florida.....              | 1             | 50,000     | Oregon.....             | 1             | 250,000     |
| Georgia.....              | 11            | 2,056,000  | Pennsylvania.....       | 208           | 54,086,000  |
| Idaho.....                | 1             | 100,000    | Rhode Island.....       | 59            | 19,959,800  |
| Illinois.....             | 102           | 11,591,000 | South Carolina.....     | 10            | 1,635,000   |
| Indiana.....              | 55            | 6,554,000  | South Dakota.....       | 2             | 150,000     |
| Iowa.....                 | 55            | 5,445,000  | Tennessee.....          | 15            | 2,740,000   |
| Kansas.....               | 10            | 1,175,000  | Texas.....              | 9             | 1,735,600   |
| Kentucky.....             | 32            | 8,616,500  | Utah.....               | 1             | 500,000     |
| Louisiana.....            | 7             | 2,800,000  | Vermont.....            | 38            | 6,781,000   |
| Maine.....                | 63            | 10,860,000 | Virginia.....           | 16            | 2,691,000   |
| Maryland.....             | 30            | 12,144,000 | Washington.....         | 1             | 100,000     |
| Massachusetts.....        | 231           | 93,692,200 | West Virginia.....      | 11            | 1,586,000   |
| Michigan.....             | 36            | 3,240,000  | Wisconsin.....          | 25            | 2,535,000   |
| Minnesota.....            | 20            | 5,280,600  | Wyoming.....            | 1             | 200,000     |
| Missouri.....             | 16            | 3,775,000  |                         |               |             |
| Montana.....              | 2             | 650,000    | Total.....              | 1,670         | 407,531,115 |
| Nebraska.....             | 9             | 1,500,000  |                         |               |             |

NO. 10.—NUMBER, CAPITAL, AND CIRCULATION, BY STATES, OF NATIONAL BANKS THE CORPORATE EXISTENCE OF WHICH WAS EXTENDED DURING THE YEAR ENDED OCTOBER 31, 1898.

| States.                   | No. of banks. | Capital.  | Circulation. | States.           | No. of banks. | Capital.  | Circulation. |
|---------------------------|---------------|-----------|--------------|-------------------|---------------|-----------|--------------|
| Delaware.....             | 1             | \$100,000 | \$22,500     | North Dakota..... | 1             | \$150,000 | \$53,750     |
| District of Columbia..... |               |           |              | Pennsylvania..... | 3             | 210,000   | 144,000      |
| Illinois.....             | 2             | 150,000   | 101,250      | South Dakota..... | 1             | 100,000   | 22,500       |
| Indiana.....              | 1             | 100,000   | 22,500       | Vermont.....      | 1             | 100,000   | 22,500       |
| Kentucky.....             | 1             | 100,000   | 22,500       | Washington.....   | 1             | 100,000   | 22,500       |
| Massachusetts.....        | 2             | 350,000   | 135,000      |                   |               |           |              |
| New York.....             | 5             | 585,000   | 228,375      | Total.....        | 20            | 2,145,000 | 844,875      |

No. 11.—NATIONAL BANKS, THEIR CAPITAL AND CIRCULATION, THE CORPORATE EXISTENCE OF WHICH EXPIRED DURING THE YEAR, AND THE ASSOCIATIONS WHICH SUCCEEDED THEM.

| Title and location.                                     | Capital.  | Circulation. |
|---------------------------------------------------------|-----------|--------------|
| The Second National Bank of Richmond, Ky .....          | \$200,000 | \$45,000     |
| The Northampton County National Bank of Easton, Pa..... | 134,000   | 75,000       |
| The National State Bank of Bloomington, Ill .....       | 200,000   | 45,000       |
| Total .....                                             | 534,000   | 165,000      |
| Succeeding associations:                                |           |              |
| The Northampton National Bank of Easton, Pa .....       | 100,000   | 22,500       |
| The State National Bank of Bloomington, Ill .....       | 150,000   | 45,000       |
| Total .....                                             | 250,000   | 67,500       |

No. 12.—NATIONAL BANKS THE CORPORATE EXISTENCE OF WHICH WILL EXPIRE DURING THE YEAR ENDING OCTOBER 31, 1899, WITH THE DATE OF EXPIRATION, CAPITAL, AMOUNT OF UNITED STATES BONDS AND CIRCULATING NOTES.

| Charter No.            | Title and location.                             | State.  | Date of expiration. | Capital.  | Bonds.    | Circulation. |
|------------------------|-------------------------------------------------|---------|---------------------|-----------|-----------|--------------|
| 2406                   | The Little Falls National Bank, Little Falls.   | N. Y.   | 1898.<br>Nov. 18    | \$100,000 | \$25,000  | \$22,500     |
| 2463                   | The Farmers' National Bank of Valparaiso.       | Ind.    | Nov. 27<br>1899.    | 50,000    | 12,500    | 11,250       |
| 2410                   | The Farmers' National Bank of Rome .....        | N. Y.   | Jan. 14             | 100,000   | 100,000   | 90,000       |
| 2409                   | The Farmers' National Bank of Danville..        | Ky.     | Jan. 21             | 100,000   | 100,000   | 90,000       |
| 2468                   | The Burgettstown National Bank of Burgettstown. | Pa.     | Jan. 25             | 80,000    | 25,000    | 22,500       |
| 2412                   | The First National Bank of Stockton.....        | Cal.    | Feb. 5              | 200,000   | 125,000   | 112,500      |
| 2414                   | The First National Bank of Winsted .....        | Conn.   | Feb. 8              | 75,000    | 25,000    | 22,500       |
| 2413                   | The Citizens' National Bank of Princeton.       | Ill.    | Feb. 10             | 100,000   | 25,000    | 22,500       |
| 2416                   | The Third National Bank of Cumberland.          | Md.     | Feb. 26             | 100,000   | 75,000    | 67,500       |
| 2415                   | The Fort Pitt National Bank of Pittsburg.       | Pa.     | Feb. 28             | 200,000   | 50,000    | 45,000       |
| 2425                   | The Wachovia National Bank of Winston.          | N. C.   | Mar. 3              | 150,000   | 50,000    | 45,000       |
| 2417                   | The Oskaloosa National Bank, Oskaloosa..        | Iowa    | Mar. 6              | 50,000    | 50,000    | 45,000       |
| 2422                   | The Allen National Bank of Fair Haven..         | Vt.     | Apr. 5              | 50,000    | 40,000    | 36,000       |
| 2426                   | The Black River National Bank of Lowville.      | N. Y.   | May 31              | 50,000    | 12,500    | 11,250       |
| 2428                   | The Bradford National Bank, Bradford....        | Pa.     | July 19             | 200,000   | 50,000    | 45,000       |
| 2430                   | The City National Bank of Holyoke.....          | Mass.   | Aug. 20             | 500,000   | 250,000   | 225,000      |
| 2432                   | The Scotland County National Bank of Memphis.   | Mo.     | do                  | 50,000    | 12,500    | 11,250       |
| 2436                   | The First National Bank of Las Vegas....        | N. Mex. | Aug. 25             | 100,000   | 100,000   | 90,000       |
| 2434                   | The First National Bank of Bismarck....         | N. Dak. | Sept. 3             | 100,000   | 25,000    | 22,500       |
| 2433                   | The City National Bank of Springfield....       | Mass.   | Sept. 8             | 250,000   | 50,000    | 45,000       |
| 2435                   | The Chapin National Bank of Springfield..       | Mass.   | Sept. 16            | 500,000   | 300,000   | 270,000      |
| 2438                   | The First National Bank of Monroeville..        | Ohio.   | Oct. 22             | 50,000    | 50,000    | 45,000       |
| Total (22 banks) ..... |                                                 |         |                     | 3,135,000 | 1,552,500 | 1,397,250    |

No. 13.—NUMBER, CAPITAL, AND CIRCULATION OF NATIONAL BANKS WHICH WILL REACH THE EXPIRATION OF THEIR CORPORATE EXISTENCE DURING THE PERIOD OF TEN YEARS FROM 1899 TO 1908, INCLUSIVE.

| Year.       | No. of banks. | Capital.    | Circulation. |
|-------------|---------------|-------------|--------------|
| 1899 .....  | 30            | \$3,945,000 | \$2,052,000  |
| 1900 .....  | 43            | 7,447,100   | 2,876,750    |
| 1901 .....  | 96            | 13,213,150  | 4,281,900    |
| 1902 .....  | 186           | 32,892,300  | 7,534,493    |
| 1903 .....  | 169           | 23,356,500  | 5,360,400    |
| 1904 .....  | 135           | 20,937,100  | 4,045,610    |
| 1905 .....  | 109           | 11,853,000  | 3,163,445    |
| 1906 .....  | 127           | 20,285,000  | 6,656,680    |
| 1907 .....  | 146           | 19,545,000  | 5,791,675    |
| 1908 .....  | 93            | 8,944,000   | 2,530,800    |
| Total ..... | 1,134         | 162,418,150 | 44,293,753   |

NO. 14.—NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS, BY VOLUNTARY LIQUIDATION AND OTHERWISE, DURING THE YEAR ENDED OCTOBER 31, 1898, WITH DATE OF AUTHORITY TO COMMENCE BUSINESS, DATE OF CLOSING, CAPITAL, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING.

| Name and location of bank.                                       | Date of authority to commence business. | Date of closing. | Capital stock. | Circulation. |            |               |
|------------------------------------------------------------------|-----------------------------------------|------------------|----------------|--------------|------------|---------------|
|                                                                  |                                         |                  |                | Issued.      | Re-deemed. | Out-standing. |
| First National Bank, Greensburg, Ind.                            | Mar. 31, 1864                           | Oct. 26, 1897    | \$100,000      | \$29,905     | \$8,170    | \$21,735      |
| First National Bank, New Albany, Ind.                            | Jan. 11, 1865                           | .....do.....     | 200,000        | 53,467       | 10,197     | 43,270        |
| First National Bank, Grand Junction, Colo.                       | Mar. 29, 1888                           | Oct. 30, 1897    | 50,000         | 11,250       | 3,990      | 7,260         |
| National Live Stock Bank, Fort Worth, Tex.                       | Mar. 28, 1894                           | Nov. 1, 1897     | 100,000        | 33,750       | 8,410      | 25,340        |
| First National Bank, Tobias, Nebr.                               | June 16, 1887                           | .....do.....     | 50,000         | 11,250       | 3,190      | 8,060         |
| First National Bank, Clark, S. Dak.                              | Apr. 1, 1886                            | .....do.....     | 60,000         | 13,500       | 2,590      | 10,910        |
| Second National Bank, Richmond, Ky.                              | Dec. 7, 1887                            | Nov. 3, 1897     | 200,000        | 45,000       | 10,390     | 34,610        |
| Government National Bank, Pottsville, Pa.                        | May 15, 1865                            | Nov. 8, 1897     | 100,000        | 49,379       | 14,766     | 34,613        |
| First National Bank, Athens, Pa.                                 | May 1, 1865                             | Nov. 30, 1897    | 50,000         | 25,021       | 9,306      | 15,715        |
| First National Bank, Ovid, Mich.                                 | Nov. 17, 1884                           | Dec. 1, 1897     | 50,000         | 11,250       | 3,420      | 7,830         |
| First National Bank, Appleton, Minn.                             | Dec. 27, 1892                           | .....do.....     | 50,000         | 11,250       | 2,670      | 8,580         |
| First National Bank, Oklahoma City, Okla.                        | Aug. 20, 1890                           | Dec. 6, 1897     | 50,000         | 11,250       | 3,490      | 7,760         |
| Home National Bank, Chicago, Ill.                                | Sept. 19, 1872                          | Dec. 7, 1897     | 250,000        | 1,066        | 32         | 1,034         |
| Fort Smith National Bank, Fort Smith, Ark.                       | May 1, 1895                             | Dec. 9, 1897     | 100,000        | 22,500       | 5,950      | 16,550        |
| Sault Ste. Marie National Bank, Sault Ste. Marie, Mich. <i>a</i> | July 7, 1887                            | .....do.....     | 100,000        | 22,030       | 5,280      | 16,720        |
| National Bank of Asheville, N. C.                                | Aug. 15, 1889                           | Dec. 11, 1897    | 100,000        | 25,900       | 5,850      | 20,050        |
| Merchants' National Bank, Rome, Ga.                              | Apr. 14, 1887                           | Dec. 15, 1897    | 100,000        | 45,000       | 14,060     | 30,940        |
| First National Bank, Pembina, N. Dak. <i>a</i>                   | Jan. 20, 1886                           | Dec. 21, 1897    | 50,000         | 10,700       | 2,510      | 8,190         |
| Hide and Leather National Bank, Chicago, Ill.                    | Jan. 27, 1880                           | Dec. 22, 1897    | 300,000        | 45,000       | 20,890     | 24,110        |
| United States National Bank, New York, N. Y.                     | Mar. 2, 1881                            | Dec. 23, 1897    | 500,000        | 128,950      | 29,870     | 99,080        |
| Chestnut Street National Bank, Philadelphia, Pa. <i>a</i>        | June 14, 1887                           | .....do.....     | 500,000        | 45,000       | 13,505     | 31,495        |
| Citizens' National Bank, Hasca, Tex.                             | July 28, 1893                           | .....do.....     | 60,000         | 13,500       | 3,320      | 10,180        |
| First National Bank, Russellville, Ark.                          | June 13, 1891                           | Dec. 30, 1897    | 50,000         | 11,250       | 2,560      | 8,690         |
| National Bank of Winthrop, Me.                                   | Oct. 25, 1864                           | Dec. 31, 1897    | 50,000         | 14,405       | 3,740      | 10,665        |
| Ohio National Bank, Washington, D. C.                            | Feb. 19, 1891                           | .....do.....     | 200,000        | 61,870       | 21,000     | 40,870        |
| First National Bank, Bath, N. Y.                                 | Dec. 21, 1863                           | Jan. 10, 1898    | 50,000         | 18,477       | 4,631      | 13,846        |
| National Bank of the Republic, Philadelphia, Pa.                 | Mar. 30, 1866                           | Jan. 11, 1898    | 500,000        | 233,112      | 62,600     | 170,512       |
| National Bank of Odessa, Mo.                                     | Oct. 21, 1889                           | .....do.....     | 100,000        | 22,500       | 4,780      | 17,720        |
| State National Bank, Logansport, Ind. <i>b</i>                   | Dec. 7, 1881                            | .....do.....     |                |              |            |               |
| First National Bank, Pomeroy, Wash.                              | Feb. 27, 1886                           | .....do.....     | 50,000         | 11,250       | 2,860      | 8,390         |
| Central National Bank, Pueblo, Colo.                             | July 6, 1881                            | Jan. 15, 1898    | 50,000         | 11,250       | 1,310      | 9,940         |
| Alexandria National Bank, Alexandria, Ind.                       | Jan. 6, 1893                            | Jan. 22, 1898    | 50,000         | 22,500       | 5,110      | 17,390        |
| National Bank of Paola, Kans. <i>a</i>                           | Sept. 30, 1887                          | Jan. 24, 1898    | 50,000         | 17,560       | 3,360      | 14,200        |
| First National Bank, Larimore, N. Dak. <i>a</i>                  | Jan. 9, 1883                            | Jan. 31, 1898    | 50,000         | 10,750       | 2,600      | 8,150         |
| First National Bank, Osage City, Kans.                           | Nov. 12, 1887                           | Feb. 1, 1898     | 50,000         | 11,250       | 2,710      | 8,540         |

*a* Insolvent, and in hands of a receiver.

*b* Placed in the hands of a receiver September 27, 1898.

NO. 14.—NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS, BY VOLUNTARY LIQUIDATION AND OTHERWISE, DURING THE YEAR ENDED OCTOBER 31, 1898, WITH DATE OF AUTHORITY TO COMMENCE BUSINESS, DATE OF CLOSING, CAPITAL, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING—Continued.

| Name and location of bank.                                     | Date of authority to commence business. | Date of closing. | Capital stock. | Circulation. |            |               |
|----------------------------------------------------------------|-----------------------------------------|------------------|----------------|--------------|------------|---------------|
|                                                                |                                         |                  |                | Issued.      | Re-deemed. | Out-standing. |
| Citizens' National Bank, Concordia, Kans                       | July 8, 1887                            | Feb. 1, 1898     | \$50,000       | \$11,250     | \$7,320    | \$3,930       |
| First National Bank, Aspen, Colo.                              | Apr. 9, 1886                            | .....do.....     | 100,000        | 22,500       | 4,590      | 17,910        |
| National Bank of America, Chicago, Ill.                        | Nov. 24, 1882                           | Feb. 11, 1898    | 1,000,000      | 199,420      | 35,790     | 163,630       |
| American Exchange National Bank, Chicago, Ill.                 | May 10, 1886                            | .....do.....     | 1,000,000      | 45,000       | 9,750      | 35,250        |
| National City Bank, Boston, Mass.                              | Dec. 6, 1864                            | Feb. 15, 1898    | 1,000,000      | 57,415       | 15,129     | 42,286        |
| First National Bank, Waterville, Wash.                         | Mar. 10, 1891                           | Feb. 24, 1898    | 50,000         | 11,250       | 2,640      | 8,610         |
| First National Bank, La Crosse, Kans                           | Jan. 29, 1889                           | Feb. 28, 1898    | 50,000         | 11,250       | 2,410      | 8,840         |
| First National Bank, Montague, Tex.                            | Apr. 24, 1884                           | Mar. 7, 1898     | 50,000         | 11,250       | 1,900      | 9,250         |
| First National Bank, Abilene, Tex.                             | May 26, 1884                            | Mar. 25, 1898    | 100,000        | 22,500       | 1,700      | 20,800        |
| First National Bank, Bathgate, N. Dak.                         | Mar. 26, 1891                           | Mar. 26, 1898    | 50,000         | 11,250       | 1,060      | 9,290         |
| City National Bank, Cedar Rapids, Iowa                         | July 19, 1864                           | Mar. 28, 1898    | 100,000        | 27,000       | 2,109      | 24,891        |
| National Bank of Commerce, New Bedford, Mass                   | Jan. 9, 1865                            | Apr. 1, 1898     | 1,000,000      | 67,368       | 10,538     | 56,830        |
| Hill County National Bank, Hillsboro, Tex.                     | Sept. 14, 1883                          | Apr. 5, 1898     | 50,000         | 11,250       | 1,870      | 9,380         |
| First National Bank of Killingsly, Danielson, Conn.            | June 1, 1864                            | Apr. 11, 1898    | 110,000        | 40,918       | 7,964      | 32,954        |
| Seventh National Bank, Philadelphia, Pa.                       | May 4, 1864                             | Apr. 13, 1898    | 200,000        | 51,445       | 9,060      | 42,385        |
| Standard National Bank, New York, N. Y.                        | June 12, 1895                           | Apr. 26, 1898    | 200,000        | 45,000       | 12,840     | 32,160        |
| Hampshire County National Bank, Northampton, Mass <sup>a</sup> | May 7, 1861                             | Apr. 30, 1898    | 250,000        | 145,505      | 23,610     | 122,295       |
| Northampton County National Bank, Easton, Pa.                  | May 22, 1878                            | May 1, 1898      | 134,000        | 75,600       | 13,330     | 62,270        |
| National State Bank, Bloomington, Ill.                         | June 5, 1878                            | May 3, 1898      | 200,000        | 45,000       | 6,260      | 38,740        |
| Abilene National Bank, Abilene, Tex.                           | Apr. 21, 1885                           | .....do.....     | 100,000        | 22,500       | 3,130      | 19,370        |
| Commercial National Bank, Portland, Oreg.                      | Dec. 19, 1885                           | May 13, 1898     | 500,000        | 45,000       | 13,250     | 31,750        |
| Everett National Bank, Boston, Mass.                           | July 19, 1865                           | May 19, 1898     | 400,000        | 97,000       | 17,100     | 79,900        |
| Commercial National Bank of Pennsylvania, Philadelphia, Pa.    | Oct. 27, 1864                           | May 31, 1898     | 810,000        | 62,405       | 6,850      | 55,555        |
| Stockgrowers' National Bank, Pueblo, Colo.                     | Dec. 8, 1875                            | June 1, 1898     | 100,000        | 23,400       | 2,590      | 20,810        |
| First National Bank, Ashland, Wis.                             | Nov. 15, 1886                           | June 8, 1898     | 100,000        | 28,125       | 2,723      | 25,402        |
| Weldon National Bank, Latonia, Tex.                            | Feb. 4, 1891                            | June 15, 1898    | 60,000         | 13,500       | 1,080      | 12,420        |
| First National Bank, Waitsburg, Wash.                          | Jan. 13, 1892                           | June 25, 1898    | 50,000         | 11,250       | 6,610      | 4,640         |
| First National Bank, Brownwood, Tex.                           | Apr. 28, 1883                           | July 1, 1898     | 100,000        | 22,500       | 2,480      | 20,020        |
| Farmers and Merchants National Bank, Waco, Tex.                | June 25, 1890                           | .....do.....     | 100,000        | 22,500       | 2,235      | 20,265        |
| First National Bank, Holstein, Iowa                            | Apr. 15, 1891                           | .....do.....     | 50,000         | 11,250       | 2,910      | 8,340         |
| Citizens' National Bank, Kansas City, Mo.                      | Jan. 11, 1882                           | July 28, 1898    | 200,000        | 45,000       | 2,500      | 42,500        |
| First National Bank, St. Paul, Nebr.                           | Feb. 20, 1884                           | Aug. 1, 1898     | 50,000         | 11,250       | 1,120      | 10,120        |
| First National Bank, Hannibal, Mo.                             | Apr. 17, 1889                           | Aug. 13, 1898    | 100,000        | 22,500       | 6,570      | 15,930        |
| Central National Bank, Milwaukee, Wis.                         | Nov. 10, 1892                           | Aug. 17, 1898    | 300,000        | 45,000       | 2,090      | 42,910        |
| First National Bank, Rock Hill, S. C.                          | Jan. 11, 1887                           | Aug. 31, 1898    | 75,000         | 16,375       | 950        | 15,425        |

<sup>a</sup> Insolvent, and in hands of a receiver.

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NO. 14.—NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS, BY VOLUNTARY LIQUIDATION AND OTHERWISE, DURING THE YEAR ENDED OCTOBER 31, 1898, WITH DATE OF AUTHORITY TO COMMENCE BUSINESS, DATE OF CLOSING, CAPITAL, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING—Continued.

| Name and location of bank.                      | Date of authority to commence business. | Date of closing. | Capital stock. | Circulation. |            |               |
|-------------------------------------------------|-----------------------------------------|------------------|----------------|--------------|------------|---------------|
|                                                 |                                         |                  |                | Issued.      | Re-deemed. | Out-standing. |
| Middleport National Bank, Middleport, Ohio..... | Nov. 22, 1880                           | Sept. 5, 1898    | \$50,000       | \$11,250     | \$300      | \$10,950      |
| First National Bank, Mason City, Ill.....       | July 25, 1871                           | Sept. 15, 1898   | 50,000         | 46,755       | 930        | 45,825        |
| Mankato National Bank, Mankato, Minn.....       | Sept. 23, 1886                          | Sept. 26, 1898   | 100,000        | 22,500       | 713        | 21,787        |
| State National Bank, Logansport, Ind. a.....    | Dec. 7, 1881                            | Sept. 27, 1898   | 200,000        | 20,110       | 220        | 23,890        |
| Citizens' National Bank, Sandusky, Ohio.....    | Mar. 20, 1884                           | Oct. 1, 1898     | 100,000        | 22,500       | 340        | 22,160        |
| First National Bank, Ashburnham, Mass.....      | June 9, 1873                            | Oct. 4, 1898     | 50,000         | 48,050       | .....      | 48,050        |
| Total.....                                      |                                         |                  | 13,709,000     | 2,704,353    | 546,648    | 2,157,705     |

a Formerly in voluntary liquidation.

NO. 15.—NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS DURING THE YEAR ENDED OCTOBER 31, 1898, AND REMAIN AT DATE IN THE CHARGE OF NATIONAL-BANK EXAMINERS PENDING COMPLIANCE WITH CONDITIONS IMPOSED PRECEDENT TO RESUMPTION, REORGANIZATION, OR VOLUNTARY LIQUIDATION, WITH DATE OF ORGANIZATION, DATE OF CLOSING, CAPITAL, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING.

| Name and location of bank.                           | Date of authority to commence business. | Date of closing. | Capital stock. | Circulation. |            |               |
|------------------------------------------------------|-----------------------------------------|------------------|----------------|--------------|------------|---------------|
|                                                      |                                         |                  |                | Issued.      | Re-deemed. | Out-standing. |
| First National Bank, Carthage, N. Y.....             | Dec. 12, 1879                           | May 3, 1898      | \$100,000      | \$22,500     | \$940      | \$21,560      |
| Delaware National Bank, Delhi, N. Y.....             | June 22, 1865                           | June 7, 1898     | 100,000        | 45,000       | 300        | 44,700        |
| Tradesmen's National Bank, New York, N. Y.....       | Mar. 17, 1865                           | Oct. 4, 1898     | 750,000        | 180,000      | 4,490      | 175,510       |
| Tioga National Bank, Owego, N. Y.....                | Mar. 6, 1865                            | Oct. 14, 1898    | 100,000        | 45,000       | 1,750      | 43,250        |
| German National Bank, Pittsburg, Pa.....             | Jan. 26, 1865                           | Oct. 19, 1898    | 250,000        | 45,000       | 750        | 44,250        |
| First National Bank, Neligh, Nebr.....               | Sept. 2, 1889                           | .....do.....     | 50,000         | 11,250       | 500        | 10,750        |
| First National Bank of New Lisbon, Lisbon, Ohio..... | Nov. 7, 1874                            | Oct. 21, 1898    | 50,000         | 11,250       | .....      | 11,250        |
| Total.....                                           |                                         |                  | 1,400,000      | 360,000      | 8,730      | 351,270       |

NO. 16.—AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH FROM JANUARY 1, 1876, TO NOVEMBER 1, 1898, UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION, CIRCULATION SECURED BY THE BONDS ON DEPOSIT, THE AMOUNT OF LAWFUL MONEY ON DEPOSIT TO REDEEM CIRCULATION, AND NATIONAL-BANK NOTES OUTSTANDING, INCLUDING NOTES OF NATIONAL GOLD BANKS.

| Date.          | Authorized capital stock. | U. S. bonds on deposit to secure circulation. | Circulation secured by U. S. bonds. | Lawful money on deposit to redeem circulation. | Total national-bank notes outstanding. |
|----------------|---------------------------|-----------------------------------------------|-------------------------------------|------------------------------------------------|----------------------------------------|
| 1876.          |                           |                                               |                                     |                                                |                                        |
| January.....   | \$511,155,865             | \$363,601,662                                 | \$324,484,539                       | \$21,995,217                                   | \$346,479,756                          |
| February.....  | 510,619,965               | 361,430,462                                   | 321,319,645                         | 22,648,884                                     | 343,968,529                            |
| March.....     | 510,189,171               | 356,732,150                                   | 318,413,293                         | 24,405,780                                     | 342,819,073                            |
| April.....     | 509,701,671               | 350,216,350                                   | 312,850,786                         | 27,627,308                                     | 340,478,994                            |
| 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.....      | 506,008,371               | 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                                     | 323,241,398                            |
| 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                                   | 302,291,132                         | 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                         | 13,949,522                                     | 317,048,872                            |
| August.....    | 487,221,771               | 337,761,600                                   | 302,239,212                         | 14,426,746                                     | 316,665,958                            |
| September..... | 486,605,271               | 337,684,650                                   | 302,440,152                         | 14,246,546                                     | 316,686,698                            |
| October.....   | 486,449,271               | 338,002,450                                   | 302,885,797                         | 14,438,272                                     | 317,324,069                            |
| November.....  | 486,677,771               | 343,048,900                                   | 305,094,140                         | 13,113,091                                     | 318,267,231                            |
| 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                                   | 310,501,472                         | 11,688,519                                     | 321,989,991                            |
| April.....     | 482,144,671               | 346,356,250                                   | 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                                   | 313,029,832                         | 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.....   | 476,335,996               | 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.....  | 473,559,396               | 349,795,000                                   | 313,355,839                         | 9,935,217                                      | 323,291,056                            |
| 1879.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 471,609,396               | 349,063,000                                   | 313,218,189                         | 10,573,485                                     | 326,791,674                            |
| February.....  | 469,995,856               | 348,939,200                                   | 312,725,809                         | 11,673,960                                     | 324,390,769                            |
| 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                                   | 315,628,252                         | 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                                     | 330,727,087                            |
| 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               | 355,194,900                                   | 326,684,059                         | 13,351,719                                     | 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                                   | 326,785,590                         | 16,945,310                                     | 343,730,909                            |
| 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                            |
| 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                            |

# 340 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## NO. 16.—AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

| Date.          | Authorized capital stock. | U. S. bonds on deposit to secure circulation. | Circulation secured by U. S. bonds. | Lawful money on deposit to redeem circulation. | Total national-bank notes outstanding. |
|----------------|---------------------------|-----------------------------------------------|-------------------------------------|------------------------------------------------|----------------------------------------|
| 1881.          |                           |                                               |                                     |                                                |                                        |
| January.....   | \$467,039,084             | \$359,823,550                                 | \$322,832,101                       | \$21,523,102                                   | \$344,355,203                          |
| February.....  | 466,981,785               | 359,811,050                                   | 322,654,721                         | 21,895,977                                     | 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                                     | 358,000,696                            |
| October.....   | 472,565,935               | 365,751,500                                   | 326,513,546                         | 32,237,394                                     | 358,750,940                            |
| November.....  | 466,307,335               | 369,608,500                                   | 329,180,122                         | 31,164,128                                     | 360,344,250                            |
| December.....  | 467,907,335               | 371,336,100                                   | 331,729,532                         | 30,438,878                                     | 362,168,410                            |
| 1882.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 470,018,135               | 371,692,100                                   | 332,398,922                         | 30,023,066                                     | 362,421,988                            |
| February.....  | 472,303,135               | 371,270,200                                   | 331,682,622                         | 30,913,792                                     | 362,596,414                            |
| March.....     | 473,866,240               | 370,602,700                                   | 331,230,311                         | 30,713,969                                     | 361,944,287                            |
| April.....     | 475,411,240               | 369,900,700                                   | 331,242,702                         | 30,383,935                                     | 361,620,630                            |
| May.....       | 478,013,940               | 366,359,650                                   | 327,729,622                         | 33,340,677                                     | 361,070,299                            |
| June.....      | 482,954,940               | 364,079,350                                   | 323,919,522                         | 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.....  | 493,176,935               | 362,174,250                                   | 323,820,480                         | 38,723,848                                     | 362,544,328                            |
| 1883.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 492,076,635               | 360,531,650                                   | 322,388,120                         | 40,265,049                                     | 362,651,169                            |
| February.....  | 494,199,635               | 359,507,450                                   | 321,626,353                         | 40,540,877                                     | 362,167,230                            |
| March.....     | 498,262,135               | 358,163,800                                   | 320,235,601                         | 41,084,788                                     | 361,320,389                            |
| April.....     | 498,017,135               | 357,201,400                                   | 319,849,816                         | 39,945,249                                     | 359,790,065                            |
| May.....       | 500,269,135               | 357,379,750                                   | 319,899,521                         | 39,368,605                                     | 359,268,126                            |
| June.....      | 505,379,135               | 356,588,600                                   | 319,011,856                         | 39,150,326                                     | 358,164,182                            |
| July.....      | 507,268,135               | 356,596,500                                   | 319,249,806                         | 37,565,704                                     | 356,815,510                            |
| August.....    | 510,283,135               | 357,298,500                                   | 319,461,847                         | 36,310,284                                     | 355,772,130                            |
| September..... | 513,543,135               | 355,674,150                                   | 318,367,216                         | 36,222,005                                     | 354,589,221                            |
| October.....   | 515,528,135               | 353,308,650                                   | 316,278,066                         | 37,064,605                                     | 353,342,671                            |
| November.....  | 516,608,135               | 352,877,300                                   | 316,020,326                         | 35,993,461                                     | 352,013,787                            |
| December.....  | 516,348,135               | 351,174,600                                   | 314,573,106                         | 36,385,055                                     | 350,956,161                            |
| 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                                     | 346,633,202                            |
| April.....     | 521,573,635               | 339,116,150                                   | 303,699,075                         | 41,015,561                                     | 344,710,636                            |
| May.....       | 523,348,635               | 337,618,650                                   | 302,338,855                         | 40,571,613                                     | 343,105,468                            |
| June.....      | 525,992,165               | 336,257,150                                   | 301,238,845                         | 39,768,835                                     | 341,007,709                            |
| July.....      | 528,784,165               | 334,147,850                                   | 299,369,370                         | 40,130,513                                     | 339,490,833                            |
| August.....    | 530,784,165               | 332,588,600                                   | 297,983,165                         | 39,913,971                                     | 337,897,136                            |
| September..... | 532,274,165               | 331,371,100                                   | 297,136,455                         | 39,495,690                                     | 336,632,145                            |
| October.....   | 532,749,165               | 329,186,000                                   | 295,375,959                         | 40,453,269                                     | 335,829,228                            |
| November.....  | 532,554,165               | 325,316,300                                   | 291,849,659                         | 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.....     | 530,500,165               | 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.....      | 530,860,665               | 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               | 309,708,050                                   | 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                                   | 275,821,770                         | 41,704,029                                     | 317,525,808                            |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 341

NO. 16.—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             | \$306,098,750                                 | \$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                                     | 318,096,507                            |
| April.....     | 538,652,065               | 289,729,650                                   | 259,405,300                         | 56,826,227                                     | 316,231,525                            |
| May.....       | 540,414,565               | 285,447,950                                   | 255,322,541                         | 58,555,047                                     | 313,877,588                            |
| June.....      | 543,669,565               | 279,537,400                                   | 260,257,632                         | 61,580,062                                     | 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                                     | 299,207,510                            |
| 1887.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 555,865,165               | 229,438,350                                   | 205,316,106                         | 91,455,875                                     | 296,771,981                            |
| February.....  | 557,684,165               | 223,326,650                                   | 200,288,346                         | 92,806,595                                     | 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                                   | 185,099,551                         | 102,114,704                                    | 287,124,255                            |
| May.....       | 564,346,665               | 202,446,550                                   | 181,026,016                         | 103,979,299                                    | 285,005,319                            |
| June.....      | 571,589,665               | 200,939,100                                   | 179,399,020                         | 103,051,871                                    | 282,60,891                             |
| 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                                    | 269,882,595                            |
| 1888.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 584,726,015               | 184,444,950                                   | 165,205,724                         | 103,193,154                                    | 268,398,878                            |
| February.....  | 586,505,915               | 182,764,950                                   | 163,833,205                         | 102,024,952                                    | 265,858,157                            |
| March.....     | 588,785,915               | 182,161,700                                   | 163,235,505                         | 99,492,361                                     | 262,727,866                            |
| April.....     | 589,637,915               | 181,863,700                                   | 162,743,135                         | 97,427,882                                     | 260,171,017                            |
| May.....       | 591,437,915               | 182,033,450                                   | 162,891,912                         | 95,092,133                                     | 258,584,045                            |
| June.....      | 592,467,915               | 180,005,150                                   | 161,134,338                         | 94,675,310                                     | 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                                     | 243,601,207                            |
| November.....  | 596,796,015               | 170,003,350                                   | 152,366,328                         | 87,918,809                                     | 239,985,737                            |
| December.....  | 597,457,315               | 166,796,550                                   | 149,487,373                         | 86,955,794                                     | 236,443,167                            |
| 1889.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 598,239,065               | 163,480,900                                   | 146,372,588                         | 87,287,439                                     | 233,660,027                            |
| February.....  | 599,709,365               | 160,463,950                                   | 143,580,313                         | 85,688,716                                     | 229,269,029                            |
| March.....     | 600,684,365               | 157,485,700                                   | 140,874,515                         | 83,520,212                                     | 224,394,727                            |
| April.....     | 602,404,365               | 154,590,150                                   | 138,190,798                         | 83,032,333                                     | 221,226,131                            |
| May.....       | 603,264,365               | 151,522,350                                   | 135,375,463                         | 83,320,725                                     | 218,696,188                            |
| June.....      | 607,390,365               | 149,829,850                                   | 133,769,313                         | 81,753,704                                     | 215,523,017                            |
| July.....      | 609,707,365               | 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                                     | 199,046,197                            |
| 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                         | 60,665,863                                     | 189,586,379                            |
| June.....      | 644,587,865               | 144,658,650                                   | 128,976,526                         | 58,573,322                                     | 187,549,848                            |
| July.....      | 646,937,865               | 145,228,300                                   | 129,767,150                         | 56,203,625                                     | 185,970,775                            |
| August.....    | 651,367,865               | 145,434,750                                   | 129,854,501                         | 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                         | 54,796,967                                     | 179,755,643                            |
| December.....  | 662,947,865               | 140,427,400                                   | 125,253,195                         | 53,315,181                                     | 178,568,376                            |

# 342 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## NO. 16.—AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

| Date.          | Authorized capital stock. | U. S. bonds on deposit to secure circulation. | Circulation secured by U. S. bonds. | Lawful money on deposit to redeem circulation. | Total national-bank notes outstanding. |
|----------------|---------------------------|-----------------------------------------------|-------------------------------------|------------------------------------------------|----------------------------------------|
| 1891.          |                           |                                               |                                     |                                                |                                        |
| January.....   | \$665,267,865             | \$140,510,650                                 | \$125,660,361                       | \$51,627,465                                   | \$177,287,846                          |
| February.....  | 666,977,865               | 140,720,700                                   | 125,859,360                         | 49,762,379                                     | 175,721,739                            |
| March.....     | 669,007,865               | 140,790,200                                   | 125,957,235                         | 47,706,139                                     | 173,663,374                            |
| April.....     | 671,477,865               | 141,036,150                                   | 126,054,415                         | 45,750,649                                     | 171,805,064                            |
| May.....       | 672,197,865               | 140,949,900                                   | 125,970,955                         | 44,448,421                                     | 170,419,376                            |
| June.....      | 673,422,865               | 141,310,150                                   | 126,267,575                         | 42,969,884                                     | 169,237,459                            |
| July.....      | 676,247,865               | 142,508,900                                   | 127,221,301                         | 40,706,183                                     | 167,927,574                            |
| August.....    | 681,742,865               | 146,089,650                                   | 129,708,040                         | 38,835,019                                     | 168,543,050                            |
| September..... | 683,125,365               | 149,839,200                                   | 133,790,600                         | 37,543,649                                     | 171,334,339                            |
| October.....   | 684,660,865               | 151,229,100                                   | 135,093,378                         | 36,842,328                                     | 171,935,706                            |
| November.....  | 684,755,865               | 152,950,350                                   | 136,753,837                         | 35,430,721                                     | 172,184,558                            |
| December.....  | 685,513,865               | 155,283,700                                   | 138,605,343                         | 34,388,264                                     | 172,993,607                            |
| 1892.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 685,762,265               | 157,205,950                                   | 140,084,203                         | 32,994,382                                     | 173,078,585                            |
| February.....  | 687,332,265               | 158,515,050                                   | 141,435,288                         | 31,770,208                                     | 173,205,496                            |
| March.....     | 688,332,265               | 159,513,800                                   | 142,319,978                         | 30,301,897                                     | 172,621,875                            |
| April.....     | 688,923,665               | 160,447,300                                   | 143,355,178                         | 29,174,273                                     | 172,529,451                            |
| May.....       | 689,298,665               | 161,352,550                                   | 143,954,506                         | 28,522,069                                     | 172,476,575                            |
| June.....      | 690,908,665               | 162,549,050                                   | 144,680,363                         | 27,818,986                                     | 172,499,349                            |
| July.....      | 692,123,665               | 163,190,050                                   | 145,683,023                         | 27,000,827                                     | 172,683,850                            |
| August.....    | 694,428,665               | 163,500,550                                   | 146,132,463                         | 26,395,250                                     | 172,527,713                            |
| September..... | 695,263,665               | 164,012,050                                   | 146,460,033                         | 26,196,396                                     | 172,656,429                            |
| October.....   | 695,563,665               | 164,498,550                                   | 147,191,593                         | 25,595,167                                     | 172,786,760                            |
| November.....  | 695,868,665               | 164,883,000                                   | 147,241,063                         | 25,191,083                                     | 172,432,146                            |
| December.....  | 695,308,665               | 166,511,500                                   | 148,010,239                         | 25,604,632                                     | 173,614,871                            |
| 1893.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 695,148,665               | 168,247,000                                   | 150,526,651                         | 23,877,773                                     | 174,404,424                            |
| February.....  | 696,089,665               | 169,262,300                                   | 151,197,221                         | 23,194,032                                     | 174,391,253                            |
| March.....     | 696,149,665               | 171,094,550                                   | 152,887,461                         | 22,534,927                                     | 175,422,388                            |
| April.....     | 695,949,665               | 172,229,050                                   | 153,860,416                         | 22,234,128                                     | 176,094,544                            |
| May.....       | 695,551,665               | 173,258,800                                   | 155,142,318                         | 21,723,296                                     | 176,865,614                            |
| June.....      | 698,454,665               | 174,539,050                                   | 156,028,010                         | 21,136,245                                     | 177,164,255                            |
| July.....      | 698,824,665               | 176,588,250                                   | 151,900,919                         | 20,812,773                                     | 178,713,692                            |
| August.....    | 699,034,665               | 182,617,850                                   | 163,221,294                         | 20,533,854                                     | 183,755,148                            |
| September..... | 697,963,165               | 204,096,200                                   | 178,636,718                         | 20,343,650                                     | 198,980,368                            |
| October.....   | 698,128,165               | 209,407,100                                   | 187,864,985                         | 20,825,595                                     | 208,690,580                            |
| November.....  | 695,953,165               | 209,416,350                                   | 188,016,228                         | 21,295,765                                     | 209,311,993                            |
| December.....  | 695,703,165               | 208,942,100                                   | 187,697,826                         | 21,250,279                                     | 208,948,195                            |
| 1894.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 693,353,165               | 205,961,600                                   | 185,194,522                         | 23,344,322                                     | 208,538,844                            |
| February.....  | 691,893,165               | 203,594,500                                   | 182,887,853                         | 24,974,254                                     | 207,862,107                            |
| March.....     | 684,690,165               | 202,052,350                                   | 181,148,710                         | 26,330,810                                     | 207,479,520                            |
| April.....     | 682,538,165               | 202,933,850                                   | 181,666,268                         | 26,209,427                                     | 207,875,695                            |
| May.....       | 680,438,165               | 201,330,250                                   | 180,601,247                         | 27,231,785                                     | 207,833,032                            |
| June.....      | 678,998,165               | 201,251,500                                   | 180,613,585                         | 26,631,434                                     | 207,245,019                            |
| July.....      | 678,023,165               | 201,691,750                                   | 180,662,521                         | 26,690,723                                     | 207,353,244                            |
| August.....    | 677,258,165               | 202,268,500                                   | 181,149,511                         | 26,389,555                                     | 207,539,066                            |
| September..... | 676,568,165               | 202,276,950                                   | 181,390,217                         | 25,211,998                                     | 207,592,215                            |
| October.....   | 674,866,365               | 200,953,700                                   | 180,251,065                         | 27,220,463                                     | 207,471,501                            |
| November.....  | 672,671,365               | 199,706,200                                   | 179,401,364                         | 28,071,239                                     | 207,472,603                            |
| December.....  | 671,471,365               | 197,349,700                                   | 177,073,359                         | 29,612,978                                     | 206,686,327                            |
| 1895.          |                           |                                               |                                     |                                                |                                        |
| January.....   | 670,966,365               | 196,707,700                                   | 176,667,467                         | 29,938,243                                     | 206,605,710                            |
| February.....  | 669,156,365               | 195,826,100                                   | 175,674,250                         | 29,623,321                                     | 205,297,571                            |
| March.....     | 668,146,365               | 197,116,200                                   | 176,485,063                         | 28,558,588                                     | 205,043,651                            |
| April.....     | 667,193,265               | 201,176,700                                   | 179,847,383                         | 27,693,828                                     | 207,541,211                            |
| May.....       | 665,893,265               | 204,356,800                                   | 182,534,324                         | 27,185,526                                     | 209,719,860                            |
| June.....      | 665,123,265               | 206,652,300                                   | 184,969,578                         | 26,509,138                                     | 211,478,716                            |
| July.....      | 663,363,265               | 207,680,800                                   | 186,062,098                         | 25,628,937                                     | 211,691,035                            |
| August.....    | 664,659,265               | 207,832,800                                   | 186,577,433                         | 24,794,612                                     | 211,372,045                            |
| September..... | 664,855,265               | 209,447,550                                   | 187,990,343                         | 24,348,857                                     | 212,339,200                            |
| October.....   | 664,425,265               | 210,196,550                                   | 188,605,877                         | 24,255,057                                     | 212,860,934                            |
| November.....  | 664,136,915               | 211,717,800                                   | 190,180,961                         | 23,706,669                                     | 213,887,630                            |
| December.....  | 664,091,915               | 212,048,950                                   | 190,469,526                         | 23,491,072                                     | 213,960,598                            |

No. 16.—AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

| Date.           | Authorized capital stock. | U. S. bonds on deposit to secure circulation. | Circulation secured by U. S. bonds. | Lawful money on deposit to redeem circulation. | Total national-bank notes outstanding. |
|-----------------|---------------------------|-----------------------------------------------|-------------------------------------|------------------------------------------------|----------------------------------------|
| 1896.           |                           |                                               |                                     |                                                |                                        |
| January .....   | \$664, 076, 915           | \$212, 495, 100                               | \$190, 741, 850                     | \$23, 100, 813                                 | \$213, 842, 663                        |
| February .....  | 663, 851, 915             | 212, 655, 300                                 | 190, 989, 637                       | 22, 506, 910                                   | 213, 496, 547                          |
| March .....     | 661, 946, 915             | 217, 944, 950                                 | 195, 048, 954                       | 22, 132, 963                                   | 217, 181, 917                          |
| April .....     | 661, 431, 915             | 222, 998, 800                                 | 199, 723, 005                       | 21, 593, 022                                   | 221, 316, 027                          |
| May .....       | 660, 496, 915             | 226, 478, 550                                 | 203, 403, 239                       | 20, 786, 098                                   | 224, 139, 337                          |
| June .....      | 659, 951, 915             | 228, 651, 800                                 | 205, 215, 839                       | 20, 072, 696                                   | 225, 287, 935                          |
| July .....      | 659, 106, 915             | 228, 915, 950                                 | 205, 538, 929                       | 20, 461, 618                                   | 226, 000, 547                          |
| August .....    | 658, 376, 915             | 229, 544, 450                                 | 206, 103, 504                       | 19, 926, 538                                   | 226, 030, 042                          |
| September ..... | 658, 126, 915             | 235, 078, 700                                 | 210, 293, 574                       | 19, 320, 322                                   | 229, 613, 896                          |
| October .....   | 658, 126, 915             | 236, 773, 200                                 | 214, 667, 694                       | 18, 971, 663                                   | 233, 639, 357                          |
| November .....  | 658, 304, 915             | 241, 103, 350                                 | 216, 510, 014                       | 18, 474, 430                                   | 234, 984, 444                          |
| December .....  | 657, 909, 915             | 241, 272, 150                                 | 216, 609, 684                       | 18, 789, 206                                   | 235, 398, 890                          |
| 1897.           |                           |                                               |                                     |                                                |                                        |
| January .....   | 655, 334, 915             | 240, 236, 150                                 | 215, 860, 307                       | 19, 812, 810                                   | 235, 673, 117                          |
| February .....  | 654, 174, 915             | 237, 190, 100                                 | 213, 186, 712                       | 21, 907, 950                                   | 235, 094, 662                          |
| March .....     | 653, 719, 895             | 234, 797, 800                                 | 210, 915, 414                       | 23, 320, 912                                   | 234, 236, 326                          |
| April .....     | 650, 808, 395             | 233, 693, 550                                 | 209, 767, 702                       | 24, 027, 439                                   | 233, 795, 141                          |
| May .....       | 648, 613, 395             | 232, 606, 300                                 | 208, 768, 549                       | 24, 119, 434                                   | 232, 887, 983                          |
| June .....      | 646, 788, 395             | 230, 928, 050                                 | 207, 139, 382                       | 24, 736, 459                                   | 231, 875, 841                          |
| July .....      | 643, 474, 517             | 230, 471, 550                                 | 206, 690, 339                       | 24, 751, 347                                   | 231, 441, 686                          |
| August .....    | 641, 229, 395             | 230, 111, 300                                 | 206, 498, 957                       | 24, 345, 299                                   | 230, 844, 256                          |
| September ..... | 639, 488, 295             | 229, 471, 100                                 | 205, 755, 976                       | 24, 837, 697                                   | 230, 593, 673                          |
| October .....   | 638, 903, 295             | 229, 348, 550                                 | 205, 604, 781                       | 25, 205, 779                                   | 230, 810, 560                          |
| November .....  | 638, 015, 295             | 227, 742, 550                                 | 203, 925, 680                       | 26, 205, 325                                   | 230, 131, 065                          |
| December .....  | 636, 310, 295             | 225, 359, 300                                 | 201, 735, 572                       | 27, 898, 644                                   | 229, 634, 216                          |
| 1898.           |                           |                                               |                                     |                                                |                                        |
| January .....   | 639, 440, 295             | 218, 092, 950                                 | 196, 146, 092                       | 32, 868, 548                                   | 229, 014, 640                          |
| February .....  | 637, 535, 295             | 215, 487, 650                                 | 192, 724, 299                       | 33, 804, 916                                   | 226, 529, 215                          |
| March .....     | 633, 385, 295             | 213, 414, 650                                 | 191, 056, 817                       | 33, 774, 254                                   | 224, 831, 071                          |
| April .....     | 635, 060, 295             | 214, 365, 400                                 | 191, 611, 599                       | 32, 870, 279                                   | 224, 461, 878                          |
| May .....       | 631, 635, 295             | 217, 162, 650                                 | 194, 138, 732                       | 31, 975, 018                                   | 226, 113, 750                          |
| June .....      | 631, 035, 295             | 219, 377, 900                                 | 196, 155, 935                       | 31, 540, 434                                   | 227, 696, 369                          |
| July .....      | 630, 025, 295             | 220, 201, 400                                 | 197, 078, 092                       | 30, 822, 084                                   | 227, 900, 176                          |
| August .....    | 629, 315, 295             | 218, 525, 650                                 | 195, 692, 685                       | 31, 087, 379                                   | 226, 780, 064                          |
| September ..... | 629, 151, 295             | 220, 436, 160                                 | 196, 775, 703                       | 30, 485, 946                                   | 227, 261, 649                          |
| October .....   | 625, 356, 295             | 229, 980, 620                                 | 205, 056, 063                       | 30, 383, 921                                   | 235, 439, 984                          |
| November .....  | 624, 552, 195             | 235, 618, 470                                 | 210, 045, 456                       | 29, 583, 680                                   | 239, 629, 136                          |

NO. 17.—PROFIT ON NATIONAL-BANK CIRCULATION, BASED ON A DEPOSIT OF \$100,000 BONDS, ON OCTOBER 31, 1895, 1896, 1897, AND 1898.

[Prepared by the Government Actuary.]

1895.

| Bonds. |               | Maximum circulation obtainable. | Receipts.                              |                    |                 | Deductions. |                     |                  |         |               |               |          | Net receipts. | Interest on cost of bonds at 6 per cent. | Profit on circulation. |           |
|--------|---------------|---------------------------------|----------------------------------------|--------------------|-----------------|-------------|---------------------|------------------|---------|---------------|---------------|----------|---------------|------------------------------------------|------------------------|-----------|
| Class. | Market value. |                                 | Interest on circulation at 6 per cent. | Interest on bonds. | Gross receipts. | Tax.        | Cost of redemption. | Express charges. | Plates. | Agents' fees. | Sinking fund. | Total.   |               |                                          | Amount.                | Per cent. |
| 2's    | \$96.9215     | \$87,229.35                     | \$5,233.76                             | \$2,000            | \$7,233.76      | \$872.29    | \$45.00             | \$3.00           | \$7.50  | \$7.00        | .....         | \$934.79 | \$6,298.97    | \$5,315.29                               | e\$483.68              | 0.499     |
| 4's a  | 111.4837      | 90,000.00                       | 5,400.00                               | 4,000              | 9,400.00        | 900.00      | 45.00               | 3.00             | 7.50    | 7.00          | \$686.60      | 1,649.10 | 7,750.90      | 6,689.02                                 | 1,061.88               | .952      |
| 4's b  | 121.7527      | 90,000.00                       | 5,400.00                               | 4,000              | 9,400.00        | 900.00      | 45.00               | 3.00             | 7.50    | 7.00          | 277.13        | 1,239.63 | 8,160.37      | 7,305.16                                 | 855.21                 | .702      |
| 5's c  | 114.7534      | 90,000.00                       | 5,400.00                               | 5,000              | 10,400.00       | 900.00      | 45.00               | 3.00             | 7.50    | 7.00          | 1,392.33      | 2,354.83 | 8,045.17      | 6,885.20                                 | 1,159.97               | 1.011     |
| 6's d  | 105.9945      | 90,000.00                       | 5,400.00                               | 6,000              | 11,400.00       | 900.00      | 45.00               | 3.00             | 7.50    | 7.00          | 2,104.80      | 3,007.30 | 8,332.70      | 6,359.67                                 | 1,973.03               | 1.861     |

1896.

|       |           |             |            |         |            |          |         |        |        |        |          |          |            |            |           |       |
|-------|-----------|-------------|------------|---------|------------|----------|---------|--------|--------|--------|----------|----------|------------|------------|-----------|-------|
| 2's   | \$92.6712 | \$83,404.08 | \$5,004.24 | \$2,000 | \$7,004.24 | \$834.04 | \$45.00 | \$3.00 | \$7.50 | \$7.00 | .....    | \$896.54 | \$6,107.70 | \$5,560.27 | e\$547.43 | 0.591 |
| 4's a | 107.6712  | 90,000.00   | 5,400.00   | 4,000   | 9,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | \$518.62 | 1,481.12 | 7,918.88   | 6,460.27   | 1,458.61  | 1.355 |
| 4's b | 116.7527  | 90,000.00   | 5,400.00   | 4,000   | 9,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 229.57   | 1,192.07 | 8,207.93   | 7,005.16   | 1,202.77  | 1.030 |
| 5's c | 110.1284  | 90,000.00   | 5,400.00   | 5,000   | 9,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 1,125.42 | 2,087.92 | 8,312.08   | 6,607.70   | 1,704.38  | 1.548 |
| 6's d | 100.9945  | 90,000.00   | 5,400.00   | 6,000   | 11,400.00  | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 576.25   | 1,538.79 | 9,861.21   | 6,059.67   | 3,801.54  | 3.774 |

1897.

|       |           |             |            |         |            |          |         |        |        |        |            |          |            |            |           |       |
|-------|-----------|-------------|------------|---------|------------|----------|---------|--------|--------|--------|------------|----------|------------|------------|-----------|-------|
| 2's   | \$99.0000 | \$90,000.00 | \$5,400.00 | \$2,000 | \$7,400.00 | \$900.00 | \$45.00 | \$3.00 | \$7.50 | \$7.00 | .....      | \$962.50 | \$6,437.50 | \$5,940.00 | e\$497.50 | 0.509 |
| 4's a | 114.0000  | 90,000.00   | 5,400.00   | 4,000   | 9,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | \$1,079.19 | 2,041.69 | 7,358.31   | 6,840.00   | 518.31    | .455  |
| 4's b | 128.3750  | 90,000.00   | 5,400.00   | 4,000   | 9,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 418.56     | 1,381.06 | 8,018.94   | 7,702.50   | 316.44    | .246  |
| 5's c | 116.0000  | 90,000.00   | 5,400.00   | 5,000   | 10,400.00  | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 2,128.86   | 3,091.36 | 7,308.64   | 6,960.00   | 348.64    | .301  |
| 6's d | 102.3750  | 90,000.00   | 5,400.00   | 6,000   | 11,400.00  | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 3,553.70   | 4,516.20 | 6,883.50   | 6,142.50   | 741.30    | .724  |

1898.

|       |           |             |            |         |            |          |         |        |        |        |          |          |            |            |           |       |
|-------|-----------|-------------|------------|---------|------------|----------|---------|--------|--------|--------|----------|----------|------------|------------|-----------|-------|
| 2's   | \$98.5000 | \$90,000.00 | \$5,400.00 | \$2,000 | \$7,400.00 | \$900.00 | \$45.00 | \$3.00 | \$7.50 | \$7.00 | .....    | \$962.50 | \$6,437.50 | \$5,910.00 | e\$527.50 | 0.535 |
| 3's f | 108.0625  | 90,000.00   | 5,400.00   | 3,000   | 8,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | \$162.24 | 1,124.74 | 7,275.26   | 6,363.75   | 911.51    | .859  |
| 4's a | 112.2500  | 90,000.00   | 5,400.00   | 4,000   | 9,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 1,093.93 | 2,056.43 | 7,343.57   | 6,735.00   | 608.57    | .542  |
| 4's b | 128.1250  | 90,000.00   | 5,400.00   | 4,000   | 9,400.00   | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 447.07   | 1,409.57 | 7,990.43   | 7,687.50   | 302.93    | .236  |
| 5's c | 113.2500  | 90,000.00   | 5,400.00   | 5,000   | 10,400.00  | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 2,165.87 | 3,128.37 | 7,271.63   | 6,795.00   | 476.63    | .421  |
| 6's d | 102.5000  | 90,000.00   | 5,400.00   | 6,000   | 11,400.00  | 900.00   | 45.00   | 3.00   | 7.50   | 7.00   | 3,703.71 | 4,666.21 | 6,733.79   | 6,150.00   | 583.79    | .570  |

a Maturing July 1, 1907.

b Maturing February 1, 1925.

c Maturing February 1, 1904.

d Maturing July 1, 1898.

e This profit is somewhat greater than shown, but is indeterminate, owing to uncertainty of date of maturity.

f Maturing August 1, 1918.

No. 18.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS.

| States and Territories.        | Banks existing October 31, 1897. |                      |                      |                      | Banks organized during year ended October 31, 1898. |                    |                    |                    |
|--------------------------------|----------------------------------|----------------------|----------------------|----------------------|-----------------------------------------------------|--------------------|--------------------|--------------------|
|                                | No.                              | Capital.             | Bonds.               | Circulation.         | No.                                                 | Capital.           | Bonds.             | Circulation.       |
| Maine .....                    | 83                               | \$11, 171, 000       | \$5, 952, 700        | \$5, 357, 430        | .....                                               | .....              | .....              | .....              |
| New Hampshire .....            | 51                               | 5, 805, 000          | 3, 953, 750          | 3, 558, 375          | 1                                                   | \$50, 000          | \$12, 500          | \$11, 250          |
| Vermont .....                  | 49                               | 6, 985, 000          | 4, 275, 500          | 3, 847, 950          | .....                                               | .....              | .....              | .....              |
| Massachusetts .....            | 267                              | 94, 327, 500         | 30, 170, 900         | 27, 153, 810         | .....                                               | .....              | .....              | .....              |
| Rhode Is and .....             | 57                               | 19, 357, 050         | 7, 819, 000          | 7, 037, 100          | .....                                               | .....              | .....              | .....              |
| Connecticut .....              | 81                               | 21, 641, 070         | 9, 021, 000          | 8, 118, 900          | .....                                               | .....              | .....              | .....              |
| <b>N. England States</b> ..... | <b>588</b>                       | <b>159, 266, 620</b> | <b>61, 192, 850</b>  | <b>55, 073, 565</b>  | <b>1</b>                                            | <b>50, 000</b>     | <b>12, 500</b>     | <b>11, 250</b>     |
| New York .....                 | 326                              | 83, 664, 940         | 37, 531, 600         | 33, 777, 900         | 4                                                   | 525, 000           | 237, 500           | 267, 750           |
| New Jersey .....               | 103                              | 14, 445, 000         | 5, 677, 250          | 5, 109, 525          | 2                                                   | 100, 000           | 37, 500            | 33, 750            |
| Pennsylvania .....             | 427                              | 75, 345, 240         | 32, 821, 050         | 29, 538, 945         | 8                                                   | 460, 000           | 175, 000           | 157, 500           |
| Delaware .....                 | 18                               | 2, 081, 985          | 795, 000             | 715, 500             | 1                                                   | 50, 000            | 12, 500            | 11, 250            |
| Maryland .....                 | 69                               | 17, 079, 960         | 4, 850, 750          | 4, 365, 675          | 1                                                   | 50, 000            | 12, 500            | 11, 250            |
| Dist. Columbia .....           | 13                               | 3, 127, 000          | 1, 179, 150          | 1, 061, 235          | .....                                               | .....              | .....              | .....              |
| <b>Eastern States</b> .....    | <b>956</b>                       | <b>195, 746, 125</b> | <b>82, 854, 200</b>  | <b>74, 568, 780</b>  | <b>16</b>                                           | <b>1, 185, 000</b> | <b>535, 000</b>    | <b>481, 500</b>    |
| Virginia .....                 | 35                               | 4, 646, 300          | 2, 250, 250          | 2, 027, 025          | 1                                                   | 50, 000            | 12, 500            | 11, 250            |
| West Virginia .....            | 33                               | 3, 451, 000          | 1, 422, 650          | 1, 280, 335          | .....                                               | .....              | .....              | .....              |
| North Carolina .....           | 27                               | 2, 801, 000          | 748, 500             | 673, 650             | 1                                                   | 100, 000           | 25, 000            | 22, 500            |
| South Carolina .....           | 16                               | 1, 893, 100          | 537, 250             | 483, 525             | 1                                                   | 120, 000           | 30, 000            | 27, 000            |
| Georgia .....                  | 30                               | 4, 016, 000          | 1, 211, 000          | 1, 089, 900          | .....                                               | .....              | .....              | .....              |
| Florida .....                  | 15                               | 1, 485, 000          | 442, 500             | 398, 250             | .....                                               | .....              | .....              | .....              |
| Alabama .....                  | 26                               | 3, 455, 000          | 1, 203, 500          | 1, 083, 150          | .....                                               | .....              | .....              | .....              |
| Mississippi .....              | 10                               | 755, 000             | 243, 150             | 218, 835             | .....                                               | .....              | .....              | .....              |
| Louisiana .....                | 19                               | 3, 360, 000          | 1, 187, 000          | 1, 068, 309          | .....                                               | .....              | .....              | .....              |
| Texas .....                    | 202                              | 20, 106, 200         | 4, 993, 790          | 4, 494, 330          | 4                                                   | 250, 000           | 72, 500            | 65, 250            |
| Arkansas .....                 | 9                                | 1, 220, 600          | 251, 500             | 226, 350             | .....                                               | .....              | .....              | .....              |
| Kentucky .....                 | 75                               | 11, 664, 900         | 4, 991, 750          | 4, 492, 575          | 1                                                   | 100, 000           | 100, 000           | 90, 000            |
| Tennessee .....                | 49                               | 8, 760, 000          | 1, 785, 250          | 1, 606, 725          | .....                                               | .....              | .....              | .....              |
| <b>Southern States</b> .....   | <b>546</b>                       | <b>67, 610, 500</b>  | <b>21, 270, 000</b>  | <b>19, 143, 000</b>  | <b>8</b>                                            | <b>620, 000</b>    | <b>240, 000</b>    | <b>216, 000</b>    |
| Ohio .....                     | 249                              | 45, 630, 100         | 18, 890, 100         | 17, 601, 090         | 7                                                   | 450, 000           | 206, 940           | 186, 246           |
| Indiana .....                  | 115                              | 14, 237, 000         | 5, 290, 050          | 4, 761, 045          | 1                                                   | 500, 000           | 50, 000            | 45, 000            |
| Illinois .....                 | 220                              | 37, 326, 000         | 7, 611, 500          | 6, 850, 350          | 5                                                   | 2, 250, 000        | 275, 000           | 247, 500           |
| Michigan .....                 | 84                               | 12, 295, 000         | 4, 112, 000          | 3, 700, 800          | .....                                               | .....              | .....              | .....              |
| Wisconsin .....                | 79                               | 10, 310, 000         | 3, 107, 750          | 2, 796, 975          | 1                                                   | 50, 000            | 12, 500            | 11, 250            |
| Minnesota .....                | 71                               | 13, 865, 000         | 1, 873, 500          | 1, 686, 150          | .....                                               | .....              | .....              | .....              |
| Iowa .....                     | 165                              | 13, 500, 000         | 4, 170, 450          | 3, 753, 405          | 6                                                   | 463, 000           | 235, 000           | 211, 500           |
| Missouri .....                 | 63                               | 15, 065, 000         | 3, 672, 050          | 3, 304, 845          | 2                                                   | 250, 000           | 67, 500            | 60, 750            |
| <b>Middle States</b> .....     | <b>1, 046</b>                    | <b>162, 228, 100</b> | <b>48, 727, 400</b>  | <b>43, 854, 660</b>  | <b>22</b>                                           | <b>3, 960, 600</b> | <b>816, 940</b>    | <b>762, 246</b>    |
| North Dakota .....             | 27                               | 1, 985, 000          | 555, 000             | 499, 500             | .....                                               | .....              | .....              | .....              |
| South Dakota .....             | 27                               | 1, 745, 000          | 523, 750             | 471, 375             | .....                                               | .....              | .....              | .....              |
| Nebraska .....                 | 104                              | 10, 775, 000         | 2, 318, 400          | 2, 086, 560          | .....                                               | .....              | .....              | .....              |
| Kansas .....                   | 103                              | 8, 717, 100          | 2, 445, 250          | 2, 200, 725          | 2                                                   | 100, 000           | 25, 000            | 22, 500            |
| Montana .....                  | 21                               | 3, 855, 000          | 739, 350             | 665, 415             | .....                                               | .....              | .....              | .....              |
| Wyoming .....                  | 11                               | 860, 000             | 215, 000             | 193, 500             | .....                                               | .....              | .....              | .....              |
| Colorado .....                 | 41                               | 5, 232, 000          | 1, 274, 000          | 1, 146, 600          | .....                                               | .....              | .....              | .....              |
| New Mexico .....               | 6                                | 600, 000             | 340, 000             | 306, 000             | .....                                               | .....              | .....              | .....              |
| Oklahoma .....                 | 6                                | 300, 000             | 103, 000             | 92, 700              | 1                                                   | 50, 000            | 12, 500            | 11, 250            |
| Indian Territory .....         | 11                               | 620, 000             | 138, 000             | 124, 200             | 3                                                   | 150, 000           | 37, 500            | 33, 750            |
| <b>Western States</b> .....    | <b>357</b>                       | <b>34, 689, 100</b>  | <b>8, 651, 750</b>   | <b>7, 786, 575</b>   | <b>6</b>                                            | <b>300, 000</b>    | <b>75, 000</b>     | <b>67, 500</b>     |
| Washington .....               | 35                               | 4, 738, 000          | 1, 004, 800          | 904, 320             | .....                                               | .....              | .....              | .....              |
| Oregon .....                   | 30                               | 3, 070, 000          | 1, 051, 050          | 945, 945             | .....                                               | .....              | .....              | .....              |
| California .....               | 32                               | 7, 360, 000          | 1, 778, 250          | 1, 609, 425          | 2                                                   | 3, 500, 000        | 550, 000           | 495, 000           |
| Idaho .....                    | 10                               | 675, 000             | 206, 250             | 185, 625             | .....                                               | .....              | .....              | .....              |
| Utah .....                     | 11                               | 1, 750, 000          | 812, 500             | 731, 250             | .....                                               | .....              | .....              | .....              |
| Nevada .....                   | 1                                | 82, 000              | 33, 500              | 30, 150              | .....                                               | .....              | .....              | .....              |
| Arizona .....                  | 5                                | 400, 000             | 150, 000             | 135, 000             | .....                                               | .....              | .....              | .....              |
| Alaska .....                   | .....                            | .....                | .....                | .....                | 1                                                   | 50, 000            | 12, 500            | 11, 250            |
| <b>Pacific States</b> .....    | <b>124</b>                       | <b>18, 075, 000</b>  | <b>5, 046, 350</b>   | <b>4, 541, 715</b>   | <b>3</b>                                            | <b>3, 550, 000</b> | <b>562, 500</b>    | <b>506, 250</b>    |
| <b>United States</b> .....     | <b>3, 617</b>                    | <b>637, 615, 445</b> | <b>227, 742, 550</b> | <b>204, 968, 295</b> | <b>56</b>                                           | <b>9, 665, 000</b> | <b>2, 271, 940</b> | <b>2, 044, 746</b> |

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No. 13.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

| States and Territories. | Increase in capital, bonds, and circulation of banks existing October 31, 1897, 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 .....             | 11                                                                                                                              |           | \$460,500  | \$414,450                                                                                          | 11  |            | \$460,500  | \$414,450    |
| New Hampshire .....     | 6                                                                                                                               |           | 168,580    | 151,722                                                                                            | 7   | \$50,000   | 181,080    | 162,972      |
| Vermont .....           | 4                                                                                                                               |           | 82,800     | 74,520                                                                                             | 4   |            | 82,800     | 74,520       |
| Massachusetts .....     | 37                                                                                                                              |           | 2,546,900  | 2,292,210                                                                                          | 37  |            | 2,546,900  | 2,292,210    |
| Rhode Island .....      | 6                                                                                                                               |           | 263,500    | 237,150                                                                                            | 6   |            | 263,500    | 237,150      |
| Connecticut .....       | 12                                                                                                                              |           | 715,000    | 643,500                                                                                            | 12  |            | 715,000    | 643,500      |
| N. England States ..... | 76                                                                                                                              |           | 4,237,280  | 3,813,532                                                                                          | 77  | 50,000     | 4,249,780  | 3,824,802    |
| New York .....          | 34                                                                                                                              | \$500,000 | 3,291,250  | 2,902,125                                                                                          | 32  | 1,025,000  | 3,588,750  | 3,229,875    |
| New Jersey .....        | 10                                                                                                                              |           | 271,100    | 243,990                                                                                            | 12  | 100,000    | 308,600    | 277,740      |
| Pennsylvania .....      | 71                                                                                                                              |           | 3,733,500  | 3,360,150                                                                                          | 79  | 460,000    | 3,908,500  | 3,517,650    |
| Delaware .....          | 2                                                                                                                               |           | 60,000     | 54,000                                                                                             | 3   | 50,000     | 72,500     | 65,260       |
| Maryland .....          | 11                                                                                                                              |           | 1,001,700  | 901,530                                                                                            | 12  | 50,000     | 1,014,200  | 912,780      |
| Dist. Columbia .....    | 1                                                                                                                               | 100,000   | 100,000    | 90,600                                                                                             | 1   | 100,000    | 100,000    | 90,000       |
| Eastern States .....    | 129                                                                                                                             | 600,000   | 8,457,550  | 7,611,795                                                                                          | 145 | 1,785,000  | 8,992,550  | 8,093,295    |
| Virginia .....          | 8                                                                                                                               |           | 505,500    | 454,950                                                                                            | 9   | 50,000     | 518,000    | 466,200      |
| West Virginia .....     | 5                                                                                                                               |           | 148,700    | 133,830                                                                                            | 5   |            | 148,700    | 133,830      |
| North Carolina .....    | 5                                                                                                                               |           | 215,600    | 194,040                                                                                            | 6   | 100,000    | 240,600    | 216,540      |
| South Carolina .....    | 2                                                                                                                               |           | 178,750    | 160,875                                                                                            | 3   | 120,000    | 208,750    | 187,875      |
| Georgia .....           | 3                                                                                                                               |           | 163,100    | 146,790                                                                                            | 3   |            | 163,100    | 146,790      |
| Florida .....           | 1                                                                                                                               |           | 75,000     | 67,500                                                                                             | 1   |            | 75,000     | 67,500       |
| Alabama .....           | 2                                                                                                                               |           | 212,500    | 191,250                                                                                            | 2   |            | 212,500    | 191,250      |
| Mississippi .....       | 2                                                                                                                               |           | 50,000     | 45,000                                                                                             | 2   |            | 50,000     | 45,000       |
| Louisiana .....         |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Texas .....             | 17                                                                                                                              | 75,000    | 817,520    | 735,708                                                                                            | 21  | 325,000    | 890,020    | 801,018      |
| Arkansas .....          |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Kentucky .....          | 13                                                                                                                              |           | 1,681,500  | 1,513,350                                                                                          | 14  | 100,000    | 1,781,500  | 1,603,350    |
| Tennessee .....         | 5                                                                                                                               |           | 333,000    | 299,700                                                                                            | 5   |            | 333,000    | 299,700      |
| Southern States .....   | 63                                                                                                                              | 75,000    | 4,381,170  | 3,943,053                                                                                          | 71  | 695,000    | 4,621,170  | 4,159,053    |
| Ohio .....              | 41                                                                                                                              |           | 1,326,000  | 1,193,400                                                                                          | 48  | 450,000    | 1,532,940  | 1,379,646    |
| Indiana .....           | 17                                                                                                                              | 25,000    | 512,250    | 461,025                                                                                            | 18  | 525,000    | 562,250    | 506,025      |
| Illinois .....          | 36                                                                                                                              | 250,000   | 1,680,700  | 1,512,630                                                                                          | 41  | 2,500,000  | 1,955,700  | 1,760,130    |
| Michigan .....          | 14                                                                                                                              |           | 603,500    | 543,150                                                                                            | 14  |            | 603,500    | 543,150      |
| Wisconsin .....         | 19                                                                                                                              | 50,000    | 805,500    | 725,004                                                                                            | 20  | 100,000    | 818,080    | 736,254      |
| Minnesota .....         | 7                                                                                                                               |           | 208,500    | 187,650                                                                                            | 7   |            | 208,500    | 187,650      |
| Iowa .....              | 39                                                                                                                              | 50,000    | 1,004,910  | 904,419                                                                                            | 45  | 510,000    | 1,239,910  | 1,115,919    |
| Missouri .....          | 8                                                                                                                               |           | 3,350,500  | 3,015,450                                                                                          | 10  | 250,000    | 3,418,000  | 3,076,200    |
| Middle States .....     | 181                                                                                                                             | 375,000   | 9,491,920  | 8,542,728                                                                                          | 203 | 4,325,000  | 10,338,860 | 9,304,974    |
| North Dakota .....      |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| South Dakota .....      | 1                                                                                                                               |           | 37,500     | 33,750                                                                                             | 1   |            | 37,500     | 33,750       |
| Nebraska .....          | 11                                                                                                                              |           | 750,600    | 675,540                                                                                            | 11  |            | 750,600    | 675,540      |
| Kansas .....            | 9                                                                                                                               |           | 326,000    | 293,400                                                                                            | 11  | 100,000    | 351,000    | 315,900      |
| Montana .....           | 1                                                                                                                               |           | 50,000     | 45,000                                                                                             | 1   |            | 50,000     | 45,000       |
| Wyoming .....           |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Colorado .....          | 7                                                                                                                               | 50,000    | 546,280    | 491,652                                                                                            | 7   | 50,000     | 546,280    | 491,652      |
| New Mexico .....        | 1                                                                                                                               |           | 75,000     | 67,500                                                                                             | 1   |            | 75,000     | 67,500       |
| Oklahoma .....          |                                                                                                                                 |           |            |                                                                                                    | 1   | 50,000     | 12,500     | 11,250       |
| Indian Territory .....  |                                                                                                                                 |           |            |                                                                                                    | 3   | 150,000    | 37,500     | 33,750       |
| Western States .....    | 30                                                                                                                              | 50,000    | 1,785,380  | 1,606,842                                                                                          | 36  | 350,000    | 1,860,380  | 1,674,342    |
| Washington .....        |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Oregon .....            | 2                                                                                                                               |           | 60,000     | 54,000                                                                                             | 2   |            | 60,000     | 54,000       |
| California .....        | 1                                                                                                                               |           | 30,000     | 27,000                                                                                             | 3   | 3,500,000  | 580,000    | 522,000      |
| Idaho .....             |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Utah .....              |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Nevada .....            |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Arizona .....           |                                                                                                                                 |           |            |                                                                                                    |     |            |            |              |
| Alaska .....            |                                                                                                                                 |           |            |                                                                                                    | 1   | 50,000     | 12,500     | 11,250       |
| Pacific States .....    | 3                                                                                                                               |           | 90,000     | 81,000                                                                                             | 6   | 3,550,000  | 652,500    | 537,250      |
| United States .....     | 482                                                                                                                             | 1,100,000 | 23,443,300 | 25,598,970                                                                                         | 538 | 10,765,000 | 30,715,240 | 27,643,716   |

No. 18.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

| States and Territories. | Decrease in capital, bonds, and circulation, with number of banks concerned in such decrease. |            |           |              |                                     |           |            |              |
|-------------------------|-----------------------------------------------------------------------------------------------|------------|-----------|--------------|-------------------------------------|-----------|------------|--------------|
|                         | Failed and liquidating banks.                                                                 |            |           |              | By banks existing October 31, 1897. |           |            |              |
|                         | No.                                                                                           | Capital.   | Bonds.    | Circulation. | No.                                 | Capital.  | Bonds.     | Circulation. |
| Maine.....              | 1                                                                                             | \$50,000   | \$12,500  | \$11,250     | 5                                   | \$50,000  | \$800,800  | \$720,720    |
| New Hampshire.....      |                                                                                               |            |           |              | 4                                   |           | 125,000    | 112,500      |
| Vermont.....            |                                                                                               |            |           |              | 4                                   | 100,000   |            | 122,500      |
| Massachusetts.....      | 5                                                                                             | 2,700,000  | 400,000   | 360,000      | 55                                  | 1,100,000 | 5,096,500  | 4,586,850    |
| Rhode Island.....       |                                                                                               |            |           |              | 5                                   |           | 467,500    | 420,750      |
| Connecticut.....        | 1                                                                                             | 110,000    | 36,000    | 27,000       | 18                                  | 250,000   | 929,000    | 836,100      |
| N. England States.....  | 7                                                                                             | 2,890,000  | 442,500   | 398,250      | 91                                  | 1,500,000 | 7,541,300  | 6,787,170    |
| New York.....           | 4                                                                                             | 800,000    | 126,500   | 113,850      | 33                                  | 250,100   | 2,860,500  | 2,574,450    |
| New Jersey.....         |                                                                                               |            |           |              | 4                                   |           | 83,500     | 75,150       |
| Pennsylvania.....       | 7                                                                                             | 2,294,000  | 359,000   | 323,100      | 51                                  | 740,000   | 3,484,000  | 3,135,600    |
| Delaware.....           |                                                                                               |            |           |              |                                     |           |            |              |
| Maryland.....           |                                                                                               |            |           |              | 9                                   | 105,000   | 916,000    | 824,400      |
| Dist. Columbia.....     | 1                                                                                             | 200,000    | 50,000    | 45,000       |                                     |           |            |              |
| Eastern States.....     | 12                                                                                            | 3,294,000  | 535,500   | 481,950      | 97                                  | 1,095,100 | 7,344,000  | 6,609,600    |
| Virginia.....           |                                                                                               |            |           |              | 3                                   | 100,000   | 330,000    | 237,000      |
| West Virginia.....      |                                                                                               |            |           |              | 3                                   | 100,000   | 69,500     | 62,550       |
| North Carolina.....     | 1                                                                                             | 100,000    | 25,000    | 22,500       | 2                                   |           | 40,000     | 36,000       |
| South Carolina.....     | 1                                                                                             | 75,000     | 18,750    | 16,875       |                                     |           |            |              |
| Georgia.....            | 1                                                                                             | 100,000    | 50,000    | 45,000       |                                     |           |            |              |
| Florida.....            |                                                                                               |            |           |              | 1                                   |           | 25,000     | 22,500       |
| Alabama.....            |                                                                                               |            |           |              | 2                                   | 150,000   |            |              |
| Mississippi.....        |                                                                                               |            |           |              |                                     |           | 300,000    | 270,000      |
| Louisiana.....          |                                                                                               |            |           |              | 2                                   |           | 250,000    | 225,000      |
| Texas.....              | 10                                                                                            | 770,000    | 205,000   | 184,500      | 11                                  | 275,000   | 158,650    | 142,785      |
| Arkansas.....           | 2                                                                                             | 150,000    | 37,500    | 33,750       |                                     |           |            |              |
| Kentucky.....           | 1                                                                                             | 200,000    | 50,000    | 45,000       | 12                                  | 614,000   | 637,500    | 573,750      |
| Tennessee.....          |                                                                                               |            |           |              | 4                                   | 725,000   |            |              |
| Southern States.....    | 16                                                                                            | 1,395,000  | 386,250   | 347,625      | 40                                  | 1,964,000 | 1,810,650  | 1,620,585    |
| Ohio.....               | 2                                                                                             | 150,000    | 37,500    | 33,750       | 23                                  | 740,000   | 1,359,000  | 1,223,100    |
| Indiana.....            | 5                                                                                             | 650,000    | 150,000   | 135,000      | 11                                  | 120,000   | 487,000    | 458,300      |
| Illinois.....           | 6                                                                                             | 2,800,000  | 250,000   | 225,000      | 7                                   |           | 177,000    | 159,300      |
| Michigan.....           | 2                                                                                             | 150,000    | 37,500    | 33,750       | 2                                   | 100,000   |            |              |
| Wisconsin.....          | 2                                                                                             | 400,000    | 75,000    | 67,500       | 6                                   | 150,000   | 180,000    | 162,000      |
| Minnesota.....          | 2                                                                                             | 150,000    | 37,500    | 33,750       | 4                                   | 225,000   | 50,000     | 45,000       |
| Iowa.....               | 2                                                                                             | 150,000    | 42,500    | 38,250       | 11                                  | 205,000   | 141,500    | 127,350      |
| Missouri.....           | 3                                                                                             | 400,000    | 100,000   | 90,000       | 3                                   | 100,000   | 265,000    | 238,500      |
| Middle States.....      | 24                                                                                            | 4,850,000  | 730,000   | 657,000      | 67                                  | 1,700,000 | 2,650,500  | 2,393,550    |
| North Dakota.....       | 2                                                                                             | 100,000    | 25,000    | 22,500       | 1                                   | 10,000    |            |              |
| South Dakota.....       | 1                                                                                             | 60,000     | 15,000    | 13,500       | 1                                   | 50,000    |            |              |
| Nebraska.....           | 2                                                                                             | 100,000    | 25,000    | 22,500       | 7                                   | 250,000   | 112,500    | 101,250      |
| Kansas.....             | 3                                                                                             | 150,000    | 37,500    | 33,750       | 2                                   | 50,000    |            |              |
| Montana.....            |                                                                                               |            |           |              | 1                                   | 100,000   |            |              |
| Wyoming.....            |                                                                                               |            |           |              |                                     |           |            |              |
| Colorado.....           | 4                                                                                             | 350,000    | 87,500    | 78,750       | 2                                   | 275,000   |            |              |
| New Mexico.....         |                                                                                               |            |           |              |                                     |           |            |              |
| Oklahoma.....           | 1                                                                                             | 50,000     | 12,500    | 11,250       |                                     |           |            |              |
| Indian Territory.....   |                                                                                               |            |           |              |                                     |           |            |              |
| Western States.....     | 13                                                                                            | 810,000    | 202,500   | 182,250      | 14                                  | 735,000   | 112,500    | 101,250      |
| Washington.....         | 2                                                                                             | 100,000    | 25,000    | 22,500       | 6                                   | 250,000   | 37,500     | 33,750       |
| Oregon.....             | 1                                                                                             | 500,000    | 50,000    | 45,000       |                                     |           |            |              |
| California.....         |                                                                                               |            |           |              | 2                                   | 50,000    | 37,500     | 33,750       |
| Idaho.....              |                                                                                               |            |           |              |                                     |           |            |              |
| Utah.....               |                                                                                               |            |           |              | 1                                   | 100,000   |            |              |
| Nevada.....             |                                                                                               |            |           |              |                                     |           |            |              |
| Arizona.....            |                                                                                               |            |           |              |                                     |           |            |              |
| Alaska.....             |                                                                                               |            |           |              |                                     |           |            |              |
| Pacific States.....     | 3                                                                                             | 600,000    | 75,000    | 67,500       | 9                                   | 408,000   | 75,000     | 67,500       |
| United States.....      | 75                                                                                            | 13,809,000 | 2,371,750 | 2,134,575    | 318                                 | 7,394,100 | 19,542,950 | 17,588,655   |

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NO. 18.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

| States and Territories.        | Increase and decrease during year ended October 31, 1898. |                   |                   |                   |                   |                   |
|--------------------------------|-----------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                | Total increase.                                           |                   |                   | Total decrease.   |                   |                   |
|                                | Capital.                                                  | Bonds.            | Circulation.      | Capital.          | Bonds.            | Circulation.      |
| Maine .....                    |                                                           | \$460,500         | \$414,750         | \$100,000         | \$813,300         | \$731,970         |
| New Hampshire .....            | \$50,000                                                  | 181,080           | 162,972           |                   | 125,000           | 112,500           |
| Vermont .....                  |                                                           | 82,800            | 74,520            | 100,000           | 122,500           | 110,250           |
| Massachusetts .....            |                                                           | 2,516,900         | 2,292,210         | 3,800,000         | 5,496,500         | 4,946,850         |
| Rhode Island .....             |                                                           | 263,500           | 237,150           |                   | 467,500           | 420,750           |
| Connecticut .....              |                                                           | 715,000           | 643,500           | 360,000           | 959,000           | 863,100           |
| <b>New England States.....</b> | <b>50,000</b>                                             | <b>4,249,780</b>  | <b>3,824,802</b>  | <b>4,360,000</b>  | <b>7,983,800</b>  | <b>7,185,420</b>  |
| New York .....                 | 1,025,000                                                 | 3,588,750         | 3,229,875         | 1,050,100         | 2,987,000         | 2,688,300         |
| New Jersey .....               | 100,000                                                   | 308,600           | 277,740           |                   | 83,500            | 75,150            |
| Pennsylvania .....             | 460,000                                                   | 3,908,500         | 3,517,650         | 3,034,000         | 3,843,000         | 3,458,700         |
| Delaware .....                 | 50,000                                                    | 72,500            | 65,250            |                   |                   |                   |
| Maryland .....                 | 50,000                                                    | 1,014,200         | 912,780           | 105,000           | 916,000           | 824,400           |
| District of Columbia .....     | 100,000                                                   | 100,000           | 90,000            | 200,000           | 50,000            | 45,000            |
| <b>Eastern States.....</b>     | <b>1,785,000</b>                                          | <b>8,992,550</b>  | <b>8,093,295</b>  | <b>4,389,100</b>  | <b>7,879,500</b>  | <b>7,091,550</b>  |
| Virginia .....                 | 50,000                                                    | 518,000           | 466,200           | 100,000           | 330,000           | 297,000           |
| West Virginia .....            |                                                           | 148,700           | 133,830           | 100,000           | 69,500            | 62,550            |
| North Carolina .....           | 100,000                                                   | 240,600           | 216,540           | 100,000           | 65,000            | 58,500            |
| South Carolina .....           | 120,000                                                   | 208,750           | 187,875           | 75,000            | 18,750            | 16,875            |
| Georgia .....                  |                                                           | 163,100           | 146,790           | 100,000           | 50,000            | 45,000            |
| Florida .....                  |                                                           | 75,000            | 67,500            |                   | 25,000            | 22,500            |
| Alabama .....                  |                                                           | 212,500           | 191,250           | 150,000           |                   |                   |
| Mississippi .....              |                                                           | 50,000            | 45,000            |                   | 300,000           | 270,000           |
| Louisiana .....                |                                                           |                   |                   |                   | 250,000           | 225,000           |
| Texas .....                    | 325,000                                                   | 890,020           | 801,018           | 1,045,000         | 363,650           | 327,285           |
| Arkansas .....                 |                                                           |                   |                   | 150,000           | 37,500            | 33,750            |
| Kentucky .....                 | 100,000                                                   | 1,787,500         | 1,603,350         | 814,000           | 687,500           | 618,750           |
| Tennessee .....                |                                                           | 333,000           | 299,700           | 725,000           |                   |                   |
| <b>Southern States.....</b>    | <b>695,000</b>                                            | <b>4,621,170</b>  | <b>4,159,053</b>  | <b>3,353,000</b>  | <b>2,196,900</b>  | <b>1,977,210</b>  |
| Ohio .....                     | 450,000                                                   | 1,532,940         | 1,379,616         | 890,000           | 1,398,500         | 1,256,850         |
| Indiana .....                  | 525,000                                                   | 582,250           | 506,025           | 770,000           | 637,000           | 573,300           |
| Illinois .....                 | 2,500,000                                                 | 1,955,700         | 1,760,130         | 2,800,000         | 427,000           | 384,300           |
| Michigan .....                 |                                                           | 604,500           | 543,150           | 250,000           | 37,500            | 33,750            |
| Wisconsin .....                | 100,000                                                   | 814,060           | 736,254           | 550,000           | 255,000           | 229,500           |
| Minnesota .....                |                                                           | 203,500           | 187,650           | 375,000           | 87,500            | 78,750            |
| Iowa .....                     | 510,000                                                   | 1,239,910         | 1,115,919         | 415,000           | 184,000           | 165,600           |
| Missouri .....                 | 250,000                                                   | 3,418,000         | 3,076,200         | 500,000           | 365,000           | 328,500           |
| <b>Middle States.....</b>      | <b>4,335,000</b>                                          | <b>10,338,860</b> | <b>9,304,974</b>  | <b>6,550,000</b>  | <b>3,389,500</b>  | <b>3,050,550</b>  |
| North Dakota .....             |                                                           |                   |                   | 110,000           | 25,000            | 22,500            |
| South Dakota .....             |                                                           | 37,500            | 33,750            | 110,000           | 15,000            | 13,500            |
| Nebraska .....                 |                                                           | 750,600           | 675,540           | 350,000           | 137,500           | 123,750           |
| Kansas .....                   | 100,000                                                   | 351,000           | 315,900           | 200,000           | 37,500            | 33,750            |
| Montana .....                  |                                                           | 50,000            | 45,000            | 100,000           |                   |                   |
| Wyoming .....                  |                                                           |                   |                   |                   |                   |                   |
| Colorado .....                 | 50,000                                                    | 546,280           | 491,652           | 625,000           | 87,500            | 78,750            |
| New Mexico .....               |                                                           | 75,000            | 67,500            |                   |                   |                   |
| Oklahoma .....                 | 50,000                                                    | 12,500            | 11,250            | 50,000            | 12,500            | 11,250            |
| Indian Territory .....         | 150,000                                                   | 37,500            | 33,750            |                   |                   |                   |
| <b>Western States.....</b>     | <b>350,000</b>                                            | <b>1,860,380</b>  | <b>1,674,342</b>  | <b>1,545,000</b>  | <b>315,000</b>    | <b>283,500</b>    |
| Washington .....               |                                                           |                   |                   | 350,000           | 62,500            | 56,250            |
| Oregon .....                   |                                                           | 60,000            | 54,000            | 500,000           | 50,000            | 45,000            |
| California .....               | 3,500,000                                                 | 580,000           | 522,000           | 50,000            | 37,500            | 33,750            |
| Idaho .....                    |                                                           |                   |                   |                   |                   |                   |
| Utah .....                     |                                                           |                   |                   | 100,000           |                   |                   |
| Nevada .....                   |                                                           |                   |                   |                   |                   |                   |
| Arizona .....                  |                                                           |                   |                   |                   |                   |                   |
| Alaska .....                   | 50,000                                                    | 12,500            | 11,250            |                   |                   |                   |
| <b>Pacific States.....</b>     | <b>3,550,000</b>                                          | <b>652,500</b>    | <b>587,250</b>    | <b>1,000,000</b>  | <b>150,000</b>    | <b>135,000</b>    |
| <b>United States.....</b>      | <b>10,765,000</b>                                         | <b>30,715,240</b> | <b>27,643,716</b> | <b>21,203,100</b> | <b>21,914,700</b> | <b>19,723,230</b> |

NO. 18.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

| States and Territories. | Net increase and decrease in capital, bonds, and circulation. |            |              |               |           |              |
|-------------------------|---------------------------------------------------------------|------------|--------------|---------------|-----------|--------------|
|                         | Net increase.                                                 |            |              | Net decrease. |           |              |
|                         | Capital.                                                      | Bonds.     | Circulation. | Capital.      | Bonds.    | Circulation. |
| Maine                   |                                                               |            |              | \$100,000     | \$352,800 | \$317,520    |
| New Hampshire           | \$50,000                                                      | \$56,080   | \$50,472     |               |           |              |
| Vermont                 |                                                               |            |              | 100,000       | 39,700    | 35,730       |
| Massachusetts           |                                                               |            |              | 3,800,000     | 2,949,600 | 2,634,640    |
| Rhode Island            |                                                               |            |              |               | 204,000   | 183,600      |
| Connecticut             |                                                               |            |              | 360,000       | 244,000   | 219,600      |
| New England States      | 50,000                                                        | 56,080     | 50,472       | 4,360,000     | 3,790,100 | 3,411,930    |
| New York                |                                                               | 601,750    | 541,575      | 25,100        |           |              |
| New Jersey              | 100,000                                                       | 225,100    | 202,590      |               |           |              |
| Pennsylvania            |                                                               | 65,500     | 58,950       | 2,574,000     |           |              |
| Delaware                | 50,000                                                        | 72,500     | 65,250       |               |           |              |
| Maryland                |                                                               | 98,200     | 88,380       | 55,600        |           |              |
| District of Columbia    |                                                               | 50,000     | 45,000       | 100,000       |           |              |
| Eastern States          | 150,000                                                       | 1,113,050  | 1,001,745    | 2,754,100     |           |              |
| Virginia                |                                                               | 188,000    | 169,200      | 50,000        |           |              |
| West Virginia           |                                                               | 79,200     | 71,280       | 100,000       |           |              |
| North Carolina          |                                                               | 175,600    | 158,040      |               |           |              |
| South Carolina          | 45,000                                                        | 190,000    | 171,000      |               |           |              |
| Georgia                 |                                                               | 113,100    | 101,790      | 100,000       |           |              |
| Florida                 |                                                               | 50,000     | 45,000       |               |           |              |
| Alabama                 |                                                               | 212,500    | 191,250      | 150,000       |           |              |
| Mississippi             |                                                               |            |              |               | 250,000   | 225,000      |
| Louisiana               |                                                               |            |              |               | 250,000   | 225,000      |
| Texas                   |                                                               | 526,370    | 473,733      | 720,000       |           |              |
| Arkansas                |                                                               |            |              | 150,000       | 37,500    | 33,750       |
| Kentucky                |                                                               | 1,094,000  | 984,600      | 714,000       |           |              |
| Tennessee               |                                                               | 333,000    | 299,700      | 725,600       |           |              |
| Southern States         | 45,000                                                        | 2,961,770  | 2,665,593    | 2,709,000     | 537,500   | 483,750      |
| Ohio                    |                                                               | 136,440    | 122,796      | 440,000       |           |              |
| Indiana                 |                                                               |            |              | 245,000       | 74,750    | 67,275       |
| Illinois                |                                                               | 1,528,700  | 1,375,830    | 300,000       |           |              |
| Michigan                |                                                               | 566,000    | 509,400      | 250,000       |           |              |
| Wisconsin               |                                                               | 563,080    | 506,754      | 450,000       |           |              |
| Minnesota               |                                                               | 121,000    | 108,900      | 375,000       |           |              |
| Minnesota               |                                                               |            |              |               |           |              |
| Iowa                    | 95,000                                                        | 1,055,910  | 950,319      |               |           |              |
| Missouri                |                                                               | 3,053,000  | 2,747,700    | 250,000       |           |              |
| Middle States           | 95,000                                                        | 7,024,110  | 6,321,699    | 2,310,000     | 74,750    | 67,275       |
| North Dakota            |                                                               |            |              | 110,000       | 25,000    | 22,500       |
| South Dakota            |                                                               | 22,500     | 20,250       | 110,000       |           |              |
| Nebraska                |                                                               | 613,100    | 551,790      | 350,000       |           |              |
| Kansas                  |                                                               | 313,500    | 282,150      | 100,000       |           |              |
| Montana                 |                                                               | 50,000     | 45,000       | 100,000       |           |              |
| Wyoming                 |                                                               |            |              |               |           |              |
| Colorado                |                                                               | 458,780    | 412,902      | 575,000       |           |              |
| New Mexico              |                                                               | 75,000     | 67,500       |               |           |              |
| Oklahoma                |                                                               |            |              |               |           |              |
| Indian Territory        | 150,000                                                       | 37,500     | 33,750       |               |           |              |
| Western States          | 150,000                                                       | 1,570,380  | 1,413,342    | 1,345,000     | 25,000    | 22,500       |
| Washington              |                                                               |            |              | 350,000       | 62,500    | 56,250       |
| Oregon                  |                                                               | 10,000     | 9,000        | 500,000       |           |              |
| California              | 3,450,000                                                     | 542,500    | 488,250      |               |           |              |
| Idaho                   |                                                               |            |              |               |           |              |
| Utah                    |                                                               |            |              | 100,000       |           |              |
| Nevada                  |                                                               |            |              |               |           |              |
| Arizona                 |                                                               |            |              |               |           |              |
| Alaska                  | 50,000                                                        | 12,500     | 11,250       |               |           |              |
| Pacific States          | 3,500,000                                                     | 565,000    | 508,500      | 950,000       | 62,500    | 56,250       |
| United States           | 3,990,000                                                     | 13,290,390 | 11,961,351   | 14,428,100    | 4,489,850 | 4,040,865    |

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No. 19.—DECREASE OR INCREASE OF NATIONAL-BANK CIRCULATION DURING EACH OF THE YEARS ENDED OCTOBER 31, 1890 TO 1898, INCLUSIVE, AND THE AMOUNT OF LAWFUL MONEY ON DEPOSIT AT THE END OF EACH YEAR.

|                                                                                               |                 |                      |
|-----------------------------------------------------------------------------------------------|-----------------|----------------------|
| Net circulation outstanding October 31, 1890.....                                             |                 | \$124, 958, 736      |
| National-bank notes outstanding October 31, 1891, including notes of national gold banks..... | \$172, 184, 558 |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 35, 430, 721    |                      |
|                                                                                               |                 | <u>136, 753, 837</u> |
| Net increase of circulation.....                                                              |                 | <u>11, 795, 101</u>  |
| Net outstanding as above October 31, 1891.....                                                |                 | 136, 753, 837        |
| National-bank notes outstanding October 31, 1892, including notes of national gold banks..... | 172, 432, 146   |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 25, 191, 083    |                      |
|                                                                                               |                 | <u>147, 241, 063</u> |
| Net increase of circulation.....                                                              |                 | <u>10, 487, 226</u>  |
| Net outstanding as above October 31, 1892.....                                                |                 | 147, 241, 063        |
| National-bank notes outstanding October 31, 1893, including notes of national gold banks..... | 209, 311, 993   |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 21, 295, 765    |                      |
|                                                                                               |                 | <u>188, 016, 228</u> |
| Net increase of circulation.....                                                              |                 | <u>40, 775, 165</u>  |
| Net outstanding as above October 31, 1893.....                                                |                 | 188, 016, 228        |
| National-bank notes outstanding October 31, 1894, including notes of national gold banks..... | 207, 565, 090   |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 28, 163, 726    |                      |
|                                                                                               |                 | <u>179, 401, 364</u> |
| Net decrease of circulation.....                                                              |                 | <u>8, 614, 864</u>   |
| Net outstanding as above October 31, 1894.....                                                |                 | 179, 401, 364        |
| National-bank notes outstanding October 31, 1895, including notes of national gold banks..... | 213, 887, 630   |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 23, 706, 669    |                      |
|                                                                                               |                 | <u>190, 180, 961</u> |
| Net increase of circulation.....                                                              |                 | <u>10, 779, 597</u>  |
| Net outstanding as above October 31, 1895.....                                                |                 | 190, 180, 961        |
| National-bank notes outstanding October 31, 1896, including notes of national gold banks..... | 234, 984, 444   |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 18, 474, 430    |                      |
|                                                                                               |                 | <u>216, 510, 014</u> |
| Net increase of circulation.....                                                              |                 | <u>26, 329, 053</u>  |
| Net outstanding as above October 31, 1896.....                                                |                 | 216, 510, 014        |
| National-bank notes outstanding October 31, 1897, including notes of national gold banks..... | 230, 131, 005   |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 26, 205, 325    |                      |
|                                                                                               |                 | <u>203, 925, 680</u> |
| Net decrease of circulation.....                                                              |                 | <u>12, 584, 334</u>  |
| Net outstanding as above October 31, 1897.....                                                |                 | 203, 925, 680        |
| National-bank notes outstanding October 31, 1898, including notes of national gold banks..... | 239, 629, 136   |                      |
| Less lawful money on deposit at same date, including deposits of national gold banks.....     | 29, 583, 680    |                      |
|                                                                                               |                 | <u>210, 045, 456</u> |
| Net increase of circulation.....                                                              |                 | <u>6, 119, 776</u>   |

The gross increase of circulation, including the notes of gold banks and those of failed and liquidated associations, was \$9,582,771.

NO. 20.—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, 1898, AND AMOUNT REMAINING ON DEPOSIT, BY STATES, AT LATTER DATE.

| States and Territories.                                                    | Additional circulation issued since June 20, 1874. | Lawful money deposited to retire national-bank circulation since June 20, 1874. |                                                   |                                                   |                 | Lawful money on deposit with the United States Treasurer at date. |
|----------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|-----------------|-------------------------------------------------------------------|
|                                                                            |                                                    | For redemption of notes of liquidating banks.                                   | To retire circulation under act of June 20, 1874. | To retire circulation under act of July 12, 1882. | Total deposits. |                                                                   |
| Maine                                                                      | \$6,147,768                                        | \$1,010,505                                                                     | \$5,368,777                                       | \$2,636,207                                       | \$9,015,489     | \$984,632                                                         |
| New Hampshire                                                              | 4,210,575                                          | 758,416                                                                         | 2,903,055                                         | 1,515,902                                         | 5,177,373       | 197,816                                                           |
| Vermont                                                                    | 5,748,965                                          | 1,117,587                                                                       | 5,505,694                                         | 2,017,522                                         | 8,640,713       | 266,856                                                           |
| Massachusetts                                                              | 62,656,686                                         | 2,706,062                                                                       | 67,371,322                                        | 25,260,028                                        | 95,337,412      | 5,546,117                                                         |
| Rhode Island                                                               | 10,220,855                                         | 415,432                                                                         | 10,032,731                                        | 5,965,927                                         | 16,414,090      | 678,889                                                           |
| Connecticut                                                                | 14,084,810                                         | 1,200,201                                                                       | 15,958,344                                        | 6,415,700                                         | 23,574,245      | 843,005                                                           |
| New York                                                                   | 81,266,523                                         | 11,253,176                                                                      | 73,894,621                                        | 15,594,814                                        | 100,742,611     | 4,908,026                                                         |
| New Jersey                                                                 | 8,603,855                                          | 1,431,988                                                                       | 9,657,688                                         | 3,209,661                                         | 14,299,337      | 4,455,954                                                         |
| Pennsylvania                                                               | 55,923,597                                         | 5,632,369                                                                       | 44,845,562                                        | 16,227,794                                        | 68,705,725      | 3,492,403                                                         |
| Delaware                                                                   | 1,158,710                                          | .....                                                                           | 1,137,400                                         | 1,458,645                                         | 1,596,045       | 44,855                                                            |
| Maryland                                                                   | 8,314,320                                          | 184,800                                                                         | 8,442,615                                         | 3,665,625                                         | 12,292,440      | 699,536                                                           |
| Dist. Columbia                                                             | 1,452,240                                          | 682,157                                                                         | 1,015,910                                         | 153,937                                           | 1,852,004       | 220,102                                                           |
| Virginia                                                                   | 3,599,685                                          | 1,253,869                                                                       | 2,686,615                                         | 898,495                                           | 4,748,979       | 289,020                                                           |
| West Virginia                                                              | 1,620,474                                          | 950,310                                                                         | 1,043,440                                         | 569,030                                           | 2,762,870       | 109,337                                                           |
| North Carolina                                                             | 2,126,790                                          | 583,860                                                                         | 2,324,497                                         | 161,143                                           | 3,074,500       | 124,233                                                           |
| South Carolina                                                             | 971,070                                            | 118,825                                                                         | 2,122,412                                         | 194,583                                           | 2,435,820       | 196,597                                                           |
| Georgia                                                                    | 2,011,830                                          | 595,455                                                                         | 1,879,102                                         | 574,253                                           | 3,048,810       | 162,200                                                           |
| Florida                                                                    | 608,040                                            | 187,440                                                                         | 17,030                                            | 15,650                                            | 2,199,520       | 15,890                                                            |
| Alabama                                                                    | 1,716,794                                          | 414,398                                                                         | 1,418,940                                         | 236,376                                           | 2,689,714       | 279,859                                                           |
| Mississippi                                                                | 373,930                                            | 192,200                                                                         | 38,450                                            | .....                                             | 140,650         | 25,586                                                            |
| Louisiana                                                                  | 3,163,287                                          | 774,301                                                                         | 3,027,703                                         | 976,137                                           | 5,678,141       | 340,018                                                           |
| Texas                                                                      | 7,283,840                                          | 1,547,805                                                                       | 1,366,303                                         | 129,625                                           | 3,034,733       | 530,239                                                           |
| Arkansas                                                                   | 709,050                                            | 185,015                                                                         | 421,119                                           | 70,456                                            | 676,590         | 63,360                                                            |
| Kentucky                                                                   | 12,482,888                                         | 2,547,619                                                                       | 9,040,058                                         | 1,616,718                                         | 14,104,395      | 1,206,160                                                         |
| Tennessee                                                                  | 3,219,615                                          | 1,251,851                                                                       | 2,191,206                                         | 511,148                                           | 3,954,205       | 174,657                                                           |
| Missouri                                                                   | 8,890,380                                          | 2,330,415                                                                       | 6,421,009                                         | 627,114                                           | 9,378,538       | 519,933                                                           |
| Ohio                                                                       | 32,509,787                                         | 8,435,202                                                                       | 24,061,467                                        | 5,291,339                                         | 37,788,008      | 1,937,828                                                         |
| Indiana                                                                    | 10,891,762                                         | 5,915,088                                                                       | 12,958,081                                        | 1,495,484                                         | 20,368,653      | 1,085,848                                                         |
| Illinois                                                                   | 12,939,916                                         | 4,618,171                                                                       | 12,540,131                                        | 1,964,879                                         | 19,123,181      | 993,122                                                           |
| Michigan                                                                   | 8,346,025                                          | 4,122,855                                                                       | 6,247,828                                         | 490,052                                           | 10,860,735      | 430,471                                                           |
| Wisconsin                                                                  | 5,785,585                                          | 1,639,375                                                                       | 3,282,880                                         | 669,806                                           | 5,592,121       | 380,515                                                           |
| Iowa                                                                       | 7,450,723                                          | 2,327,575                                                                       | 5,046,302                                         | 814,062                                           | 8,187,939       | 374,525                                                           |
| Minnesota                                                                  | 3,279,006                                          | 1,416,720                                                                       | 2,701,773                                         | 529,002                                           | 4,647,500       | 291,016                                                           |
| Kansas                                                                     | 4,427,139                                          | 2,429,638                                                                       | 1,173,126                                         | 119,761                                           | 3,713,525       | 351,660                                                           |
| Nebraska                                                                   | 4,521,165                                          | 1,056,294                                                                       | 1,491,239                                         | 250,245                                           | 2,797,778       | 331,875                                                           |
| Nevada                                                                     | 76,950                                             | 34,960                                                                          | 13,500                                            | .....                                             | 48,460          | 15,608                                                            |
| Oregon                                                                     | 1,274,500                                          | 242,138                                                                         | 214,610                                           | 82,450                                            | 539,198         | 82,107                                                            |
| Colorado                                                                   | 2,879,610                                          | 873,485                                                                         | 712,720                                           | 291,075                                           | 1,877,280       | 175,250                                                           |
| Idaho                                                                      | 259,155                                            | 59,625                                                                          | 101,518                                           | 14,762                                            | 166,905         | 9,235                                                             |
| Montana                                                                    | 1,343,660                                          | 611,479                                                                         | 335,110                                           | 36,436                                            | 933,025         | 134,621                                                           |
| Wyoming                                                                    | 301,385                                            | 83,650                                                                          | 65,700                                            | 12,090                                            | 163,840         | 21,746                                                            |
| North Dakota                                                               | 953,800                                            | 341,810                                                                         | 208,170                                           | .....                                             | 549,980         | 91,315                                                            |
| South Dakota                                                               | 908,635                                            | 374,920                                                                         | 112,080                                           | 2,960                                             | 489,960         | 65,675                                                            |
| Washington                                                                 | 2,118,465                                          | 883,770                                                                         | 441,210                                           | .....                                             | 1,324,980       | 190,970                                                           |
| California                                                                 | 4,143,500                                          | 524,290                                                                         | 1,382,650                                         | 104,980                                           | 2,011,920       | 156,090                                                           |
| Utah                                                                       | 1,161,050                                          | 259,131                                                                         | 527,547                                           | 42,903                                            | 829,581         | 25,228                                                            |
| New Mexico                                                                 | 589,000                                            | 169,130                                                                         | 295,200                                           | 16,520                                            | 480,850         | 54,740                                                            |
| Arizona                                                                    | 211,040                                            | 50,590                                                                          | 2,950                                             | .....                                             | 53,540          | .....                                                             |
| Oklahoma                                                                   | 112,490                                            | 44,300                                                                          | .....                                             | .....                                             | 44,300          | 13,160                                                            |
| Indian Territory                                                           | 183,150                                            | .....                                                                           | .....                                             | .....                                             | .....           | .....                                                             |
| Alaska                                                                     | 11,050                                             | .....                                                                           | .....                                             | .....                                             | .....           | .....                                                             |
| Lawful money deposited prior to June 20, 1874, and remaining at that date. | .....                                              | .....                                                                           | .....                                             | .....                                             | 3,813,675       | .....                                                             |
| Total                                                                      | \$415,027,225                                      | \$75,739,652                                                                    | \$355,846,610                                     | \$101,831,756                                     | \$537,291,693   | \$29,500,825                                                      |

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

b Exclusive of \$82,855 on deposit to retire circulation of national gold banks.

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NO. 21.—NATIONAL-BANK NOTES OUTSTANDING, THE AMOUNT OF LAWFUL MONEY ON DEPOSIT WITH THE TREASURER OF THE UNITED STATES TO REDEEM NATIONAL-BANK NOTES, AND THE KINDS AND AMOUNTS OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION AND PUBLIC DEPOSITS ON OCTOBER 31, 1898, WITH THE CHANGES DURING THE PRECEDING YEAR AND THE PRECEDING MONTH.

| National-bank notes.                                                                                                              | Oct. 31, 1897.               | Sept. 30, 1898.            |
|-----------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------|
| <i>Total circulation.</i>                                                                                                         |                              |                            |
| Total amount outstanding at the dates named .....                                                                                 | \$230, 046, 365              | \$235, 356, 950            |
| Additional circulation issued during the intervals:                                                                               |                              |                            |
| To new banks .....                                                                                                                | 1, 193, 845                  | 150, 750                   |
| To banks increasing circulation .....                                                                                             | 26, 319, 667                 | 5, 372, 370                |
| Aggregate .....                                                                                                                   | 27, 513, 512                 | 5, 523, 120                |
| Surrendered and destroyed during the intervals .....                                                                              | 18, 013, 596                 | 1, 333, 789                |
| Total amount outstanding Oct. 31, 1898 <sup>a</sup> .....                                                                         | 239, 546, 281                | 239, 546, 281              |
| Increase in total circulation since Oct. 31, 1897 .....                                                                           | 9, 499, 916                  |                            |
| Increase in total circulation since Sept. 30, 1898 .....                                                                          |                              | 4, 189, 331                |
| <i>Circulation based on United States bonds.</i>                                                                                  |                              |                            |
| Amount outstanding at the dates named .....                                                                                       | 203, 025, 680                | 205, 056, 063              |
| Additional issued during the intervals as above .....                                                                             | 27, 513, 512                 | 5, 523, 120                |
| Aggregate .....                                                                                                                   | 231, 439, 192                | 210, 579, 183              |
| Retired during the intervals through deposit of lawful money and withdrawal of bonds:                                             |                              |                            |
| By insolvent banks .....                                                                                                          | 931, 963                     | 62, 360                    |
| By liquidating banks .....                                                                                                        | 2, 360, 093                  | 120, 043                   |
| By reducing banks .....                                                                                                           | 18, 101, 680                 | 351, 324                   |
| Total decrease during the intervals .....                                                                                         | 21, 393, 736                 | 533, 727                   |
| Outstanding against bonds Oct. 31, 1898 .....                                                                                     | 210, 045, 456                | 210, 045, 456              |
| Increase in circulation since Oct. 31, 1897 .....                                                                                 | 6, 119, 776                  |                            |
| Increase in circulation since Sept. 30, 1898 .....                                                                                |                              | 4, 989, 393                |
| <i>Circulation secured by lawful money.</i>                                                                                       |                              |                            |
|                                                                                                                                   | Oct. 31, 1897.               | Oct. 31, 1898.             |
| Amount of outstanding circulation represented by lawful money on deposit with the Treasurer of the United States to redeem notes: |                              |                            |
| Of insolvent national banks .....                                                                                                 | \$1, 338, 684                | \$1, 620, 511              |
| Of liquidating national banks .....                                                                                               | 5, 398, 800                  | 6, 035, 750                |
| Of national banks reducing circulation under section 4 of the act of June 20, 1874 .....                                          | 9, 695, 613                  | 12, 373, 712               |
| Of national banks retiring circulation under section 6 of the act of July 12, 1882 .....                                          | 9, 687, 588                  | 9, 470, 852                |
| Total lawful money on deposit .....                                                                                               | 26, 120, 685                 | 29, 500, 825               |
| Lawful money deposited in Oct., 1898 .....                                                                                        |                              | 461, 242                   |
| National-bank notes redeemed and retired in Oct., 1898 .....                                                                      |                              | 1, 261, 304                |
| Increase in aggregate deposit since Oct. 31, 1897 .....                                                                           | 3, 380, 140                  |                            |
| Decrease in aggregate deposit since Sept. 30, 1898 .....                                                                          |                              | 800, 062                   |
| <i>United States registered bonds on deposit.</i>                                                                                 |                              |                            |
|                                                                                                                                   | To secure circulating notes. | To secure public deposits. |
| Pacific Railroad bonds, 6 percents .....                                                                                          | \$2, 006, 000                | \$2, 008, 000              |
| Funded loan of 1891, 4½ percents, continued at 2 per cent .....                                                                   | 22, 047, 750                 | 1, 634, 500                |
| Funded loan of 1907, 4 percents .....                                                                                             | 139, 436, 050                | 23, 160, 000               |
| Five percents of 1894 .....                                                                                                       | 16, 231, 900                 | 7, 397, 000                |
| Four percents of 1895 .....                                                                                                       | 23, 990, 656                 | 9, 137, 500                |
| Three percents of 1898 .....                                                                                                      | 31, 008, 120                 | 27, 538, 100               |
| Total on deposit Oct. 31, 1898 .....                                                                                              | 235, 618, 470                | 70, 875, 100               |

<sup>a</sup> Circulation of national gold banks, not included in the above, \$82,855.

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No. 22.—QUARTERLY INCREASE OR DECREASE IN NATIONAL-BANK CIRCULATION FROM JANUARY 14, 1875, TO OCTOBER 31, 1898.

| Date.                                    | Issued.      | Retired.     | Increased.   | Decreased.    |
|------------------------------------------|--------------|--------------|--------------|---------------|
| From January 14 to January 31, 1875..... | \$537, 580   | \$255, 600   | \$281, 980   |               |
| For quarter ended—                       |              |              |              |               |
| April 30, 1875.....                      | 4, 409, 220  | 3, 336, 804  | 1, 072, 416  |               |
| July 31, 1875.....                       | 4, 124, 165  | 5, 423, 930  |              | \$1, 229, 761 |
| October 31, 1875.....                    | 1, 915, 710  | 5, 553, 971  |              | 3, 638, 261   |
| January 31, 1876.....                    | 2, 504, 600  | 3, 852, 731  |              | 1, 348, 131   |
| April 30, 1876.....                      | 877, 580     | 5, 425, 539  |              | 4, 547, 959   |
| July 31, 1876.....                       | 1, 107, 110  | 9, 663, 984  |              | 8, 556, 874   |
| October 31, 1876.....                    | 2, 604, 390  | 8, 564, 727  |              | 5, 960, 333   |
| January 31, 1877.....                    | 3, 188, 630  | 4, 759, 015  |              | 1, 570, 386   |
| April 30, 1877.....                      | 4, 363, 010  | 5, 005, 596  |              | 642, 586      |
| July 31, 1877.....                       | 3, 000, 230  | 4, 984, 399  |              | 1, 984, 169   |
| October 31, 1877.....                    | 5, 754, 160  | 3, 516, 321  | 2, 237, 839  |               |
| January 31, 1878.....                    | 6, 725, 585  | 2, 701, 885  | 4, 023, 700  |               |
| April 30, 1878.....                      | 3, 036, 700  | 1, 996, 720  | 1, 130, 039  |               |
| July 31, 1878.....                       | 4, 252, 980  | 3, 453, 080  | 797, 900     |               |
| October 31, 1878.....                    | 2, 276, 360  | 2, 924, 430  |              | 648, 070      |
| January 31, 1879.....                    | 3, 097, 000  | 747, 327     | 2, 349, 733  |               |
| April 30, 1879.....                      | 7, 039, 300  | 1, 822, 988  | 5, 216, 312  |               |
| July 31, 1879.....                       | 3, 674, 830  | 2, 715, 524  | 959, 306     |               |
| October 31, 1879.....                    | 9, 122, 300  | 1, 754, 558  | 7, 367, 742  |               |
| January 31, 1880.....                    | 7, 289, 805  | 674, 129     | 6, 615, 676  |               |
| April 30, 1880.....                      | 3, 163, 820  | 1, 555, 766  | 1, 608, 054  |               |
| July 31, 1880.....                       | 1, 748, 660  | 2, 427, 398  |              | 678, 738      |
| October 31, 1880.....                    | 1, 190, 930  | 1, 535, 760  |              | 335, 830      |
| January 31, 1881.....                    | 2, 234, 780  | 1, 361, 534  | 873, 246     |               |
| April 30, 1881.....                      | 12, 690, 890 | 4, 426, 596  | 8, 264, 294  |               |
| July 31, 1881.....                       | 9, 569, 410  | 4, 734, 578  | 4, 834, 832  |               |
| October 31, 1881.....                    | 6, 484, 550  | 3, 182, 551  | 3, 301, 999  |               |
| January 31, 1882.....                    | 5, 625, 200  | 3, 354, 153  | 2, 271, 047  |               |
| April 30, 1882.....                      | 2, 991, 400  | 4, 414, 865  |              | 1, 423, 465   |
| July 31, 1882.....                       | 4, 054, 740  | 5, 741, 456  |              | 1, 686, 710   |
| October 31, 1882.....                    | 9, 792, 910  | 5, 611, 497  | 4, 181, 413  |               |
| January 31, 1883.....                    | 4, 588, 850  | 4, 927, 020  |              | 338, 170      |
| April 30, 1883.....                      | 3, 638, 650  | 6, 510, 245  |              | 2, 871, 595   |
| July 31, 1883.....                       | 3, 527, 100  | 6, 868, 245  |              | 3, 341, 145   |
| October 31, 1883.....                    | 2, 755, 600  | 6, 369, 273  |              | 3, 613, 673   |
| January 31, 1884.....                    | 2, 748, 270  | 5, 172, 714  |              | 2, 424, 444   |
| April 30, 1884.....                      | 2, 052, 294  | 8, 430, 804  |              | 6, 378, 510   |
| July 31, 1884.....                       | 2, 778, 960  | 7, 883, 997  |              | 5, 105, 037   |
| October 31, 1884.....                    | 2, 792, 170  | 6, 833, 874  |              | 4, 041, 704   |
| January 31, 1885.....                    | 1, 265, 520  | 7, 812, 055  |              | 6, 576, 535   |
| April 30, 1885.....                      | 2, 125, 260  | 8, 135, 112  |              | 6, 009, 852   |
| July 31, 1885.....                       | 2, 160, 110  | 5, 731, 673  |              | 3, 571, 563   |
| October 31, 1885.....                    | 5, 591, 760  | 6, 758, 154  |              | 1, 166, 394   |
| January 31, 1886.....                    | 7, 751, 794  | 5, 581, 261  | 2, 170, 533  |               |
| April 30, 1886.....                      | 4, 700, 384  | 8, 397, 163  |              | 3, 696, 779   |
| July 31, 1886.....                       | 1, 469, 325  | 8, 425, 486  |              | 6, 956, 161   |
| October 31, 1886.....                    | 1, 566, 700  | 6, 468, 227  |              | 4, 901, 527   |
| January 31, 1887.....                    | 1, 243, 550  | 9, 580, 973  |              | 8, 337, 423   |
| April 30, 1887.....                      | 2, 961, 775  | 11, 014, 057 |              | 8, 052, 282   |
| July 31, 1887.....                       | 2, 936, 670  | 11, 307, 718 |              | 8, 371, 048   |
| October 31, 1887.....                    | 4, 021, 350  | 8, 421, 529  |              | 4, 400, 179   |
| January 31, 1888.....                    | 6, 144, 629  | 12, 190, 159 |              | 6, 045, 530   |
| April 30, 1888.....                      | 7, 755, 416  | 15, 005, 579 |              | 7, 250, 163   |
| July 31, 1888.....                       | 6, 188, 531  | 15, 115, 185 |              | 8, 926, 654   |
| October 31, 1888.....                    | 1, 049, 765  | 11, 277, 768 |              | 10, 228, 003  |
| January 31, 1889.....                    | 930, 445     | 11, 031, 498 |              | 10, 101, 053  |
| April 30, 1889.....                      | 1, 179, 165  | 11, 789, 161 |              | 10, 609, 996  |
| July 31, 1889.....                       | 1, 376, 200  | 11, 791, 639 |              | 10, 415, 438  |
| October 31, 1889.....                    | 1, 783, 920  | 7, 894, 453  |              | 6, 110, 533   |
| January 31, 1890.....                    | 1, 428, 895  | 8, 865, 001  |              | 7, 436, 106   |
| April 30, 1890.....                      | 3, 469, 345  | 8, 496, 305  |              | 5, 026, 960   |
| July 31, 1890.....                       | 2, 481, 990  | 7, 545, 116  |              | 5, 063, 126   |
| October 31, 1890.....                    | 1, 817, 525  | 6, 444, 175  |              | 4, 626, 650   |
| January 31, 1891.....                    | 1, 765, 540  | 5, 806, 594  |              | 4, 131, 054   |
| April 30, 1891.....                      | 1, 397, 135  | 6, 578, 579  |              | 5, 181, 444   |
| July 31, 1891.....                       | 4, 065, 775  | 5, 973, 521  |              | 1, 907, 746   |
| October 31, 1891.....                    | 8, 220, 000  | 4, 462, 850  | 3, 767, 150  |               |
| January 31, 1892.....                    | 5, 241, 445  | 4, 220, 507  | 1, 020, 938  |               |
| April 30, 1892.....                      | 3, 217, 945  | 3, 934, 429  |              | 716, 484      |
| July 31, 1892.....                       | 2, 992, 805  | 2, 824, 744  | 168, 061     |               |
| October 31, 1892.....                    | 2, 271, 669  | 2, 439, 286  |              | 167, 617      |
| January 31, 1893.....                    | 4, 384, 625  | 2, 428, 418  | 1, 958, 207  |               |
| April 30, 1893.....                      | 4, 735, 660  | 2, 267, 346  | 2, 468, 314  |               |
| July 31, 1893.....                       | 8, 523, 700  | 1, 612, 297  | 6, 911, 403  |               |
| October 31, 1893.....                    | 26, 721, 395 | 1, 183, 029  | 25, 538, 366 |               |
| January 31, 1894.....                    | 1, 603, 245  | 3, 032, 641  |              | 1, 429, 396   |
| April 30, 1894.....                      | 3, 650, 970  | 3, 606, 743  | 44, 227      |               |
| July 31, 1894.....                       | 3, 378, 819  | 3, 638, 425  |              | 259, 606      |

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No. 22.—QUARTERLY INCREASE OR DECREASE IN NATIONAL-BANK CIRCULATION FROM JANUARY 14, 1875, TO OCTOBER 31, 1898—Continued.

| Date.                                                                                     | Issued.       | Retired.      | Increased.    | Decreased.    |
|-------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|
| For quarter ended—                                                                        |               |               |               |               |
| October 31, 1894.....                                                                     | \$2, 479, 186 | \$2, 378, 682 | \$100, 504    | .....         |
| January 31, 1895.....                                                                     | 1, 381, 517   | 3, 384, 417   | .....         | \$2, 000, 900 |
| April 30, 1895.....                                                                       | 8, 316, 721   | 3, 898, 443   | 4, 418, 278   | .....         |
| July 31, 1895.....                                                                        | 5, 043, 521   | 3, 268, 614   | 1, 674, 907   | .....         |
| October 31, 1895.....                                                                     | 4, 941, 965   | 2, 417, 945   | 2, 524, 020   | .....         |
| January 31, 1896.....                                                                     | 2, 450, 024   | 2, 841, 157   | .....         | 391, 133      |
| April 30, 1896.....                                                                       | 13, 722, 399  | 2, 994, 195   | 10, 728, 204  | .....         |
| July 31, 1896.....                                                                        | 4, 690, 537   | 2, 778, 853   | 1, 911, 684   | .....         |
| October 31, 1896.....                                                                     | 10, 751, 175  | 1, 630, 273   | 9, 120, 902   | .....         |
| January 31, 1897.....                                                                     | 2, 550, 545   | 2, 440, 327   | 110, 218      | .....         |
| April 30, 1897.....                                                                       | 1, 244, 337   | 3, 419, 146   | .....         | 2, 174, 809   |
| July 31, 1897.....                                                                        | 1, 906, 999   | 3, 960, 707   | .....         | 2, 053, 708   |
| October 31, 1897.....                                                                     | 2, 379, 386   | 2, 605, 333   | .....         | 225, 347      |
| January 31, 1898.....                                                                     | 1, 476, 692   | 4, 628, 601   | .....         | 3, 151, 909   |
| April 30, 1898.....                                                                       | 4, 493, 149   | 4, 953, 260   | .....         | 460, 211      |
| July 31, 1898.....                                                                        | 4, 595, 574   | 3, 694, 090   | 901, 484      | .....         |
| October 31, 1898.....                                                                     | 16, 948, 097  | 3, 924, 918   | 13, 023, 179  | .....         |
| Total.....                                                                                | .....         | 504, 911, 502 | 145, 950, 107 | 240, 568, 884 |
| Surrendered to this office and retired from<br>January 14, 1875, to October 31, 1898..... | .....         | 17, 524, 377  | .....         | 17, 524, 377  |
| Grand total.....                                                                          | 410, 292, 725 | 522, 435, 879 | 145, 950, 107 | 258, 093, 261 |

NO. 23.—NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ON OCTOBER 31 IN EACH YEAR FROM 1864 TO 1898, INCLUSIVE.

| Years. |                  | Ones.       | Twos.       | Fives.       | Tens.        | Twenties.   | Fifties.    | One hundreds. | Five hundreds. | One thousands. | Total.       | Issued during current year. |
|--------|------------------|-------------|-------------|--------------|--------------|-------------|-------------|---------------|----------------|----------------|--------------|-----------------------------|
| 1864   | Issued.....      |             |             | \$26,924,100 | \$19,708,260 | \$6,536,920 | \$2,491,300 | \$2,903,400   | \$250,000      |                | \$58,813,980 | \$58,813,980                |
|        | Redeemed.....    |             |             |              |              |             |             |               |                |                |              |                             |
|        | Outstanding..... |             |             | 26,924,100   | 19,708,260   | 6,536,920   | 2,491,300   | 2,903,400     | 250,000        |                | 58,813,980   |                             |
| 1865   | Issued.....      | \$2,020,167 | \$1,346,778 | 84,796,000   | 53,493,210   | 28,209,500  | 10,349,700  | 15,033,600    | 5,446,500      | \$4,404,000    | 205,099,455  | 146,285,475                 |
|        | Redeemed.....    |             |             | 104,820      | 195,800      | 26,580      | 46,500      | 89,500        |                | 1,000          | 464,250      |                             |
|        | Outstanding..... | 2,020,167   | 1,346,778   | 84,691,180   | 53,297,410   | 28,182,920  | 10,303,150  | 14,944,100    | 5,446,500      | 4,403,000      | 204,635,205  |                             |
| 1866   | Issued.....      | 7,699,182   | 5,156,012   | 111,115,620  | 75,807,000   | 42,278,700  | 16,473,700  | 24,657,500    | 6,669,500      | 4,728,000      | 294,585,214  | 89,485,759                  |
|        | Redeemed.....    | 7,680       | 11,790      | 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    | 6,661,500      | 4,728,000      | 304,202,141  | 9,616,927                   |
|        | Redeemed.....    | 58,006      | 42,356      | 753,855      | 1,190,620    | 198,080     | 432,300     | 877,000       | 1,563,000      | 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   | 44,439,700  | 17,775,450  | 26,766,600    | 6,744,500      | 4,746,000      | 310,367,276  | 6,165,135                   |
|        | Redeemed.....    | 272,997     | 156,016     | 2,515,095    | 1,300,500    | 759,760     | 880,950     | 1,598,000     | 909,000        | 1,858,000      | 10,250,318   |                             |
|        | Outstanding..... | 8,674,801   | 5,834,452   | 113,223,045  | 77,927,120   | 43,679,940  | 16,894,500  | 25,168,600    | 5,835,500      | 2,888,000      | 300,116,958  |                             |
| 1869   | Issued.....      | 9,663,584   | 6,468,392   | 118,674,740  | 81,107,820   | 45,490,040  | 18,205,350  | 27,526,300    | 6,838,500      | 4,769,000      | 318,743,726  | 8,376,450                   |
|        | Redeemed.....    | 973,427     | 497,538     | 5,146,030    | 2,847,390    | 1,496,400   | 1,502,050   | 2,708,100     | 1,347,000      | 2,501,000      | 19,018,935   |                             |
|        | Outstanding..... | 8,690,157   | 5,970,854   | 113,528,710  | 78,260,430   | 43,993,640  | 16,703,300  | 24,818,200    | 5,491,500      | 2,268,000      | 299,724,791  |                             |
| 1870   | Issued.....      | 10,843,693  | 7,256,558   | 124,376,620  | 85,118,950   | 48,208,980  | 19,180,600  | 28,667,200    | 6,980,000      | 4,779,000      | 335,411,601  | 16,667,875                  |
|        | Redeemed.....    | 2,752,638   | 1,437,318   | 9,035,250    | 5,060,590    | 2,701,960   | 2,501,050   | 4,587,500     | 2,096,000      | 3,389,000      | 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      | 1,390,000      | 301,859,275  |                             |
| 1871   | Issued.....      | 12,673,867  | 8,482,434   | 142,195,820  | 98,246,300   | 56,132,040  | 21,806,850  | 32,365,500    | 7,326,500      | 4,843,000      | 384,072,311  | 48,660,710                  |
|        | Redeemed.....    | 5,471,799   | 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   | 5,367,544   | 125,180,845  | 88,556,730   | 51,055,520  | 17,529,600  | 24,519,400    | 4,248,500      | 815,000        | 324,475,207  |                             |
| 1872   | Issued.....      | 14,297,360  | 9,565,256   | 159,666,740  | 112,534,520  | 64,513,760  | 24,859,950  | 36,779,700    | 7,810,500      | 4,933,000      | 434,960,786  | 50,882,475                  |
|        | Redeemed.....    | 7,919,388   | 4,816,778   | 29,803,335   | 16,997,020   | 8,777,040   | 6,309,000   | 11,098,900    | 3,933,500      | 4,315,000      | 93,969,961   |                             |
|        | Outstanding..... | 6,377,972   | 4,748,478   | 129,863,405  | 95,537,500   | 55,736,720  | 18,550,950  | 25,680,800    | 3,877,000      | 618,000        | 340,990,825  |                             |
| 1873   | Issued.....      | 15,526,189  | 10,390,222  | 174,472,280  | 125,603,990  | 72,164,380  | 27,987,100  | 41,661,000    | 8,293,000      | 5,153,000      | 481,196,161  | 46,235,375                  |
|        | Redeemed.....    | 9,891,606   | 6,241,446   | 45,709,815   | 25,730,700   | 13,061,420  | 8,448,800   | 14,405,700    | 4,829,000      | 4,530,000      | 132,848,487  |                             |
|        | Outstanding..... | 5,634,583   | 4,148,776   | 128,762,465  | 99,873,290   | 59,102,960  | 19,538,300  | 27,255,300    | 3,404,000      | 623,000        | 348,347,674  |                             |
| 1874   | Issued.....      | 16,550,259  | 11,078,226  | 196,215,680  | 133,370,760  | 79,242,180  | 33,348,500  | 49,250,200    | 8,657,000      | 5,250,000      | 532,962,805  | 51,766,644                  |
|        | Redeemed.....    | 11,143,606  | 7,110,038   | 65,208,025   | 39,127,070   | 19,832,160  | 11,577,800  | 19,657,200    | 5,838,000      | 4,683,000      | 184,176,899  |                             |
|        | Outstanding..... | 5,406,653   | 3,968,188   | 131,007,655  | 94,243,690   | 59,410,020  | 21,770,700  | 29,593,000    | 2,819,000      | 567,000        | 348,785,906  |                             |

No. 23.—NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ON OCTOBER 31 IN EACH YEAR FROM 1864 TO 1898, INCLUSIVE—Continued.

| Years.  |                  | Ones.        | Twos.        | Fives.        | Tens.         | Twenties.     | Fifties.     | One hundreds. | Five hundreds. | One thousands. | Total.        | Issued during current year. |
|---------|------------------|--------------|--------------|---------------|---------------|---------------|--------------|---------------|----------------|----------------|---------------|-----------------------------|
| 1875... | Issued.....      | \$18,048,176 | \$12,079,504 | \$235,275,920 | \$174,105,070 | \$105,921,280 | \$44,209,250 | \$64,585,800  | \$9,223,000    | \$5,540,000    | \$668,988,000 | \$136,025,195               |
|         | Redeemed.....    | 14,092,126   | 9,233,246    | 124,633,860   | 76,085,320    | 40,489,280    | 19,051,850   | 29,942,800    | 7,236,560      | 5,047,000      | 325,811,982   |                             |
|         | Outstanding..... | 3,956,050    | 2,846,258    | 110,642,060   | 98,019,750    | 65,432,000    | 25,157,400   | 34,643,000    | 1,986,500      | 493,000        | 343,176,018   |                             |
| 1876... | Issued.....      | 18,851,264   | 12,614,896   | 258,917,640   | 200,086,520   | 121,729,840   | 49,281,750   | 71,092,000    | 9,345,500      | 5,549,000      | 747,468,410   | 78,480,410                  |
|         | Redeemed.....    | 15,556,708   | 10,249,992   | 161,910,280   | 103,692,140   | 57,444,920    | 25,789,200   | 39,578,500    | 8,108,500      | 5,272,000      | 427,601,340   |                             |
|         | Outstanding..... | 3,294,556    | 2,365,804    | 97,007,360    | 96,394,380    | 64,284,920    | 23,492,550   | 31,513,500    | 1,237,000      | 277,000        | 319,867,070   |                             |
| 1877... | Issued.....      | 20,618,024   | 13,793,936   | 284,084,240   | 222,660,640   | 135,525,060   | 53,990,050   | 76,733,700    | 9,996,000      | 5,678,000      | 823,079,650   | 75,611,240                  |
|         | Redeemed.....    | 16,815,568   | 11,111,052   | 190,579,340   | 124,347,790   | 70,470,560    | 31,743,950   | 47,931,700    | 8,807,500      | 5,411,000      | 507,208,460   |                             |
|         | Outstanding..... | 3,802,456    | 2,682,884    | 93,504,900    | 98,312,850    | 65,054,500    | 22,256,100   | 28,802,000    | 1,188,500      | 267,000        | 315,871,190   |                             |
| 1878... | Issued.....      | 22,480,415   | 15,035,530   | 305,956,440   | 241,572,930   | 146,883,340   | 57,379,900   | 81,292,300    | 10,090,000     | 6,214,000      | 886,904,855   | 63,825,205                  |
|         | Redeemed.....    | 18,194,196   | 12,053,384   | 213,417,165   | 138,591,490   | 79,063,560    | 36,411,100   | 54,135,900    | 9,447,500      | 5,900,000      | 567,264,295   |                             |
|         | Outstanding..... | 4,286,219    | 2,982,146    | 92,539,275    | 102,981,440   | 67,819,780    | 20,968,800   | 27,106,400    | 642,500        | 314,000        | 319,640,560   |                             |
| 1879... | Issued.....      | 23,169,677   | 15,495,038   | 327,892,200   | 259,042,230   | 157,399,020   | 60,589,050   | 85,074,000    | 10,270,000     | 6,350,000      | 945,281,215   | 58,376,360                  |
|         | Redeemed.....    | 19,600,477   | 13,002,540   | 229,980,380   | 149,305,990   | 85,146,860    | 39,263,150   | 58,160,400    | 9,843,500      | 6,057,000      | 610,160,297   |                             |
|         | Outstanding..... | 3,569,200    | 2,492,498    | 97,911,820    | 109,736,240   | 72,252,160    | 21,325,900   | 26,913,600    | 626,500        | 293,000        | 335,120,918   |                             |
| 1880... | Issued.....      | 23,169,677   | 15,495,038   | 345,659,880   | 272,031,680   | 165,327,960   | 62,694,250   | 87,951,000    | 10,366,500     | 6,373,000      | 989,068,985   | 43,787,770                  |
|         | Redeemed.....    | 20,875,215   | 13,887,778   | 245,749,120   | 158,211,100   | 90,096,400    | 41,274,950   | 61,060,100    | 9,742,000      | 6,124,000      | 647,020,663   |                             |
|         | Outstanding..... | 2,294,462    | 1,607,260    | 99,910,760    | 113,820,580   | 75,231,560    | 21,419,300   | 26,890,900    | 624,500        | 249,000        | 342,048,322   |                             |
| 1881... | Issued.....      | 23,169,677   | 15,495,038   | 368,062,520   | 294,775,190   | 178,816,340   | 67,879,700   | 95,973,200    | 10,964,500     | 7,154,000      | 1,062,290,165 | 73,221,180                  |
|         | Redeemed.....    | 21,838,565   | 14,572,868   | 267,582,440   | 173,466,350   | 98,089,840    | 44,594,500   | 66,020,200    | 10,247,500     | 6,943,000      | 703,365,263   |                             |
|         | Outstanding..... | 1,331,112    | 922,170      | 100,480,080   | 121,308,840   | 80,716,500    | 23,285,200   | 29,953,000    | 717,000        | 211,000        | 358,924,902   |                             |
| 1882... | Issued.....      | 23,169,677   | 15,495,038   | 393,487,120   | 320,422,600   | 195,035,680   | 72,667,200   | 103,513,800   | 11,378,500     | 7,197,000      | 1,142,366,615 | 80,076,450                  |
|         | Redeemed.....    | 22,353,877   | 14,963,280   | 296,566,165   | 197,709,240   | 111,434,140   | 49,009,100   | 71,913,000    | 10,440,000     | 6,990,000      | 781,283,902   |                             |
|         | Outstanding..... | 815,800      | 526,758      | 96,920,955    | 122,713,260   | 83,601,540    | 23,658,100   | 31,600,800    | 938,500        | 207,000        | 360,982,713   |                             |
| 1883... | Issued.....      | 23,169,677   | 15,495,038   | 417,236,040   | 345,440,860   | 211,576,920   | 77,801,450   | 111,474,200   | 11,566,500     | 7,287,000      | 1,221,047,685 | 78,681,070                  |
|         | Redeemed.....    | 22,593,909   | 15,141,806   | 325,712,835   | 227,123,550   | 128,492,760   | 54,535,150   | 78,912,500    | 10,683,500     | 7,092,000      | 870,288,010   |                             |
|         | Outstanding..... | 575,768      | 353,232      | 91,523,205    | 118,317,310   | 83,084,160    | 23,266,300   | 32,561,700    | 883,000        | 195,000        | 350,759,675   |                             |
| 1884... | Issued.....      | 23,169,677   | 15,495,038   | 440,505,940   | 371,821,020   | 228,841,820   | 83,051,500   | 119,977,000   | 11,853,000     | 7,379,000      | 1,302,093,995 | 81,046,310                  |
|         | Redeemed.....    | 22,671,936   | 15,206,570   | 355,196,785   | 260,501,070   | 149,635,240   | 60,828,650   | 87,454,300    | 10,990,500     | 7,156,000      | 969,641,051   |                             |
|         | Outstanding..... | 497,741      | 288,468      | 85,309,155    | 111,319,950   | 79,206,580    | 22,222,850   | 32,522,700    | 862,500        | 223,000        | 332,452,944   |                             |
| 1885... | Issued.....      | 23,169,677   | 15,495,038   | 466,042,000   | 398,040,010   | 246,363,460   | 87,927,650   | 128,770,600   | 11,947,000     | 7,379,000      | 1,385,134,435 | 83,040,440                  |
|         | Redeemed.....    | 22,731,963   | 15,257,754   | 384,083,330   | 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      | 81,958,670    | 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, 369 | 90, 759, 700  | 134, 202, 100 | 11, 947, 000 | 7, 379, 000 | 1, 447, 161, 375 | 62, 026, 940 |
|       | Redeemed .....    | 22, 757, 987 | 15, 279, 612 | 405, 546, 320 | 317, 672, 789 | 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, 820 | 427, 627, 990 | 266, 022, 900 | 92, 481, 650  | 137, 516, 600 | 11, 947, 000 | 7, 379, 000 | 1, 483, 917, 475 | 36, 756, 100 |
|       | Redeemed .....    | 22, 776, 403 | 15, 293, 440 | 425, 853, 955 | 337, 999, 280 | 201, 838, 800 | 76, 807, 150  | 112, 745, 300 | 11, 646, 500 | 7, 305, 000 | 1, 212, 265, 888 |              |
|       | Outstanding ..... | 393, 274     | 201, 598     | 76, 423, 865  | 89, 628, 710  | 64, 184, 400  | 15, 674, 500  | 24, 771, 300  | 300, 500     | 74, 000     | 271, 651, 587    |              |
| 1888. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 520, 506, 800 | 442, 223, 330 | 275, 754, 140 | 94, 893, 350  | 142, 217, 600 | 11, 947, 000 | 7, 379, 000 | 1, 533, 585, 935 | 49, 668, 460 |
|       | Redeemed .....    | 22, 783, 281 | 15, 298, 872 | 453, 086, 341 | 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 | 30, 611, 860 |
|       | Redeemed .....    | 22, 794, 643 | 15, 306, 858 | 476, 027, 775 | 386, 221, 110 | 232, 686, 320 | 84, 750, 700  | 125, 601, 800 | 11, 737, 500 | 7, 327, 000 | 1, 362, 453, 706 |              |
|       | Outstanding ..... | 375, 034     | 188, 180     | 56, 631, 845  | 65, 140, 880  | 49, 117, 900  | 11, 246, 550  | 18, 782, 200  | 209, 500     | 52, 000     | 201, 744, 089    |              |
| 1890. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 544, 788, 840 | 461, 240, 000 | 288, 323, 560 | 97, 468, 100  | 147, 273, 200 | 11, 947, 000 | 7, 379, 000 | 1, 597, 084, 515 | 32, 826, 720 |
|       | Redeemed .....    | 22, 800, 061 | 15, 311, 146 | 494, 306, 190 | 405, 621, 260 | 244, 251, 900 | 87, 709, 800  | 130, 537, 200 | 11, 764, 000 | 7, 333, 000 | 1, 417, 634, 557 |              |
|       | Outstanding ..... | 369, 616     | 183, 892     | 50, 482, 650  | 57, 618, 740  | 44, 071, 660  | 9, 758, 300   | 16, 736, 100  | 183, 000     | 46, 000     | 179, 449, 958    |              |
| 1891. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 561, 426, 260 | 474, 952, 880 | 297, 355, 680 | 99, 848, 700  | 151, 976, 100 | 11, 947, 000 | 7, 379, 000 | 1, 643, 550, 335 | 46, 465, 820 |
|       | Redeemed .....    | 22, 802, 625 | 15, 313, 292 | 511, 284, 975 | 421, 173, 990 | 256, 301, 380 | 90, 406, 400  | 135, 172, 500 | 11, 779, 500 | 7, 337, 000 | 1, 471, 571, 662 |              |
|       | Outstanding ..... | 367, 052     | 181, 746     | 50, 141, 285  | 53, 778, 890  | 41, 054, 300  | 9, 442, 300   | 16, 803, 600  | 167, 500     | 42, 000     | 171, 978, 673    |              |
| 1892. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 577, 190, 300 | 491, 530, 600 | 308, 389, 420 | 102, 085, 550 | 156, 315, 100 | 11, 947, 000 | 7, 379, 000 | 1, 693, 501, 685 | 49, 951, 550 |
|       | Redeemed .....    | 22, 806, 348 | 15, 316, 106 | 527, 218, 370 | 437, 176, 700 | 267, 451, 740 | 92, 916, 700  | 139, 439, 800 | 11, 794, 000 | 7, 345, 000 | 1, 521, 464, 764 |              |
|       | Outstanding ..... | 363, 329     | 178, 932     | 49, 971, 930  | 54, 353, 900  | 40, 937, 680  | 9, 168, 850   | 16, 875, 300  | 153, 000     | 34, 000     | 172, 036, 921    |              |
| 1893. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 605, 475, 540 | 519, 398, 970 | 326, 900, 880 | 105, 970, 750 | 163, 949, 500 | 11, 947, 000 | 7, 379, 000 | 1, 779, 686, 355 | 86, 184, 670 |
|       | Redeemed .....    | 22, 810, 808 | 15, 319, 508 | 543, 392, 670 | 452, 919, 540 | 278, 070, 440 | 95, 400, 300  | 143, 918, 400 | 11, 807, 500 | 7, 346, 000 | 1, 570, 985, 166 |              |
|       | Outstanding ..... | 358, 869     | 175, 530     | 62, 082, 870  | 66, 479, 430  | 48, 830, 440  | 10, 570, 450  | 20, 031, 100  | 139, 500     | 33, 000     | 208, 701, 189    |              |
| 1894. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 630, 757, 720 | 539, 903, 580 | 340, 460, 600 | 108, 420, 000 | 168, 740, 100 | 11, 947, 000 | 7, 379, 000 | 1, 846, 272, 715 | 66, 586, 360 |
|       | Redeemed .....    | 22, 813, 727 | 15, 321, 664 | 568, 047, 950 | 474, 251, 610 | 292, 191, 960 | 98, 256, 200  | 149, 084, 000 | 11, 817, 500 | 7, 348, 000 | 1, 639, 132, 611 |              |
|       | Outstanding ..... | 355, 950     | 173, 374     | 62, 709, 770  | 65, 651, 970  | 48, 268, 640  | 10, 163, 800  | 19, 656, 100  | 129, 500     | 31, 000     | 207, 140, 104    |              |
| 1895. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 652, 869, 420 | 556, 374, 550 | 351, 310, 920 | 111, 083, 050 | 173, 825, 100 | 11, 947, 000 | 7, 379, 000 | 1, 903, 453, 755 | 57, 181, 040 |
|       | Redeemed .....    | 22, 816, 231 | 15, 323, 732 | 587, 176, 695 | 489, 894, 730 | 302, 298, 800 | 100, 367, 300 | 152, 911, 100 | 11, 834, 000 | 7, 350, 000 | 1, 689, 962, 608 |              |
|       | Outstanding ..... | 353, 446     | 171, 276     | 65, 692, 735  | 66, 479, 820  | 49, 012, 120  | 10, 715, 750  | 20, 914, 000  | 123, 000     | 29, 000     | 213, 491, 147    |              |
| 1896. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 682, 044, 800 | 580, 697, 100 | 367, 415, 620 | 113, 923, 900 | 179, 480, 200 | 11, 947, 000 | 7, 379, 000 | 1, 981, 552, 335 | 78, 098, 580 |
|       | Redeemed .....    | 22, 817, 982 | 15, 325, 066 | 606, 223, 735 | 508, 853, 150 | 314, 158, 980 | 102, 940, 650 | 157, 613, 700 | 11, 829, 500 | 7, 351, 000 | 1, 747, 114, 763 |              |
|       | Outstanding ..... | 351, 695     | 169, 972     | 75, 821, 065  | 71, 843, 950  | 53, 256, 640  | 10, 983, 250  | 21, 864, 500  | 118, 500     | 28, 000     | 234, 437, 572    |              |
| 1897. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 715, 811, 820 | 604, 188, 140 | 382, 964, 400 | 117, 184, 950 | 185, 939, 200 | 11, 947, 000 | 7, 379, 000 | 2, 064, 079, 225 | 82, 526, 890 |
|       | Redeemed .....    | 22, 819, 141 | 15, 326, 068 | 642, 879, 715 | 533, 020, 990 | 320, 176, 200 | 106, 399, 050 | 164, 254, 400 | 11, 836, 500 | 7, 351, 000 | 1, 834, 063, 000 |              |
|       | Outstanding ..... | 350, 536     | 169, 034     | 72, 932, 105  | 71, 167, 150  | 52, 788, 200  | 10, 785, 900  | 21, 684, 800  | 110, 500     | 28, 000     | 230, 016, 225    |              |
| 1898. | Issued .....      | 23, 169, 677 | 15, 495, 038 | 744, 880, 780 | 628, 256, 250 | 398, 844, 140 | 120, 684, 300 | 192, 892, 300 | 11, 947, 000 | 7, 379, 000 | 2, 143, 548, 485 | 79, 469, 260 |
|       | Redeemed .....    | 22, 820, 496 | 15, 326, 836 | 670, 888, 695 | 553, 593, 290 | 343, 369, 700 | 109, 191, 200 | 169, 653, 400 | 11, 838, 500 | 7, 351, 000 | 1, 904, 033, 027 |              |
|       | Outstanding ..... | 349, 181     | 168, 202     | 73, 992, 175  | 74, 662, 960  | 55, 474, 440  | 11, 492, 100  | 23, 238, 900  | 108, 500     | 28, 000     | 239, 515, 458    |              |

NOTE.—First issue December 21, 1863; first redemption April 5, 1865.

358 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 24.—NATIONAL GOLD BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1898.

| Denominations.             | Issued.     | Redeemed.       | Outstand-<br>ing. |
|----------------------------|-------------|-----------------|-------------------|
| Fives .....                | \$364, 140  | \$345, 550. 00  | \$18, 590. 00     |
| Tens .....                 | 746, 470    | 720, 130. 00    | 26, 340. 00       |
| Twenties .....             | 722, 580    | 703, 960. 00    | 18, 620. 00       |
| Fifties .....              | 404, 850    | 398, 450. 00    | 6, 400. 00        |
| One hundreds .....         | 809, 700    | 798, 900. 00    | 10, 800. 00       |
| Five hundreds .....        | 342, 500    | 340, 500. 00    | 2, 000. 00        |
| One thousands .....        | 75, 000     | 75, 000. 00     | .....             |
| Total .....                | 3, 465, 240 | 3, 382, 490. 00 | 82, 750. 00       |
| Fractions unredeemed ..... | .....       | -104. 50        | +104. 50          |
| Total .....                | .....       | 3, 382, 385. 50 | 82, 854. 50       |

No. 25.—NATIONAL-BANK NOTES ISSUED DURING THE YEAR ENDED OCTOBER 31, 1898, WITH THE TOTAL AMOUNT ISSUED, REDEEMED, AND OUTSTANDING.

| Denominations.             | Issued during the year. | Issued pre-<br>vious years. | Total issued to Oct. 31, 1898. | Total redemp-<br>tions to Oct. 31, 1898. | Circulation outstanding Oct. 31, 1898. |
|----------------------------|-------------------------|-----------------------------|--------------------------------|------------------------------------------|----------------------------------------|
| Ones .....                 | .....                   | \$23, 169, 677              | \$23, 169, 677                 | \$22, 320, 496                           | \$349, 181                             |
| Twos .....                 | .....                   | 15, 495, 038                | 15, 495, 038                   | 15, 326, 836                             | 168, 202                               |
| Fives .....                | \$29, 068, 960          | 715, 811, 820               | 744, 880, 780                  | 670, 888, 605                            | 73, 992, 175                           |
| Tens .....                 | 24, 068, 110            | 604, 188, 140               | 628, 256, 250                  | 553, 693, 290                            | 74, 662, 960                           |
| Twenties .....             | 15, 879, 740            | 382, 964, 400               | 398, 844, 140                  | 343, 369, 700                            | 55, 474, 440                           |
| Fifties .....              | 3, 499, 350             | 117, 184, 950               | 120, 684, 300                  | 109, 191, 200                            | 11, 493, 100                           |
| One hundreds .....         | 6, 953, 100             | 185, 939, 200               | 192, 892, 300                  | 169, 653, 400                            | 23, 238, 900                           |
| Five hundreds .....        | .....                   | 11, 947, 000                | 11, 947, 000                   | 11, 838, 500                             | 103, 500                               |
| One thousands .....        | .....                   | 7, 379, 000                 | 7, 379, 000                    | 7, 351, 000                              | 28, 000                                |
| Total .....                | 79, 460, 260            | 2, 064, 079, 225            | 2, 143, 548, 485               | 1, 904, 033, 027                         | 239, 515, 458                          |
| Fractions unredeemed ..... | .....                   | .....                       | .....                          | -30, 823                                 | +30, 823                               |
| Total .....                | .....                   | .....                       | .....                          | 1, 904, 002, 204                         | 239, 546, 281                          |

No. 26.—ADDITIONAL CIRCULATION ISSUED MONTHLY ON BONDS FOR YEARS ENDED OCTOBER 31, FROM 1886 TO 1898.

| Months.         | 1886-87.     | 1887-88.      | 1888-89.    | 1889-90.    | 1890-91.     | 1891-92.      |
|-----------------|--------------|---------------|-------------|-------------|--------------|---------------|
| November .....  | \$144, 905   | \$1, 687, 897 | \$244, 765  | \$507, 435  | \$603, 580   | \$1, 965, 780 |
| December .....  | 366, 765     | 2, 039, 803   | 285, 320    | 379, 255    | 672, 180     | 1, 765, 330   |
| January .....   | 431, 880     | 2, 416, 929   | 400, 360    | 542, 205    | 489, 780     | 1, 510, 335   |
| February .....  | 447, 560     | 1, 889, 790   | 435, 970    | 951, 840    | 391, 020     | 1, 841, 090   |
| March .....     | 1, 649, 890  | 2, 855, 660   | 345, 100    | 1, 164, 000 | 542, 375     | 1, 217, 400   |
| April .....     | 864, 325     | 3, 009, 966   | 398, 095    | 1, 353, 505 | 463, 740     | 1, 016, 455   |
| May .....       | 674, 500     | 2, 910, 246   | 505, 890    | 794, 120    | 424, 740     | 1, 022, 180   |
| June .....      | 1, 057, 890  | 2, 122, 605   | 447, 390    | 921, 115    | 1, 044, 715  | 1, 264, 160   |
| July .....      | 604, 280     | 1, 155, 590   | 422, 920    | 766, 755    | 2, 596, 320  | 706, 465      |
| August .....    | 999, 510     | 492, 355      | 466, 750    | 660, 160    | 4, 223, 560  | 891, 370      |
| September ..... | 1, 435, 040  | 251, 020      | 673, 055    | 625, 885    | 2, 138, 390  | 775, 210      |
| October .....   | 1, 586, 800  | 306, 390      | 644, 115    | 531, 480    | 1, 868, 260  | 605, 089      |
| Total .....     | 11, 163, 345 | 21, 138, 341  | 5, 269, 730 | 9, 197, 755 | 15, 458, 450 | 13, 723, 864  |

| Months.         | 1892-93.      | 1893-94.     | 1894-95.     | 1895-96.     | 1896-97.      | 1897-98.     |
|-----------------|---------------|--------------|--------------|--------------|---------------|--------------|
| November .....  | \$1, 823, 925 | \$632, 621   | \$152, 657   | \$897, 900   | \$1, 052, 920 | \$720, 075   |
| December .....  | 1, 661, 460   | 520, 107     | 835, 395     | 808, 017     | 1, 174, 460   | 408, 117     |
| January .....   | 899, 240      | 450, 517     | 393, 465     | 744, 107     | 323, 165      | 348, 500     |
| February .....  | 1, 980, 340   | 905, 850     | 1, 158, 740  | 4, 870, 584  | 240, 735      | 494, 090     |
| March .....     | 1, 294, 990   | 1, 556, 990  | 3, 730, 681  | 5, 014, 950  | 632, 595      | 1, 146, 592  |
| April .....     | 1, 460, 330   | 1, 188, 130  | 3, 427, 300  | 3, 836, 865  | 371, 007      | 2, 852, 467  |
| May .....       | 938, 330      | 830, 360     | 2, 982, 652  | 2, 071, 700  | 461, 422      | 2, 586, 612  |
| June .....      | 2, 149, 600   | 1, 163, 732  | 1, 368, 092  | 1, 684, 677  | 927, 110      | 1, 691, 100  |
| July .....      | 5, 435, 770   | 1, 384, 727  | 692, 777     | 934, 160     | 518, 467      | 687, 862     |
| August .....    | 15, 609, 975  | 892, 030     | 1, 768, 735  | 4, 224, 070  | 634, 711      | 2, 147, 280  |
| September ..... | 9, 913, 435   | 592, 917     | 1, 239, 120  | 4, 428, 985  | 1, 161, 205   | 9, 277, 697  |
| October .....   | 1, 197, 985   | 994, 239     | 1, 934, 110  | 2, 098, 120  | 584, 070      | 5, 523, 120  |
| Total .....     | 44, 365, 380  | 11, 112, 220 | 19, 683, 724 | 31, 614, 135 | 8, 081, 867   | 27, 513, 512 |

No. 27.—NUMBER AND DENOMINATIONS OF NATIONAL-BANK NOTES ISSUED AND REDEEMED SINCE THE ORGANIZATION OF THE SYSTEM, AND THE NUMBER OUTSTANDING OCTOBER 31, 1898.

| Denominations.      | Issued.       | Redeemed.     | Outstanding. |
|---------------------|---------------|---------------|--------------|
| Ones .....          | 23, 169, 677  | 22, 820, 496  | 349, 181     |
| Twos .....          | 7, 747, 519   | 7, 663, 418   | 84, 101      |
| Fives .....         | 148, 976, 156 | 134, 177, 721 | 14, 798, 435 |
| Tens .....          | 62, 825, 625  | 55, 359, 329  | 7, 466, 296  |
| Twenties .....      | 19, 942, 207  | 17, 168, 485  | 2, 773, 722  |
| Fifties .....       | 2, 413, 686   | 2, 183, 824   | 229, 862     |
| One hundreds .....  | 1, 928, 923   | 1, 896, 534   | 232, 389     |
| Five hundreds ..... | 23, 894       | 23, 677       | 217          |
| One thousands ..... | 7, 379        | 7, 351        | 28           |
| Total .....         | 267, 035, 066 | 241, 109, 835 | 25, 934, 231 |

No. 28.—VAULT ACCOUNT, SHOWING THE AMOUNT OF CURRENCY RECEIVED AND ISSUED BY THIS BUREAU DURING THE YEAR ENDED OCTOBER 31, 1898.

|                                                                                                        |                |
|--------------------------------------------------------------------------------------------------------|----------------|
| National-bank currency in the vault October 31, 1897 .....                                             | \$62, 437, 530 |
| Amount received from the Bureau of Engraving and Printing during the year ended October 31, 1898 ..... | 106, 935, 800  |
| Total to account for .....                                                                             | 169, 373, 330  |
| Amount issued to banks during the year .....                                                           | \$79, 469, 260 |
| Amount withdrawn from vault for cancellation .....                                                     | 2, 031, 550    |
| Total withdrawn .....                                                                                  | 81, 500, 810   |
| Amount in vault at close of business October 31, 1898 .....                                            | 87, 872, 520   |

No. 29.—NATIONAL BANKS WHICH HAD NO CIRCULATION OUTSTANDING ON OCTOBER 31, 1898.

| Title and location of banks.                     | Capital.    | Bonds.    |
|--------------------------------------------------|-------------|-----------|
| Chemical National Bank, New York, N. Y. ....     | \$300, 000  | \$50, 000 |
| Mechanics' National Bank, New York, N. Y. ....   | 2, 000, 000 | 50, 000   |
| Merchants' National Bank, New York, N. Y. ....   | 2, 000, 000 | 50, 000   |
| National Bank of Washington, D. C. ....          | 200, 000    | 50, 000   |
| Chestertown National Bank, Chestertown, Md. .... | 60, 000     | 15, 000   |
| Riggs National Bank, Washington, D. C. ....      | 500, 000    | 50, 000   |
| Corn Exchange National Bank, Chicago, Ill. ....  | 1, 000, 000 | 50, 000   |
| Fletcher National Bank, Indianapolis, Ind. ....  | 500, 000    | 50, 000   |

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NO. 30.—“ADDITIONAL CIRCULATION” ISSUED AND RETIRED, BY STATES, DURING THE YEAR ENDED OCTOBER 31, 1898, AND TOTAL AMOUNT ISSUED AND RETIRED SINCE JUNE 20, 1874.<sup>a</sup>

| States and Territories.                      | Circulation issued.         |             |             | Circulation retired.        |                                  |             |
|----------------------------------------------|-----------------------------|-------------|-------------|-----------------------------|----------------------------------|-------------|
|                                              | Under act of July 12, 1882. | Additional. | Total.      | Under act of June 20, 1874. | Insolvent and liquidating banks. | Total.      |
| Maine .....                                  | \$53,954                    | \$404,450   | \$458,404   | \$149,970                   | \$37,438                         | \$187,408   |
| New Hampshire .....                          | 34,380                      | 260,550     | 294,930     | 221,670                     | 27,814                           | 249,484     |
| Vermont .....                                | 40,490                      | 74,520      | 115,010     | 104,410                     | 21,422                           | 125,832     |
| Massachusetts .....                          | 144,137                     | 2,542,050   | 2,686,187   | 4,333,694                   | 300,684                          | 4,634,378   |
| Rhode Island .....                           |                             | 246,150     | 246,150     | 307,056                     | 43,543                           | 350,599     |
| Connecticut .....                            | 6,310                       | 603,000     | 609,310     | 614,055                     | 68,319                           | 682,374     |
| New York .....                               | 31,800                      | 3,319,645   | 3,351,445   | 3,270,043                   | 408,996                          | 3,679,039   |
| New Jersey .....                             | 17,805                      | 268,230     | 286,035     | 201,330                     | 41,976                           | 243,306     |
| Pennsylvania .....                           | 276,237                     | 3,479,950   | 3,756,187   | 2,243,265                   | 337,438                          | 2,580,703   |
| Delaware .....                               |                             | 54,000      | 54,000      |                             | 8,613                            | 3,613       |
| Maryland .....                               |                             | 914,450     | 914,450     | 708,010                     | 24,150                           | 732,140     |
| District of Columbia .....                   |                             | 95,720      | 95,720      | 2,690                       | 76,577                           | 79,267      |
| Virginia .....                               | 32,160                      | 433,750     | 465,910     | 129,210                     | 24,338                           | 153,548     |
| West Virginia .....                          |                             | 141,035     | 141,035     | 22,470                      | 6,023                            | 28,493      |
| North Carolina .....                         | 8,080                       | 117,870     | 125,750     | 43,540                      | 40,540                           | 84,080      |
| South Carolina .....                         |                             | 214,350     | 214,350     | 41,300                      | 10,991                           | 52,291      |
| Georgia .....                                |                             | 153,230     | 153,230     | 38,190                      | 30,169                           | 68,359      |
| Florida .....                                |                             | 69,290      | 69,290      | 24,290                      | 21,100                           | 45,390      |
| Alabama .....                                |                             | 184,850     | 184,850     | 86,920                      | 18,200                           | 105,120     |
| Mississippi .....                            |                             | 14,270      | 14,270      |                             | 6,261                            | 6,261       |
| Louisiana .....                              |                             |             |             | 73,080                      | 36,104                           | 109,184     |
| Texas .....                                  |                             | 760,800     | 760,800     | 45,735                      | 141,345                          | 187,080     |
| Arkansas .....                               |                             | 910         | 910         |                             | 11,991                           | 11,991      |
| Kentucky .....                               | 14,360                      | 1,633,680   | 1,648,040   | 316,030                     | 130,407                          | 446,437     |
| Tennessee .....                              |                             | 303,520     | 303,520     |                             | 28,725                           | 28,725      |
| Missouri .....                               |                             | 2,266,630   | 2,266,630   |                             | 129,634                          | 198,109     |
| Ohio .....                                   | 35,537                      | 1,379,000   | 1,414,537   | 592,657                     | 123,945                          | 716,002     |
| Indiana .....                                | 13,392                      | 562,585     | 575,977     | 161,280                     | 122,764                          | 284,044     |
| Illinois .....                               | 25,070                      | 1,718,085   | 1,743,155   | 110,143                     | 162,072                          | 272,215     |
| Michigan .....                               |                             | 528,240     | 528,240     | 169,410                     | 119,887                          | 289,297     |
| Wisconsin .....                              |                             | 730,730     | 730,730     | 181,712                     | 45,060                           | 226,772     |
| Iowa .....                                   | 6,900                       | 1,603,260   | 1,610,160   | 101,620                     | 63,242                           | 164,862     |
| Minnesota .....                              |                             | 198,300     | 198,300     | 5,990                       | 66,307                           | 72,297      |
| Kansas .....                                 |                             | 124,935     | 124,935     | 23,514                      | 117,419                          | 140,933     |
| Nebraska .....                               |                             | 672,230     | 672,230     | 64,250                      | 80,721                           | 144,971     |
| Nevada .....                                 |                             |             |             |                             | 7,030                            | 7,030       |
| Oregon .....                                 |                             | 54,000      | 54,000      | 7,760                       | 23,980                           | 31,740      |
| Colorado .....                               | 5,050                       | 462,620     | 467,670     |                             | 68,925                           | 68,925      |
| Idaho .....                                  |                             |             |             |                             | 5,951                            | 5,951       |
| Montana .....                                |                             | 45,275      | 45,275      |                             | 52,994                           | 52,994      |
| Wyoming .....                                |                             | 450         | 450         | 7,370                       | 5,450                            | 12,820      |
| North Dakota .....                           |                             | 230         | 230         |                             | 33,770                           | 33,770      |
| South Dakota .....                           |                             | 34,700      | 34,700      | 400                         | 27,225                           | 27,625      |
| Washington .....                             |                             | 1,620       | 1,620       | 23,740                      | 78,205                           | 101,945     |
| California .....                             | 26,500                      | 518,750     | 545,250     | 3,520                       | 29,855                           | 33,375      |
| Utah .....                                   |                             |             |             |                             | 7,706                            | 7,706       |
| New Mexico .....                             |                             | 69,729      | 69,720      |                             | 10,011                           | 10,011      |
| Arizona .....                                |                             | 900         | 900         |                             | 10                               | 10          |
| Oklahoma .....                               |                             | 22,490      | 22,490      |                             | 5,590                            | 5,590       |
| Indian Territory .....                       |                             | 45,480      | 45,480      |                             |                                  |             |
| Alaska Territory .....                       |                             | 11,050      | 11,050      |                             |                                  |             |
| Total .....                                  | 772,162                     | 26,741,350  | 27,513,512  | 14,492,199                  | 3,285,877                        | 17,778,076  |
| Surrendered to this office and retired ..... |                             |             |             |                             |                                  | 206,452     |
| From June 20, 1874, to Oct. 31, 1897 .....   |                             |             | 387,522,713 | 330,812,844                 | 159,139,933                      | 489,952,777 |
| Surrendered and retired same dates .....     |                             |             |             |                             |                                  | 17,377,925  |
| Grand total .....                            | 772,162                     | 26,741,350  | 415,036,225 | 345,305,043                 | 162,425,810                      | 525,315,230 |

<sup>a</sup> Notes of gold banks not included in this table.

No. 31.—NATIONAL-BANK NOTES RECEIVED MONTHLY FOR REDEMPTION BY THE COMPTROLLER OF THE CURRENCY DURING THE YEAR ENDED OCTOBER 31, 1898, AND THE AMOUNT RECEIVED DURING THE SAME PERIOD AT THE REDEMPTION AGENCY OF THE TREASURY, TOGETHER WITH THE TOTAL AMOUNT RECEIVED SINCE THE APPROVAL OF THE ACT OF JUNE 20, 1874.<sup>a</sup>

| Month.                                             | Received by the Comptroller of the Currency.                                                    |                                 |                                                          |                                           |                  | Received at the United States Treasury redemption agency. |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------|----------------------------------------------------------|-------------------------------------------|------------------|-----------------------------------------------------------|
|                                                    | From national banks in connection with reduction of circulation and replacement with new notes. | From the redemption agency.     |                                                          |                                           | Total.           |                                                           |
|                                                    |                                                                                                 | For replacement with new notes. | For reduction of circulation under act of June 20, 1874. | Insolvent and liquidating national banks. |                  |                                                           |
| November, 1897.....                                | \$73, 300                                                                                       | \$4, 863, 613                   | \$1, 032, 115                                            | \$289, 200                                | \$6, 258, 228    | \$8, 313, 654                                             |
| December, 1897.....                                | 320                                                                                             | 5, 433, 183                     | 1, 169, 937                                              | 282, 079                                  | 6, 885, 519      | 10, 395, 345                                              |
| January, 1898.....                                 | 20, 460                                                                                         | 5, 817, 710                     | 2, 255, 638                                              | 326, 009                                  | 8, 419, 817      | 12, 404, 809                                              |
| February, 1898.....                                | 20                                                                                              | 4, 879, 765                     | 1, 783, 887                                              | 316, 117                                  | 6, 979, 789      | 7, 333, 587                                               |
| March, 1898.....                                   | 45, 460                                                                                         | 3, 915, 182                     | 1, 210, 698                                              | 257, 903                                  | 5, 429, 243      | 6, 724, 345                                               |
| April, 1898.....                                   | 10                                                                                              | 3, 148, 894                     | 757, 010                                                 | 229, 233                                  | 4, 135, 147      | 5, 441, 202                                               |
| May, 1898.....                                     | 10                                                                                              | 3, 092, 226                     | 895, 595                                                 | 230, 622                                  | 4, 218, 453      | 5, 645, 717                                               |
| June, 1898.....                                    | 5, 840                                                                                          | 4, 253, 023                     | 1, 172, 340                                              | 272, 302                                  | 5, 703, 505      | 8, 600, 865                                               |
| July, 1898.....                                    | 27, 670                                                                                         | 4, 734, 432                     | 1, 311, 222                                              | 344, 492                                  | 6, 417, 816      | 9, 387, 738                                               |
| August, 1898.....                                  | 10                                                                                              | 4, 267, 505                     | 1, 209, 713                                              | 262, 393                                  | 5, 739, 621      | 7, 404, 534                                               |
| September, 1898.....                               | 3, 880                                                                                          | 3, 755, 932                     | 962, 270                                                 | 257, 428                                  | 4, 979, 510      | 6, 260, 269                                               |
| October, 1898.....                                 | 3, 460                                                                                          | 3, 847, 680                     | 731, 774                                                 | 218, 099                                  | 4, 081, 013      | 7, 562, 259                                               |
| Total.....                                         | 180, 440                                                                                        | 52, 009, 145                    | 14, 492, 199                                             | 3, 285, 877                               | 69, 967, 661     | 95, 474, 324                                              |
| Received from June 20, 1874, to Oct. 31, 1897..... | 17, 751, 750                                                                                    | 1, 166, 682, 229                | 328, 987, 973                                            | 160, 781, 513                             | 1, 674, 203, 465 | 2, 690, 025, 303                                          |
| Grand total...                                     | 17, 932, 190                                                                                    | 1, 218, 691, 374                | 343, 480, 172                                            | 164, 067, 390                             | 1, 744, 171, 126 | 2, 785, 499, 627                                          |

<sup>a</sup> Notes of gold banks are not included in this table.

No. 32.—NATIONAL-BANK NOTES RECEIVED AT THIS BUREAU AND DESTROYED YEARLY SINCE THE ESTABLISHMENT OF THE SYSTEM.

| Date.                      | Amount.       | Date.                                                                             | Amount.          |
|----------------------------|---------------|-----------------------------------------------------------------------------------|------------------|
| Prior to Nov. 1, 1865..... | \$175, 490    | During year ended Oct. 31—                                                        |                  |
| During year ended Oct. 31— |               | 1865.....                                                                         | \$91, 048, 723   |
| 1866.....                  | 1, 050, 382   | 1866.....                                                                         | 59, 989, 810     |
| 1867.....                  | 3, 401, 423   | 1867.....                                                                         | 47, 726, 083     |
| 1868.....                  | 4, 602, 825   | 1868.....                                                                         | 59, 568, 525     |
| 1869.....                  | 8, 603, 729   | 1869.....                                                                         | 52, 207, 627     |
| 1870.....                  | 14, 305, 689  | 1890.....                                                                         | 44, 447, 467     |
| 1871.....                  | 24, 344, 047  | 1891.....                                                                         | 45, 981, 403     |
| 1872.....                  | 30, 211, 720  | 1892.....                                                                         | 43, 885, 319     |
| 1873.....                  | 36, 433, 171  | 1893.....                                                                         | 44, 895, 466     |
| 1874.....                  | 49, 939, 741  | 1894.....                                                                         | 62, 835, 395     |
| 1875.....                  | 137, 697, 696 | 1895.....                                                                         | 46, 897, 525     |
| 1876.....                  | 98, 672, 716  | 1896.....                                                                         | 53, 613, 811     |
| 1877.....                  | 76, 918, 963  | 1897.....                                                                         | 83, 159, 973     |
| 1878.....                  | 57, 381, 249  | 1898.....                                                                         | 66, 683, 467     |
| 1879.....                  | 41, 101, 830  | Additional amount of insolvent and liquidating national-bank notes destroyed..... | 174, 623, 519    |
| 1880.....                  | 35, 539, 660  | Gold notes.....                                                                   | 3, 382, 385      |
| 1881.....                  | 54, 941, 130  |                                                                                   |                  |
| 1882.....                  | 74, 917, 611  |                                                                                   |                  |
| 1883.....                  | 82, 913, 766  |                                                                                   |                  |
| 1884.....                  | 93, 178, 418  | Total.....                                                                        | 1, 907, 378, 319 |

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## NO. 33.—VAULT ACCOUNT, SHOWING THE AMOUNT OF CURRENCY RECEIVED AND DESTROYED DURING THE YEAR ENDED OCTOBER 31, 1898.

|                                                                                                                                        |            |
|----------------------------------------------------------------------------------------------------------------------------------------|------------|
| There was in the vault of the redemption division of this office, awaiting destruction, at the close of business October 31, 1897..... | \$183,640  |
| Received during the year ended October 31, 1898.....                                                                                   | 69,969,446 |
| Total.....                                                                                                                             | 70,153,086 |
| Withdrawn and destroyed during the year.....                                                                                           | 69,971,129 |
| Balance in vault October 31, 1898.....                                                                                                 | 181,957    |

## NO. 34.—TAXES ASSESSED AS SEMIANNUAL DUTY ON CIRCULATION, DEPOSITS, AND CAPITAL, 1864 TO 1882.

| Years.     | On circulation. | On deposits.   | On capital.  | Total.         |
|------------|-----------------|----------------|--------------|----------------|
| 1864.....  | \$53,193.32     | \$95,911.87    | \$18,432.07  | \$167,537.26   |
| 1865.....  | 733,247.50      | 1,087,530.86   | 133,251.15   | 1,954,029.60   |
| 1866.....  | 2,106,785.30    | 2,633,102.77   | 406,947.74   | 5,146,835.81   |
| 1867.....  | 2,868,636.78    | 2,650,180.09   | 321,881.36   | 5,840,698.23   |
| 1868.....  | 2,946,343.07    | 2,564,143.44   | 306,781.67   | 5,817,268.18   |
| 1869.....  | 2,957,416.73    | 2,614,553.58   | 312,918.68   | 5,884,888.99   |
| 1870.....  | 2,949,744.13    | 2,614,767.61   | 375,962.26   | 5,940,474.00   |
| 1871.....  | 2,937,021.69    | 2,802,840.85   | 385,292.13   | 6,175,154.67   |
| 1872.....  | 3,193,570.03    | 3,120,984.37   | 389,356.27   | 6,703,910.67   |
| 1873.....  | 3,353,186.13    | 3,196,569.29   | 454,891.51   | 7,004,646.93   |
| 1874.....  | 3,404,483.11    | 3,209,667.72   | 469,048.02   | 7,083,498.85   |
| 1875.....  | 3,283,450.89    | 3,514,265.39   | 507,417.76   | 7,305,134.04   |
| 1876.....  | 3,091,735.76    | 3,505,129.64   | 632,296.16   | 7,239,221.56   |
| 1877.....  | 2,900,957.53    | 3,451,905.35   | 669,784.90   | 7,013,707.81   |
| 1878.....  | 2,948,047.08    | 3,273,111.74   | 560,296.83   | 6,781,455.65   |
| 1879.....  | 3,009,647.16    | 3,309,668.90   | 401,920.61   | 6,721,236.67   |
| 1880.....  | 3,153,635.63    | 4,058,710.61   | 379,424.19   | 7,591,770.43   |
| 1881.....  | 3,121,374.33    | 4,940,945.12   | 431,233.10   | 8,493,552.55   |
| 1882.....  | 3,190,981.98    | α 8,295,717.93 | α 707,751.33 | 12,194,451.24  |
| Total..... | 52,253,518.24   | 60,940,067.16  | 7,855,887.74 | 121,049,473.14 |

α To June 1, 1883.

## NO. 35.—TAXES ASSESSED AS SEMIANNUAL DUTY ON CIRCULATING NOTES, COST OF REDEMPTION, COST OF PLATES, AND EXAMINERS' FEES, 1883 TO 1898.

| Years.     | Semiannual duty on circulation. | Cost of redemption of notes by the United States Treasurer. | Assessment for cost of plates, new banks. | Assessment for cost of plates, extended banks. | Assessment for examiners' fees (sec. 5240, R. S.). | Total.         |
|------------|---------------------------------|-------------------------------------------------------------|-------------------------------------------|------------------------------------------------|----------------------------------------------------|----------------|
| 1883.....  | \$3,132,006.73                  | \$147,592.27                                                | \$25,980.00                               | \$34,120.00                                    | \$94,606.16                                        | \$3,434,305.16 |
| 1884.....  | 3,024,668.24                    | 160,896.65                                                  | 18,845.00                                 | 1,950.00                                       | 39,642.05                                          | 3,306,001.94   |
| 1885.....  | 2,794,584.01                    | 181,857.16                                                  | 13,150.00                                 | 97,800.00                                      | 107,781.73                                         | 3,193,172.90   |
| 1886.....  | 2,592,021.33                    | 168,243.35                                                  | 14,810.00                                 | 24,825.00                                      | 107,272.83                                         | 2,907,172.51   |
| 1887.....  | 2,044,922.75                    | 138,967.00                                                  | 18,850.00                                 | 1,750.00                                       | 110,219.88                                         | 2,314,709.63   |
| 1888.....  | 1,616,127.53                    | 141,141.48                                                  | 14,100.00                                 | 3,900.00                                       | 121,777.86                                         | 1,897,046.87   |
| 1889.....  | 1,410,331.84                    | 131,190.67                                                  | 12,200.00                                 | 575.00                                         | 130,725.79                                         | 1,685,023.30   |
| 1890.....  | 1,254,839.65                    | 107,843.39                                                  | 24,175.00                                 | 725.00                                         | 136,772.71                                         | 1,524,355.75   |
| 1891.....  | 1,216,104.72                    | 99,360.52                                                   | 18,575.00                                 | 7,200.00                                       | 138,969.39                                         | 1,480,215.63   |
| 1892.....  | 1,331,287.26                    | 100,593.70                                                  | 15,700.00                                 | 8,100.00                                       | 161,983.68                                         | 1,617,664.64   |
| 1893.....  | 1,443,489.69                    | 103,032.96                                                  | 14,225.00                                 | 5,200.00                                       | 162,444.59                                         | 1,728,392.24   |
| 1894.....  | 1,721,095.16                    | 107,445.14                                                  | 4,050.00                                  | 4,375.00                                       | 251,966.79                                         | 2,088,932.11   |
| 1895.....  | 1,704,007.60                    | 100,352.79                                                  | 4,950.00                                  | 6,875.00                                       | 238,252.27                                         | 2,054,437.75   |
| 1896.....  | 1,851,676.03                    | 114,085.63                                                  | 5,450.00                                  | 3,750.00                                       | 237,803.51                                         | 2,212,765.17   |
| 1897.....  | 2,020,703.65                    | 125,061.73                                                  | 3,050.00                                  | 1,700.00                                       | 222,858.92                                         | 2,373,374.30   |
| 1898.....  | 1,901,817.71                    | α 125,924.35                                                | 5,275.00                                  | 1,775.00                                       | 225,445.27                                         | 2,260,237.83   |
| Total..... | 31,059,684.01                   | 2,053,594.79                                                | 213,385.00                                | 204,620.00                                     | 2,531,781.58                                       | 36,063,065.88  |

α Cost of redemption, per \$1,000, \$1.29

## NO. 36.—TAXES COLLECTED ON CAPITAL, DEPOSITS, AND CIRCULATION TO JUNE 30, 1898.

|                                               |                |
|-----------------------------------------------|----------------|
| Collected on capital up to June 1, 1883.....  | \$7,855,887.74 |
| Collected on deposits up to June 1, 1883..... | 60,940,067.16  |
| Collected on circulation, 1864 to 1898.....   | 83,313,202.25  |
| Total.....                                    | 152,109,157.15 |

NO. 37.—TAXES COLLECTED ON CIRCULATION, DEPOSITS, AND CAPITAL OF BANKS, OTHER THAN NATIONAL, BY THE INTERNAL REVENUE BUREAU, 1861 TO 1882.

|                               |                |
|-------------------------------|----------------|
| Collected on circulation..... | \$5,487,608.82 |
| Collected on deposits.....    | 48,802,237.39  |
| Collected on capital.....     | 14,986,143.44  |
| Total.....                    | 69,275,989.65  |

NO. 58.—SPECIE AND BANK-NOTE CIRCULATION OF THE UNITED STATES IN THE YEARS SPECIFIED FROM 1800 TO 1859.

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

| Years.    | Number of banks and branches. | Estimated bank notes outstanding. | Estimated specie in United States. | Total money in United States. | Specie in Treasury. | Money in circulation. | Population. | Per capita. |
|-----------|-------------------------------|-----------------------------------|------------------------------------|-------------------------------|---------------------|-----------------------|-------------|-------------|
| 1800...   |                               | \$10,500,000                      | \$17,500,000                       | \$28,000,000                  | α\$1,500,000        | \$26,500,000          | 5,308,483   | \$4.99      |
| 1810..... |                               | 28,000,000                        | 30,000,000                         | 58,000,000                    | α 3,000,000         | 55,000,000            | 7,239,881   | 7.60        |
| 1820..... |                               | 44,800,000                        | 24,300,000                         | 69,100,000                    | α 2,000,000         | 67,100,000            | 9,633,822   | 6.96        |
| 1830..... |                               | 61,000,000                        | 33,100,000                         | 93,100,000                    | 5,755,705           | 87,344,295            | 12,866,020  | 6.69        |
| 1831..... |                               | 77,000,000                        | 32,100,000                         | 109,100,000                   | 6,014,540           | 93,085,460            | 13,221,000  | 7.04        |
| 1832..... |                               | 91,500,000                        | 30,400,000                         | 121,900,000                   | 4,502,914           | 117,397,086           | 13,590,000  | 8.84        |
| 1833..... |                               | 91,500,000                        | 30,650,000                         | 122,150,000                   | 2,011,778           | 120,138,222           | 13,974,000  | 8.60        |
| 1834..... | 506                           | 94,839,570                        | 41,000,000                         | 135,839,570                   | 11,702,905          | 124,136,665           | 14,373,000  | 8.84        |
| 1835..... | 704                           | 103,692,495                       | 51,000,000                         | 154,692,495                   | 8,892,858           | 145,799,637           | 14,786,000  | 9.86        |
| 1836..... | 713                           | 140,301,038                       | 65,000,000                         | 205,301,038                   | α 5,000,000         | 200,301,038           | 15,213,000  | 13.17       |
| 1837..... | 788                           | 149,185,890                       | 73,000,000                         | 222,185,890                   | α 5,000,000         | 217,185,890           | 15,655,000  | 13.87       |
| 1838..... | 829                           | 116,138,910                       | 87,509,000                         | 203,638,910                   | α 5,000,000         | 198,638,910           | 16,112,000  | 12.33       |
| 1839..... | 840                           | 135,170,995                       | 87,000,000                         | 222,170,995                   | α 2,466,962         | 219,704,033           | 16,584,000  | 13.26       |
| 1840..... | 991                           | 106,968,572                       | 83,000,000                         | 189,968,572                   | 3,663,084           | 186,305,488           | 17,069,453  | 10.91       |
| 1841..... | 784                           | 107,290,214                       | 80,000,000                         | 187,290,214                   | 987,345             | 186,302,869           | 17,591,000  | 10.59       |
| 1842..... | 692                           | 83,734,011                        | 80,000,000                         | 163,734,011                   | 230,484             | 163,503,527           | 18,132,000  | 9.02        |
| 1843..... | 691                           | 58,563,608                        | 90,000,000                         | 148,563,608                   | 1,449,472           | 147,114,136           | 18,694,000  | 7.87        |
| 1844..... | 696                           | 75,167,646                        | 100,000,000                        | 175,167,646                   | 7,857,380           | 167,310,266           | 19,276,000  | 8.68        |
| 1845..... | 707                           | 89,608,711                        | 96,000,000                         | 185,608,711                   | 7,658,306           | 177,950,405           | 19,878,000  | 8.95        |
| 1846..... | 707                           | 105,552,427                       | 97,000,000                         | 202,552,427                   | 9,126,439           | 193,425,988           | 20,500,000  | 9.43        |
| 1847..... | 715                           | 105,519,766                       | 120,000,000                        | 225,519,766                   | 1,701,251           | 223,818,515           | 21,143,000  | 10.59       |
| 1848..... | 751                           | 128,506,091                       | 112,000,000                        | 240,506,091                   | 8,101,353           | 232,404,738           | 21,805,000  | 10.66       |
| 1849..... | 782                           | 114,743,415                       | 120,000,000                        | 234,743,415                   | 2,184,964           | 232,558,451           | 22,489,000  | 10.34       |
| 1850..... | 824                           | 131,366,526                       | 154,000,000                        | 285,366,526                   | 6,604,544           | 278,761,982           | 23,191,876  | 12.02       |
| 1851..... | 879                           | 155,165,251                       | 188,000,000                        | 341,165,251                   | 10,911,646          | 330,253,605           | 23,995,000  | 13.76       |
| 1852..... |                               | 171,673,000                       | 204,000,000                        | 375,673,000                   | 14,632,136          | 361,040,864           | 24,802,000  | 14.63       |
| 1853..... |                               | 188,181,000                       | 236,000,000                        | 424,181,000                   | 21,942,893          | 402,238,107           | 25,615,000  | 15.80       |
| 1854..... | 1,208                         | 204,689,207                       | 241,000,000                        | 445,689,207                   | 20,137,967          | 425,551,240           | 26,433,000  | 16.10       |
| 1855..... | 1,307                         | 186,952,223                       | 250,000,000                        | 436,952,223                   | 18,931,976          | 418,020,247           | 27,256,000  | 15.34       |
| 1856..... | 1,398                         | 195,747,950                       | 250,000,000                        | 445,747,950                   | 19,901,325          | 425,846,625           | 28,083,000  | 15.16       |
| 1857..... | 1,416                         | 214,778,822                       | 260,000,000                        | 474,778,822                   | 17,710,114          | 457,068,708           | 28,916,000  | 15.81       |
| 1858..... | 1,422                         | 155,208,344                       | 260,000,000                        | 415,208,344                   | 0,398,316           | 408,810,028           | 29,753,000  | 13.78       |
| 1859..... | 1,476                         | 193,306,818                       | 250,000,000                        | 443,306,818                   | 4,339,276           | 438,967,542           | 30,596,000  | 14.35       |

α Specie in Treasury estimated.

# 364 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 39.—COIN AND PAPER CIRCULATION OF THE UNITED STATES ON JUNE 30, FROM 1860 TO 1898, INCLUSIVE.

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

| Years.   | Coin in United States, including bullion in Treasury. | Paper money in United States. | Total money.  | Coin, bullion, and paper money in Treasury. | Circulation.  | Population. | Money in United States per capita. | Circulation per capita. |
|----------|-------------------------------------------------------|-------------------------------|---------------|---------------------------------------------|---------------|-------------|------------------------------------|-------------------------|
| 1860.... | \$235,000,000                                         | \$207,102,477                 | \$442,102,477 | \$6,695,225                                 | \$435,407,252 | 31,443,321  | \$14.06                            | \$13.85                 |
| 1861.... | 250,000,000                                           | 202,005,767                   | 452,005,767   | 3,600,000                                   | 448,405,767   | 32,064,000  | 14.09                              | 13.98                   |
| 1862.... | 25,000,000                                            | 333,452,079                   | 358,452,079   | 23,754,335                                  | 334,697,744   | 32,704,000  | 10.96                              | 10.23                   |
| 1863.... | 25,000,000                                            | 649,867,283                   | 674,867,283   | 79,473,245                                  | 595,394,038   | 33,365,000  | 20.23                              | 17.84                   |
| 1864.... | 25,000,000                                            | 680,588,067                   | 705,588,067   | 35,946,589                                  | 669,641,478   | 34,046,000  | 20.72                              | 19.67                   |
| 1865.... | 25,000,000                                            | 745,129,755                   | 770,129,755   | 55,426,760                                  | 714,702,995   | 34,748,000  | 22.16                              | 20.57                   |
| 1866.... | 25,000,000                                            | 729,327,254                   | 754,327,254   | 80,839,010                                  | 673,488,244   | 35,469,000  | 21.27                              | 18.99                   |
| 1867.... | 25,000,000                                            | 703,200,612                   | 728,200,612   | 66,208,543                                  | 661,992,069   | 36,211,000  | 20.11                              | 18.28                   |
| 1868.... | 25,000,000                                            | 691,553,578                   | 716,553,578   | 36,449,917                                  | 680,103,661   | 36,973,000  | 19.38                              | 18.39                   |
| 1869.... | 25,000,000                                            | 690,351,180                   | 715,351,180   | 50,898,289                                  | 664,452,891   | 37,756,000  | 18.95                              | 17.60                   |
| 1870.... | 25,000,000                                            | 697,868,461                   | 722,868,461   | 47,655,667                                  | 675,212,794   | 38,558,371  | 18.73                              | 17.50                   |
| 1871.... | 25,000,000                                            | 716,812,174                   | 741,812,174   | 25,923,169                                  | 715,889,005   | 39,555,000  | 18.75                              | 18.10                   |
| 1872.... | 25,000,000                                            | 737,721,565                   | 762,721,565   | 24,412,016                                  | 738,309,549   | 40,596,000  | 18.70                              | 18.19                   |
| 1873.... | 25,000,000                                            | 749,445,610                   | 774,445,610   | 22,563,801                                  | 751,881,809   | 41,677,000  | 18.58                              | 18.04                   |
| 1874.... | 25,000,000                                            | 781,024,781                   | 806,024,781   | 29,941,750                                  | 776,083,031   | 42,796,000  | 18.83                              | 18.13                   |
| 1875.... | 25,000,000                                            | 773,273,509                   | 798,273,509   | 44,171,562                                  | 754,101,947   | 43,951,000  | 18.16                              | 17.16                   |
| 1876.... | 52,418,734                                            | 738,264,550                   | 790,683,284   | 63,073,896                                  | 727,609,388   | 45,137,000  | 17.52                              | 16.12                   |
| 1877.... | 65,837,506                                            | 697,216,341                   | 763,053,847   | 40,738,964                                  | 722,314,883   | 46,353,000  | 16.46                              | 15.58                   |
| 1878.... | 102,047,907                                           | 689,205,669                   | 791,253,576   | 62,120,942                                  | 729,132,634   | 47,598,000  | 16.62                              | 15.32                   |
| 1879.... | 357,288,178                                           | 694,253,363                   | 1,051,541,541 | 232,889,748                                 | 818,651,793   | 48,866,000  | 21.52                              | 16.75                   |
| 1880.... | 494,363,884                                           | 711,565,313                   | 1,205,929,197 | 232,546,969                                 | 973,382,228   | 50,155,783  | 24.04                              | 19.41                   |
| 1881.... | 647,868,884                                           | 758,673,141                   | 1,406,541,823 | 292,303,704                                 | 1,114,238,119 | 51,316,000  | 27.41                              | 21.71                   |
| 1882.... | 703,974,839                                           | 776,556,880                   | 1,480,531,719 | 306,241,300                                 | 1,174,290,419 | 52,495,000  | 28.20                              | 22.37                   |
| 1883.... | 769,740,048                                           | 873,749,768                   | 1,643,489,816 | 413,184,120                                 | 1,230,305,696 | 53,693,000  | 30.60                              | 22.91                   |
| 1884.... | 801,068,939                                           | 904,385,250                   | 1,705,454,188 | 461,528,220                                 | 1,243,925,969 | 54,911,000  | 31.06                              | 22.65                   |
| 1885.... | 872,175,823                                           | 945,482,513                   | 1,817,658,336 | 525,089,721                                 | 1,292,568,615 | 56,148,000  | 32.37                              | 23.02                   |
| 1886.... | 905,027,304                                           | 905,532,390                   | 1,808,559,694 | 555,859,169                                 | 1,252,700,525 | 57,404,000  | 31.50                              | 21.82                   |
| 1887.... | 1,007,513,901                                         | 892,928,771                   | 1,900,442,672 | 582,903,529                                 | 1,317,539,143 | 58,680,000  | 32.39                              | 22.45                   |
| 1888.... | 1,092,391,690                                         | 970,564,259                   | 2,062,955,949 | 690,785,079                                 | 1,372,170,870 | 59,974,000  | 34.39                              | 22.88                   |
| 1889.... | 1,106,612,434                                         | 974,738,277                   | 2,075,350,711 | 694,989,062                                 | 1,380,361,649 | 61,289,000  | 33.86                              | 22.52                   |
| 1890.... | 1,152,471,638                                         | 991,754,521                   | 2,144,226,159 | 714,974,889                                 | 1,429,251,270 | 62,622,250  | 34.24                              | 22.82                   |
| 1891.... | 1,163,185,054                                         | 1,032,039,021                 | 2,195,224,075 | 697,783,368                                 | 1,497,440,707 | 63,975,000  | 34.31                              | 23.41                   |
| 1892.... | 1,232,854,331                                         | 1,139,745,170                 | 2,372,599,501 | 771,252,314                                 | 1,601,347,187 | 65,520,000  | 36.21                              | 24.44                   |
| 1893.... | 1,213,413,584                                         | 1,109,988,808                 | 2,323,402,392 | 726,701,147                                 | 1,596,701,245 | 66,946,000  | 34.70                              | 23.85                   |
| 1894.... | 1,251,543,158                                         | 1,168,891,623                 | 2,420,434,781 | 759,626,073                                 | 1,660,808,708 | 68,397,000  | 35.39                              | 24.28                   |
| 1895.... | 1,260,987,506                                         | 1,137,619,914                 | 2,398,607,420 | 796,638,947                                 | 1,601,968,473 | 69,878,000  | 34.33                              | 22.93                   |
| 1896.... | 1,227,294,470                                         | 1,120,012,536                 | 2,347,306,006 | 840,871,040                                 | 1,506,434,966 | 71,390,000  | 32.88                              | 21.10                   |
| 1897.... | 1,329,246,997                                         | 1,08,818,003                  | 2,498,065,000 | 857,256,050                                 | 1,640,808,946 | 72,937,000  | 34.25                              | 22.49                   |
| 1898.... | 1,498,993,249                                         | 1,138,440,126                 | 2,637,433,375 | 799,573,480                                 | 1,837,859,895 | 74,522,000  | 35.39                              | 24.66                   |

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

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

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

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

No. 40.—CURRENCY AND GOLD, 1862-1878.—VALUE IN CURRENCY OF ONE HUNDRED DOLLARS IN GOLD IN THE NEW YORK MARKET FROM  
JANUARY 1 1862, TO DECEMBER 31, 1878.

[Summary, Bureau of Statistics, Treasury Department.]

| Periods.                       | 1862. | 1863. | 1864. | 1865. | 1866. | 1867. | 1868. | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| January.....                   | 102.5 | 145.1 | 155.5 | 216.2 | 140.1 | 134.6 | 138.5 | 135.6 | 121.3 | 110.7 | 109.1 | 112.7 | 111.4 | 112.5 | 112.8 | 106.3 | 103.1 |
| February.....                  | 103.5 | 160.5 | 158.6 | 205.5 | 138.4 | 137.4 | 141.4 | 134.4 | 119.5 | 111.5 | 110.3 | 114.1 | 112.3 | 114.5 | 113.4 | 105.4 | 102   |
| March.....                     | 101.8 | 154.5 | 162.9 | 173.8 | 150.5 | 135   | 139.5 | 131.3 | 112.6 | 111   | 110.1 | 115.5 | 112.1 | 115.5 | 114.3 | 104.8 | 101.2 |
| April.....                     | 101.5 | 151.5 | 172.7 | 148.5 | 127.3 | 135.6 | 138.7 | 132.9 | 113.1 | 110.6 | 111.1 | 117.8 | 113.4 | 114.8 | 113   | 106.2 | 100.6 |
| May.....                       | 103.3 | 148.9 | 176.3 | 135.6 | 131.8 | 137   | 139.6 | 139.2 | 114.7 | 111.5 | 113.7 | 117.7 | 112.4 | 115.8 | 112.6 | 106.9 | 100.7 |
| June.....                      | 106.5 | 144.5 | 210.7 | 140.1 | 148.7 | 137.5 | 140.1 | 138.1 | 112.9 | 112.4 | 113.9 | 116.5 | 111.3 | 117   | 112.5 | 105.4 | 100.8 |
| July.....                      | 115.5 | 130.6 | 258.1 | 142.1 | 151.6 | 139.4 | 142.7 | 136.1 | 116.8 | 112.4 | 114.3 | 115.7 | 110   | 114.8 | 111.9 | 105.4 | 100.5 |
| August.....                    | 114.5 | 125.8 | 254.1 | 143.5 | 148.7 | 140.8 | 145.5 | 134.2 | 117.9 | 112.4 | 114.4 | 115.4 | 109.7 | 113.5 | 111.2 | 105   | 100.5 |
| September.....                 | 118.5 | 134.2 | 222.5 | 143.9 | 145.5 | 143.4 | 143.6 | 136.8 | 114.8 | 114.5 | 113.5 | 112.7 | 109.7 | 115.8 | 110   | 103.3 | 100.4 |
| October.....                   | 128.5 | 147.7 | 207.2 | 145.5 | 148.3 | 143.5 | 137.1 | 130.2 | 112.8 | 113.2 | 113.2 | 108.9 | 110   | 116.4 | 109.7 | 102.8 | 100.5 |
| November.....                  | 131.1 | 148   | 233.5 | 147   | 143.8 | 139.6 | 134.4 | 126.2 | 111.4 | 111.2 | 112.9 | 108.6 | 110.9 | 114.7 | 109.1 | 102.8 | 100.2 |
| December.....                  | 132.3 | 151.1 | 227.5 | 146.2 | 136.7 | 134.8 | 135.2 | 121.5 | 119.7 | 109.3 | 112.2 | 110   | 111.7 | 113.9 | 107.9 | 102.8 | 100.1 |
| First quarter year.....        | 102.6 | 153.4 | 159   | 198.5 | 136.3 | 135.7 | 139.8 | 133.8 | 117.8 | 111.1 | 109.8 | 114.1 | 111.9 | 114.2 | 113.5 | 105.3 | 101.7 |
| Second quarter year.....       | 103.8 | 148.3 | 186.6 | 141.4 | 135.9 | 136.7 | 139.5 | 136.7 | 113.6 | 111.5 | 112.9 | 117.3 | 112.4 | 115.9 | 112.7 | 106.2 | 100.7 |
| Third quarter year.....        | 116.2 | 130.2 | 244.9 | 143.2 | 148.6 | 141.2 | 143.9 | 135.7 | 116.5 | 113.1 | 114.1 | 114.6 | 109.8 | 114.7 | 111   | 104.6 | 100.5 |
| Fourth quarter year.....       | 130.6 | 148.9 | 222.7 | 146.2 | 142.9 | 139.3 | 135.6 | 126   | 111.6 | 111.2 | 112.8 | 109.2 | 110.9 | 115   | 108.9 | 102.8 | 100.3 |
| First half year.....           | 103.2 | 150.8 | 172.8 | 169.9 | 136.1 | 136.2 | 139.6 | 135.3 | 115.7 | 111.3 | 111.4 | 115.7 | 112.2 | 115.1 | 113.1 | 105.9 | 101.2 |
| Second half year.....          | 123.4 | 139.6 | 233.8 | 144.7 | 145.8 | 140.3 | 139.8 | 130.8 | 114   | 121.1 | 113.4 | 111.9 | 110.3 | 114.8 | 109.9 | 103.7 | 100.4 |
| Calendar year.....             | 113.3 | 145.2 | 203.3 | 157.3 | 140.9 | 138.2 | 139.7 | 133   | 114.9 | 111.7 | 112.4 | 113.8 | 111.2 | 114.9 | 111.5 | 104.8 | 100.8 |
| Fiscal year ended June 30..... | ..... | 137.1 | 156.2 | 201.9 | 140.4 | 141   | 139.9 | 137.5 | 123.3 | 112.7 | 111.8 | 114.6 | 112   | 112.7 | 113.9 | 107.9 | 102.5 |

No. 40.—VALUE IN GOLD OF ONE HUNDRED DOLLARS IN CURRENCY IN THE NEW YORK MARKET FROM JANUARY 1, 1862, TO DECEMBER 31, 1878—Continued.

| Periods.                       | 1862. | 1863. | 1864. | 1865. | 1866. | 1867. | 1868. | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| January.....                   | 97.6  | 68.9  | 64.3  | 46.3  | 71.4  | 74.3  | 72.2  | 73.7  | 82.4  | 90.3  | 91.7  | 88.7  | 89.7  | 88.9  | 88.6  | 94    | 97.9  |
| February.....                  | 96.6  | 62.3  | 63.1  | 48.7  | 72.3  | 72.8  | 70.7  | 74.4  | 83.7  | 89.7  | 90.7  | 87.6  | 89.1  | 87.3  | 88.2  | 94.8  | 98    |
| March.....                     | 98.2  | 64.7  | 61.4  | 57.5  | 76.6  | 74.1  | 71.7  | 76.2  | 88.8  | 90.1  | 90.8  | 86.6  | 89.2  | 86.6  | 87.5  | 95.4  | 98.8  |
| April.....                     | 98.5  | 66    | 57.9  | 67.3  | 78.6  | 73.7  | 72.1  | 75.2  | 88.4  | 90.4  | 90    | 84.9  | 88.2  | 87.1  | 88.5  | 94.2  | 99.4  |
| May.....                       | 96.8  | 67.2  | 56.7  | 73.7  | 75.9  | 73    | 71.6  | 71.8  | 87.2  | 89.7  | 88    | 85    | 89.9  | 86.3  | 88.8  | 93.5  | 99.3  |
| June.....                      | 93.9  | 69.2  | 47.5  | 71.4  | 67.2  | 72.7  | 71.4  | 72.4  | 88.6  | 89    | 87.8  | 85.8  | 90    | 85.4  | 88.9  | 94.9  | 99.3  |
| July.....                      | 86.6  | 76.6  | 38.7  | 70.4  | 66    | 71.7  | 70.1  | 73.5  | 85.6  | 89    | 87.5  | 86.4  | 91    | 87.2  | 89.4  | 94.9  | 99.5  |
| August.....                    | 87.3  | 79.5  | 39.4  | 69.7  | 67.2  | 71    | 68.7  | 74.5  | 84.8  | 89    | 87.4  | 86.7  | 91.2  | 88.1  | 89.9  | 95.2  | 99.5  |
| September.....                 | 84.4  | 74.5  | 44.9  | 69.5  | 68.7  | 69.7  | 69.6  | 73.1  | 87.1  | 87.3  | 88.1  | 88.7  | 91.2  | 86.4  | 90.9  | 96.8  | 99.6  |
| October.....                   | 77.8  | 67.7  | 48.3  | 68.7  | 67.4  | 69.7  | 72.9  | 76.8  | 88.7  | 88.3  | 88.3  | 91.8  | 91    | 85.9  | 91.2  | 97.3  | 99.5  |
| November.....                  | 76.3  | 67.6  | 42.8  | 68    | 69.5  | 71.6  | 74.4  | 79.2  | 89.8  | 89.9  | 88.6  | 92.1  | 90.2  | 87.2  | 91.7  | 97.3  | 99.8  |
| December.....                  | 75.6  | 66.2  | 44    | 68.4  | 73.2  | 74.2  | 74    | 82.3  | 90.3  | 91.5  | 89.1  | 90.9  | 89.6  | 87.8  | 92.6  | 97.3  | 99.9  |
| First quarter year.....        | 97.5  | 65.2  | 62.9  | 50.4  | 73.3  | 73.7  | 71.5  | 74.7  | 84.9  | 90    | 91    | 87.6  | 89.3  | 87.6  | 88.1  | 94.8  | 98.2  |
| Second quarter year.....       | 96.3  | 67.4  | 53.6  | 70.7  | 73.6  | 73.2  | 71.7  | 73.2  | 88    | 89.7  | 88.6  | 85.3  | 89    | 86.3  | 88.7  | 94.2  | 99.3  |
| Third quarter year.....        | 86.1  | 76.8  | 40.8  | 69.8  | 67.2  | 70.8  | 69.5  | 73.7  | 85.8  | 88.4  | 87.6  | 87.3  | 91.1  | 87.2  | 90.1  | 95.6  | 99.5  |
| Fourth quarter year.....       | 76.6  | 67.2  | 44.9  | 68.4  | 70    | 71.8  | 73.7  | 79.4  | 89.6  | 90    | 88.7  | 91.6  | 90.2  | 86.9  | 91.8  | 97.3  | 99.7  |
| First half year.....           | 96.9  | 66.3  | 57.9  | 58.9  | 73.5  | 73.4  | 71.6  | 73.9  | 86.4  | 89.8  | 89.8  | 86.4  | 89.2  | 86.9  | 88.4  | 94.4  | 98.8  |
| Second half year.....          | 81    | 71.6  | 42.8  | 69.1  | 68.6  | 71.3  | 71.5  | 76.5  | 87.7  | 89.2  | 88.2  | 89.4  | 90.7  | 87.1  | 90.9  | 96.4  | 99.6  |
| Calendar year.....             | 88.3  | 68.9  | 49.2  | 63.6  | 71    | 72.4  | 71.6  | 75.2  | 87    | 89.5  | 89    | 87.9  | 89.9  | 87    | 89.8  | 95.4  | 99.2  |
| Fiscal year ended June 30..... | ..... | 72.9  | 64    | 49.5  | 71.2  | 70.9  | 71.5  | 72.7  | 81.1  | 88.7  | 89.4  | 87.3  | 89.3  | 88.8  | 87.8  | 92.7  | 97.5  |

NOTE.—Gold was first quoted at par on December 19, 1878.

The average rates of gold and currency for each month, as given in the above tables, was obtained as follows:

Four daily quotations of the rates of gold at New York, viz, the Opening, Closing, Highest, and Lowest, were recorded, from which a daily average was made and the average rate for each month was prepared from these daily averages.

NO. 41.—UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATING NOTES OF NATIONAL BANKS ON JUNE 30 OF EACH YEAR FROM 1865 TO 1898, AND THE AMOUNT OWNED AND HELD BY THE BANKS FOR OTHER PURPOSES, INCLUDING THOSE DEPOSITED WITH THE TREASURER TO SECURE PUBLIC DEPOSITS.

| Years. | United States bonds held as security for circulation. |                                     |                          |                                                                                                                      |               | United States bonds held for other purposes at nearest date. | Grand total.  |
|--------|-------------------------------------------------------|-------------------------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------|---------------|--------------------------------------------------------------|---------------|
|        | 6 per cent bonds.                                     | 5 per cent bonds.                   | 4½ per cent bonds.       | 4 per cent bonds.                                                                                                    | Total.        |                                                              |               |
| 1865   | \$170,382,500                                         | \$65,576,600                        |                          |                                                                                                                      | \$235,959,100 | \$155,785,750                                                | \$391,744,850 |
| 1866   | 241,083,500                                           | 86,226,850                          |                          |                                                                                                                      | 327,310,350   | 121,152,950                                                  | 448,463,300   |
| 1867   | 251,430,400                                           | 89,177,100                          |                          |                                                                                                                      | 340,607,500   | 84,002,650                                                   | 424,610,150   |
| 1868   | 250,726,950                                           | 90,768,950                          |                          |                                                                                                                      | 341,495,900   | 80,922,500                                                   | 422,418,400   |
| 1869   | 255,190,350                                           | 87,661,250                          |                          |                                                                                                                      | 342,851,600   | 55,102,000                                                   | 397,953,600   |
| 1870   | 247,335,350                                           | 94,923,200                          |                          |                                                                                                                      | 342,278,550   | 43,980,600                                                   | 386,259,150   |
| 1871   | 220,497,750                                           | 139,387,800                         |                          |                                                                                                                      | 359,885,550   | 39,450,800                                                   | 399,336,350   |
| 1872   | 173,251,450                                           | 207,189,250                         |                          |                                                                                                                      | 380,440,700   | 31,868,200                                                   | 412,308,900   |
| 1873   | 160,923,500                                           | 229,487,050                         |                          |                                                                                                                      | 390,410,550   | 25,724,400                                                   | 416,134,950   |
| 1874   | 154,370,700                                           | 236,800,500                         |                          |                                                                                                                      | 391,171,200   | 25,347,100                                                   | 416,518,300   |
| 1875   | 136,955,100                                           | 239,359,400                         |                          |                                                                                                                      | 376,314,500   | 26,900,200                                                   | 403,214,700   |
| 1876   | 109,313,450                                           | 232,081,300                         |                          |                                                                                                                      | 341,394,750   | 45,170,300                                                   | 386,565,050   |
| 1877   | 87,680,300                                            | 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   | 62,850,900                                                   | 412,397,300   |
| 1879   | 56,042,800                                            | 144,016,300                         | 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               | 97,420,800                                                                                                           | 357,812,700   | 43,122,550                                                   | 400,935,250   |
|        |                                                       | 7,402,800                           |                          |                                                                                                                      |               |                                                              |               |
| 1883   | 385,700                                               | 200,877,850                         | 39,408,500               | 104,954,650                                                                                                          | 353,029,500   | 34,094,150                                                   | 387,123,650   |
|        |                                                       | 172,412,550                         |                          |                                                                                                                      |               |                                                              |               |
| 1884   | Pacifics:                                             |                                     | 46,546,400               | 111,630,900                                                                                                          | 330,649,850   | 31,263,600                                                   | 161,852,850   |
| 1885   | 3,520,000                                             | 142,240,850                         | 48,483,050               | 117,901,300                                                                                                          | 312,145,200   | 32,195,800                                                   | 344,341,000   |
| 1886   | 3,565,000                                             | 107,782,100                         | 50,484,200               | 114,143,500                                                                                                          | 275,974,800   | 31,245,550                                                   | 307,220,350   |
| 1887   | 3,175,000                                             | 5,205,950                           | 67,743,100               | 115,842,650                                                                                                          | 191,966,700   | 33,147,750                                                   | 224,814,450   |
| 1888   | 3,181,000                                             | 37,500                              | 69,670,300               | 105,423,850                                                                                                          | 178,312,650   | 63,618,150                                                   | 241,930,800   |
| 1889   | 4,324,000                                             |                                     | 42,409,900               | 101,387,550                                                                                                          | 148,121,450   | 51,642,100                                                   | 199,763,550   |
| 1890   | 4,913,000                                             |                                     | 39,486,750               | 100,828,550                                                                                                          | 145,228,300   | 35,287,350                                                   | 180,515,650   |
| 1891   | 7,957,000                                             |                                     | 22,585,950               | 111,985,950                                                                                                          | 142,508,900   | 30,114,150                                                   | 172,623,050   |
|        |                                                       |                                     | Continued at 2 per cent. |                                                                                                                      |               |                                                              |               |
| 1892   | 11,600,000                                            |                                     | 21,825,350               | 129,764,700                                                                                                          | 163,190,050   | 29,301,600                                                   | 183,491,650   |
| 1893   | 12,426,000                                            |                                     | 22,020,550               | 142,141,700                                                                                                          | 176,588,250   | 18,334,050                                                   | 194,922,300   |
| 1894   | 15,292,000                                            | Loan of 1904, 5 percents, 4,849,950 | 22,711,850               | 158,837,950                                                                                                          | 201,691,750   | 27,801,100                                                   | 229,492,850   |
| 1895   | 12,378,000                                            | 12,806,850                          | 22,558,350               | Consols of 1907, 149,382,100<br>Loan of 1895, 10,465,500<br>Consols of 1907, 151,950,450<br>Loan of 1895, 31,783,550 | 207,630,800   | 30,343,400                                                   | 238,024,200   |
| 1896   | 10,046,000                                            | 13,057,850                          | 22,078,100               | Consols of 1907, 150,903,750<br>Loan of 1895, 32,833,550<br>Consols of 1907, 147,728,600<br>Loan of 1895, 28,206,150 | 228,915,950   | 28,764,155                                                   | 257,680,105   |
| 1897   | 8,837,000                                             | 15,728,350                          | 22,168,900               |                                                                                                                      | 230,471,550   | 33,461,800                                                   | 263,933,350   |
| 1898   | 3,665,000                                             | 18,341,150                          | 22,260,500               |                                                                                                                      | 220,201,490   | 67,250,450                                                   | 287,451,850   |

368 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 42.—UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATING NOTES OF NATIONAL BANKS FOR THE YEARS ENDED OCTOBER 31, FROM 1882 TO 1898, INCLUSIVE, AND THE CHANGES WHICH OCCURRED IN THE SEVERAL CLASSES OF BONDS.

| Years.    | Number of banks. | United States bonds held as security for circulation. |                                                                                                                                                                                                                                    |                                                                                                          |                           | Total.          | United States bonds held for other purposes at nearest date. | Grand total.    |
|-----------|------------------|-------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|---------------------------|-----------------|--------------------------------------------------------------|-----------------|
|           |                  | 4½ per cent bonds.                                    | 4 per cent bonds.                                                                                                                                                                                                                  | 3 per cent bonds.                                                                                        | Pacific 6 per cent bonds. |                 |                                                              |                 |
| 1882..... | 2, 301           | \$33, 754, 650                                        | \$104, 927, 500.                                                                                                                                                                                                                   | (\$40, 621, 950)<br>(179, 675, 550)                                                                      | \$3, 526, 000             | \$362, 505, 650 | \$37, 563, 750                                               | \$400, 069, 400 |
| 1883..... | 2, 522           | 41, 319, 700                                          | 106, 164, 850                                                                                                                                                                                                                      | { a 802, 000<br>(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, 698, 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, 068, 150                                          | 100, 049, 000                                                                                                                                                                                                                      | .....                                                                                                    | 4, 553, 000               | 145, 668, 150   | 48, 501, 200                                                 | 194, 169, 350   |
| 1890..... | 3, 567           | 28, 116, 700<br>199, 400                              | 105, 402, 200                                                                                                                                                                                                                      | .....                                                                                                    | 6, 672, 000               | 140, 190, 900   | 30, 684, 000                                                 | 170, 874, 900   |
| 1891..... | 3, 694           | { Continued<br>at 2 p. ct.,<br>(21, 648, 100)         | 120, 858, 850                                                                                                                                                                                                                      | .....                                                                                                    | 10, 244, 000              | 152, 950, 350   | 24, 871, 950                                                 | 177, 822, 500   |
| 1892..... | 3, 788           | 21, 897, 850                                          | 131, 133, 150                                                                                                                                                                                                                      | .....                                                                                                    | 11, 852, 000              | 164, 883, 000   | 20, 164, 250                                                 | 185, 047, 250   |
| 1893..... | 3, 796           | 22, 020, 550                                          | 142, 141, 700                                                                                                                                                                                                                      | .....                                                                                                    | 12, 426, 000              | 176, 588, 250   | 17, 576, 950                                                 | 194, 165, 200   |
| 1894..... | 3, 756           | 22, 749, 900                                          | 155, 932, 450                                                                                                                                                                                                                      | { Loan of<br>1904, 5 per-<br>cents,<br>6, 980, 850                                                       | 14, 043, 000              | 199, 706, 200   | 25, 888, 200                                                 | 225, 594, 400   |
| 1895..... | 3, 715           | 22, 505, 100                                          | { Consols of<br>1907,<br>149, 342, 350<br>Loan of<br>1895,<br>13, 856, 500<br>Consols of<br>1907,<br>155, 473, 000<br>Loan of<br>1895,<br>36, 531, 650<br>Consols of<br>1907,<br>150, 288, 100<br>Loan of<br>1895,<br>30, 474, 150 | 14, 016, 850                                                                                             | 11, 997, 000              | 211, 717, 800   | 26, 118, 350                                                 | 237, 836, 150   |
| 1896..... | 3, 679           | 22, 673, 850                                          | { Consols of<br>1907,<br>155, 473, 000<br>Loan of<br>1895,<br>36, 531, 650<br>Consols of<br>1907,<br>150, 288, 100<br>Loan of<br>1895,<br>30, 474, 150                                                                             | 16, 038, 850                                                                                             | 10, 386, 000              | 241, 103, 350   | 25, 135, 500                                                 | 266, 238, 850   |
| 1897..... | 3, 617           | 22, 039, 650                                          | { Consols of<br>1907,<br>150, 288, 100<br>Loan of<br>1895,<br>30, 474, 150                                                                                                                                                         | 15, 910, 650                                                                                             | 9, 030, 000               | 227, 742, 550   | 32, 490, 650                                                 | 260, 233, 200   |
| 1898..... | 3, 598           | 22, 047, 750                                          | { Consols of<br>1907,<br>139, 436, 050<br>Loan of<br>1895<br>23, 990, 650                                                                                                                                                          | { Loan of<br>1898, 3 per-<br>cents,<br>31, 006, 120<br>Loan of<br>1904, 5 per-<br>cents,<br>16, 231, 900 | 2, 906, 000               | 235, 618, 470   | 114, 540, 240                                                | 350, 158, 710   |

a Three and one-half percents.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 369

No. 43.—INTEREST-BEARING BONDED DEBT OF THE UNITED STATES FROM 1865 TO 1898, INCLUSIVE.

| Date.                         | 6 per cent.                                                    | 5 per cent.                                                          | 4½ per cent. a  | 4 per cent. b                                                                                                                                                                                                                                                                                                 | 6 per cent. c | Total.             |
|-------------------------------|----------------------------------------------------------------|----------------------------------------------------------------------|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------|
| Aug. 31, 1865                 | \$908, 518, 091                                                | \$199, 792, 100                                                      | .....           | .....                                                                                                                                                                                                                                                                                                         | \$1, 258, 000 | \$1, 109, 568, 191 |
| June 30, 1866                 | 1, 008, 388, 469                                               | 198, 528, 435                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 6, 042, 000   | 1, 212, 958, 904   |
| June 30, 1867                 | 1, 421, 110, 719                                               | 198, 533, 435                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 14, 762, 000  | 1, 634, 406 154    |
| June 30, 1868                 | 1, 841, 521, 800                                               | 221, 588, 400                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 29, 089, 000  | 2, 092, 199, 200   |
| June 30, 1869                 | 1, 886, 341, 300                                               | 221, 589, 300                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 58, 638, 320  | 2, 166, 568, 920   |
| June 30, 1870                 | 1, 764, 932, 300                                               | 221, 589, 300                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 64, 457, 320  | 2, 050, 978, 920   |
| June 30, 1871                 | 1, 613, 897, 300                                               | 274, 236, 450                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 64, 618, 832  | 1, 952, 752, 582   |
| June 30, 1872                 | 1, 374, 883, 800                                               | 414, 567, 300                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 64, 623, 512  | 1, 845, 074, 612   |
| June 30, 1873                 | 1, 281, 238, 650                                               | 414, 567, 300                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 64, 623, 512  | 1, 760, 429, 462   |
| June 30, 1874                 | 1, 213, 624, 700                                               | 510, 628, 050                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 64, 623, 512  | 1, 788, 876, 262   |
| June 30, 1875                 | 1, 100, 865, 550                                               | 607, 132, 750                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 64, 623, 512  | 1, 772, 621, 812   |
| June 30, 1876                 | 984, 999, 650                                                  | 711, 685, 800                                                        | .....           | .....                                                                                                                                                                                                                                                                                                         | 64, 623, 512  | 1, 761, 808, 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, 332, 500                                                  | 646, 905, 500                                                        | 250, 000, 000   | 679, 878, 110                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 1, 952, 339, 622   |
| June 30, 1880                 | 235, 780, 400                                                  | 484, 804, 900                                                        | 250, 000, 000   | 739, 347, 800                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 1, 774 616, 612    |
| June 30, 1881                 | 196, 378, 600                                                  | 439, 841, 350                                                        | 250, 000, 000   | 739, 347, 800                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 1, 690, 191, 262   |
| Continued at<br>June 30, 1882 | 3½ per cent.<br>58, 967, 150                                   | Continued at<br>3½ per cent.<br>401, 593, 900<br>32, 082, 600        | 250, 000, 000   | 739, 349, 350                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 1, 514, 433, 912   |
| June 30, 1883                 | .....                                                          | Funded into<br>3 percents,<br>act July 12,<br>1882.<br>304, 204, 350 | 250, 000, 000   | 737, 942, 200                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 1, 388, 852, 662   |
| June 30, 1884                 | .....                                                          | 224, 612, 150                                                        | 250, 000, 000   | 737, 661, 700                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 1, 276, 987 362    |
| June 30, 1885                 | .....                                                          | 194, 190, 500                                                        | 250, 000, 000   | 737, 719, 850                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 1, 246, 533, 262   |
| 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, 809, 800                                                                                                                                                                                                                                                                                                 | 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, 955, 350                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 880, 357, 862      |
| June 30, 1890                 | .....                                                          | .....                                                                | 109, 615, 750   | 692, 193, 500                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 775, 832, 762      |
| June 30, 1891                 | .....                                                          | .....                                                                | 50, 869, 200    | 559, 566, 000                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 675, 058, 712      |
| Continued at<br>June 30, 1892 | .....                                                          | .....                                                                | 25, 364, 500    | 559, 581, 250                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 649, 569, 262      |
| June 30, 1893                 | .....                                                          | .....                                                                | 25, 364, 500    | 559, 604, 150                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 649, 592, 162      |
| June 30, 1894                 | .....                                                          | { Loan of 1904,<br>5 percents,<br>50, 000, 000 }                     | 25, 364, 500    | 559, 618, 400                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 699, 606, 412      |
| June 30, 1895                 | .....                                                          | 100, 000, 000                                                        | 25, 364, 500    | { Loan of<br>1907,<br>559, 625, 750<br>Loan of<br>1925,<br>\$31, 157, 700<br>Loan of<br>1907,<br>559, 636, 850<br>Loan of<br>1925,<br>\$162, 315, 400<br>Loan of<br>1907,<br>559, 640, 100<br>Loan of<br>1925,<br>\$162, 315, 400<br>Loan of<br>1907,<br>559, 646, 900<br>Loan of<br>1925,<br>\$162, 315, 400 | 64, 623, 512  | 780, 771, 462      |
| June 30, 1896                 | .....                                                          | 100, 000, 000                                                        | 25, 364, 500    | 559, 636, 850                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 911, 940, 262      |
| June 30, 1897                 | .....                                                          | 100, 000, 000                                                        | 25, 364, 500    | 559, 640, 100                                                                                                                                                                                                                                                                                                 | 64, 623, 512  | 911, 943, 512      |
| June 30, 1898                 | .....                                                          | 100, 000, 000                                                        | 25, 364, 500    | 559, 646, 900                                                                                                                                                                                                                                                                                                 | 31, 084, 000  | 878, 409, 950      |
| Oct. 31, 1898                 | { Ten-twenties<br>of 1898, 3<br>per cent,<br>e 179, 399, 180 } | 100, 000, 000                                                        | 25, 364, 500    | 559, 646, 900                                                                                                                                                                                                                                                                                                 | 31, 084, 000  | 1, 057, 809, 980   |

a Funded loan 1891; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1891.  
 b Funded loan 1907; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1907.  
 c Pacific Railroad bonds; authorizing act July 1, 1862, and July 2, 1864; date of maturity, 1895 to 1899.  
 d Loan of 1925; authorizing act January 14, 1875; date of maturity, February 1, 1925.  
 e Ten-twenties of 1898; authorizing act June 13, 1898.  
 The refunding certificates, amounting to \$10,980, are not included in the table.  
 The public debt reached the maximum August 31, 1865, and amounted to \$2,814,649,626. The non-interest-bearing obligations amounted to \$461,616,311, the interest-bearing debt being \$2,383,033,315.

No. 44.—UNITED STATES BONDS—MONTHLY RANGE OF PRICES IN NEW YORK FROM JANUARY 1860 TO OCTOBER 31, 1898.

[From the Financial Review, annual, and the Quotation Supplement, monthly, published by the Commercial and Financial Chronicle of New York.]

1860.

| Securities.                   | January. |          | February. |          | March.  |          | April.  |          | May.    |          | June.   |          | July.   |          | August. |          | September. |          | October. |          | November. |          | December. |          |    |
|-------------------------------|----------|----------|-----------|----------|---------|----------|---------|----------|---------|----------|---------|----------|---------|----------|---------|----------|------------|----------|----------|----------|-----------|----------|-----------|----------|----|
|                               | Lowest.  | Highest. | Lowest.   | Highest. | Lowest. | Highest. | Lowest. | Highest. | Lowest. | Highest. | Lowest. | Highest. | Lowest. | Highest. | Lowest. | Highest. | Lowest.    | Highest. | Lowest.  | Highest. | Lowest.   | Highest. | Lowest.   | Highest. |    |
| U. S. 6s of 1868, coupon..... | 106½     | 107      | 106       | 107½     | 106½    | 107½     | 108     | 108½     | 108½    | 109½     | 108     | 108      | 108     | 109      | 109     | 109½     | 108        | 108½     | 107½     | 107½     | .....     | .....    | 96        | 96       |    |
| U. S. 5s of 1865, coupon..... | 98       | 100      | 99½       | 100½     | 99½     | 100½     | 100½    | 102½     | 102     | 102½     | 102½    | 103      | 100½    | 100½     | 101     | 102      | 102        | 102      | 102      | 102½     | 102½      | 93       | 98        | 92       | 93 |
| U. S. 5s of 1874, coupon..... | 99½      | 100½     | 100½      | 100½     | 100½    | 101½     | 103     | 100½     | 103     | 103½     | 103½    | 104½     | 101     | 102      | 102     | 103      | 102½       | 103½     | 102½     | 103      | 95        | 103      | 89        | 95       |    |

1861.

|                               |       |       |     |     |       |       |     |     |     |    |     |     |     |    |       |       |     |    |     |    |     |    |    |    |
|-------------------------------|-------|-------|-----|-----|-------|-------|-----|-----|-----|----|-----|-----|-----|----|-------|-------|-----|----|-----|----|-----|----|----|----|
| U. S. 6s of 1868, coupon..... | 98    | 100   | 94  | 100 | 95    | 95½   | 95  | 95  | 86  | 95 | 88  | 90  | 87  | 90 | 87½   | 90    | 83  | 90 | 90  | 90 | 92  | 92 | 97 | 98 |
| U. S. 6s of 1881, coupon..... | ..... | ..... | 93½ | 93½ | 91    | 94    | 84½ | 94  | 84½ | 89 | 83  | 85  | 85  | 86 | 87    | 88    | 89½ | 91 | 91  | 91 | 95  | 93 | 89 | 89 |
| U. S. 5s of 1865, coupon..... | 90½   | 92    | 86  | 91  | 89    | 92    | 91  | 91½ | 85  | 86 | 85½ | 86  | 86  | 85 | 87    | 87    | 86  | 87 | 87½ | 89 | 87  | 87 | 86 | 88 |
| U. S. 5s of 1871, coupon..... | 91    | 93    | 87½ | 91  | ..... | ..... | 85  | 85  | 78  | 80 | 75  | 79  | 77½ | 80 | ..... | ..... | 79½ | 81 | 81½ | 85 | 82½ | 86 | 82 | 83 |
| U. S. 5s of 1874, coupon..... | 92    | 97    | 85  | 93½ | 85    | 90    | 75  | 89½ | 75½ | 79 | 75  | 78½ | 76  | 82 | 78½   | 81    | 79½ | 81 | 81½ | 86 | 83  | 86 | 75 | 83 |

1862.

|                               |       |       |       |     |     |     |       |      |      |      |      |      |     |      |      |      |      |      |     |       |       |      |      |      |
|-------------------------------|-------|-------|-------|-----|-----|-----|-------|------|------|------|------|------|-----|------|------|------|------|------|-----|-------|-------|------|------|------|
| U. S. 6s of 1868, coupon..... | 85    | 90    | 90    | 92  | 92½ | 95  | 94    | 97   | 97½  | 102  | 102½ | 107½ | 96½ | 100  | 96½  | 99½  | 96½  | 100  | 103 | 103½  | 101½  | 102  | 102  | 102  |
| U. S. 6s of 1881, coupon..... | 87½   | 91½   | 88½   | 93  | 92½ | 94½ | 92½   | 98   | 97½  | 105½ | 105½ | 107½ | 96½ | 103  | 98½  | 101½ | 99   | 102½ | 102 | 104½  | 103   | 104½ | 102½ | 104½ |
| U. S. 5s of 1865, coupon..... | 85    | 86½   | 86½   | 90  | 90½ | 92  | 92    | 92½  | 93½  | 97   | 93   | 99   | 90  | 92   | 94   | 94   | 95   | 96   | 97  | 97    | 97    | 97   | 95   | 95   |
| U. S. 5s of 1871, coupon..... | 79½   | 80    | 79    | 80  | 88  | 88  | ..... | 93   | 96   | 96½  | 97   | 86½  | 86½ | 88   | 90   | 89   | 91   | 92½  | 93  | ..... | ..... | 91½  | 92   |      |
| U. S. 5s of 1874, coupon..... | 78    | 80½   | 78½   | 85  | 85  | 88  | 86½   | 90   | 89½  | 96   | 95½  | 97½  | 85  | 91   | 85   | 91   | 88   | 91   | 94  | 91    | 94    | 91   | 93   | 91   |
| U. S. 6s, certificates.....   | ..... | ..... | ..... | 97  | 97  | 96  | 99    | 99   | 100  | 100  | 100  | 100  | 98  | 99   | 98½  | 99   | 98½  | 99   | 98½ | 99    | 97    | 99   | 94   | 97   |
| U. S. 7 3-10 notes.....       | 97½   | 98    | 98    | 99½ | 99½ | 100 | 99½   | 101½ | 102½ | 105½ | 104½ | 106½ | 99  | 105½ | 102½ | 105½ | 102½ | 104  | 103 | 103   | 103½  | 105½ | 100  | 107  |

1863.

|                                     |       |       |      |      |      |      |       |      |      |      |      |      |      |     |      |      |       |       |      |      |      |      |      |     |
|-------------------------------------|-------|-------|------|------|------|------|-------|------|------|------|------|------|------|-----|------|------|-------|-------|------|------|------|------|------|-----|
| U. S. 6s of 1881, coupon.....       | 91½   | 99    | 93½  | 102½ | 100½ | 105½ | 104½  | 106½ | 107½ | 108½ | 107½ | 110  | 104  | 107 | 104½ | 107½ | 106   | 107   | 106½ | 110½ | 108½ | 110½ | 108½ | 110 |
| U. S. 5s of 1865, coupon.....       | ..... | ..... | 96   | 99   | 99½  | 99½  | ..... | 104  | 106  | 106  | 108½ | 104½ | 105  | 105 | 105  | 105  | ..... | 97    | 97   | 96½  | 100  | 100  | 124  | 127 |
| U. S. 5s of 1874, coupon.....       | 86    | 90    | 85½  | 87½  | 94   | 98½  | 95½   | 98½  | 97   | 98   | 98½  | 100  | 97   | 100 | 96½  | 101  | 97    | ..... | 97   | 96½  | 100  | 100  | 98   | 100 |
| U. S. 6s, gold certificates.....    | 94½   | 97½   | 93½  | 99   | 98½  | 100  | 99    | 102  | 101  | 102  | 101  | 102  | 101  | 101 | 100  | 101  | 101   | 101   | 101  | 101  | 102  | 98   | 102½ | 102 |
| U. S. 6s, current certificates..... | ..... | ..... | 96   | 100  | 100  | 98   | 99    | 98   | 99   | 98   | 99   | 97   | 99   | 99  | 99   | 99   | 99    | 99    | 99   | 99   | 99   | 99   | 98   | 98  |
| U. S. 7 3-10s, A. and O.....        | 100   | 103   | 101½ | 105½ | 104½ | 107½ | 104½  | 106  | 106  | 107½ | 103½ | 107  | 105  | 107 | 105½ | 107½ | 106½  | 107   | 106½ | 105½ | 108  | 105½ | 107½ | 106 |
| U. S. 7 3-10s, F. and A.....        | 102½  | 103   | 102½ | 104½ | 102½ | 107  | 104   | 107  | 106½ | 109  | 107  | 107  | 105½ | 107 | 105½ | 107½ | 105   | 106½  | 106  | 108  | 108  | 106  | 107  | 107 |

1864.

|                                |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| U. S. 6s of 1881, coupon.....  | 104   | 107   | 106½  | 111½  | 111½  | 113½  | 113   | 118   | 118   | 115   | 111   | 114   | 102   | 106½  | 104½  | 103½  | 106½  | 109   | 104½  | 106½  | 106½  | 113   | 112½  | 118   |
| U. S. 5-20s, coupon.....       | 101½  | 104½  | 103½  | 107   | 107   | 110½  | 105   | 114   | 113   | 107½  | 101   | 106½  | 101½  | 109   | 106½  | 113   | 105   | 111½  | 106½  | 108½  | 106½  | 107½  | 106½  | 110   |
| U. S. 10-40s, coupon.....      | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| U. S. 7 3-10s, A. and O.....   | 106½  | 107½  | 107½  | 111   | 111   | 113   | 108½  | 115   | 109½  | 112   | 103   | 110   | 102½  | 107½  | 103   | 103½  | 95    | 99    | 92½   | 104   | 108½  | 107   | 124   | 115½  |
| U. S. 1-year certificates..... | 97½   | 98½   | 97½   | 99½   | 99½   | 99½   | 97½   | 99½   | 98½   | 98½   | 92½   | 98½   | 93    | 96½   | 93½   | 95½   | 93    | 95    | 94½   | 95½   | 95    | 98    | 96    | 97½   |

1865.

|                                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| U. S. 6s of 1881, coupon.....  | 109½ | 112½ | 109½ | 111½ | 103½ | 111½ | 105  | 110½ | 108½ | 110½ | 108½ | 110½ | 106½ | 108½ | 100  | 107½ | 107½ | 108½ | 106½ | 108½ | 108½ | 105½ | 106½ | 108½ |
| U. S. 5-29s, coupon.....       | 106½ | 110  | 108½ | 112  | 104½ | 111½ | 105½ | 109½ | 102½ | 107  | 102  | 104½ | 103½ | 106  | 105½ | 106½ | 104  | 105  | 105  | 104  | 101  | 103  | 103  | 105  |
| U. S. 5-20s, new, coupon.....  | 106½ | 110  | 108  | 111  | 100½ | 110½ | 105½ | 109½ | 102½ | 106  | 103  | 104  | 103½ | 105½ | 104  | 105  | 105  | 104  | 101  | 103  | 103  | 103  | 103  | 105  |
| U. S. 10-40s, coupon.....      | 106½ | 102½ | 100½ | 102½ | 89½  | 102½ | 91½  | 97½  | 94½  | 97½  | 94½  | 97½  | 96½  | 98   | 93   | 98½  | 93½  | 93½  | 94   | 91   | 94   | 91   | 94   | 95   |
| U. S. 7 3-10 notes.....        | 114  | 119  | 115  | 116½ | 114  | 114½ | 98   | 99   | 99   | 99   | 99   | 99   | 99   | 100  | 98½  | 98½  | 98   | 99   | 97   | 99   | 99   | 99   | 99   | 98   |
| U. S. 1-year certificates..... | 96½  | 98   | 97½  | 98½  | 96½  | 98½  | 98   | 99½  | 99   | 99   | 97   | 99   | 97   | 99   | 97   | 98½  | 98½  | 99   | 97½  | 99   | 99   | 97   | 97   | 98   |

1866.

|                               |      |      |      |     |      |      |      |      |     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|-------------------------------|------|------|------|-----|------|------|------|------|-----|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| U. S. 6s of 1881, coupon..... | 103½ | 104½ | 103½ | 104 | 104½ | 105½ | 104½ | 108½ | 107 | 109½ | 109½ | 110½ | 106½ | 110  | 109½ | 112½ | 110½ | 112  | 111½ | 113½ | 112  | 114½ | 109½ | 113½ |
| U. S. 5-20s of 1862.....      | 102½ | 105  | 102½ | 103 | 103  | 104  | 103½ | 109½ | 100 | 102½ | 101½ | 104  | 104  | 108½ | 108½ | 113  | 107½ | 112½ | 112½ | 111  | 115½ | 107½ | 110½ | 108½ |
| U. S. 5-20s of 1864.....      | 101½ | 102½ | 102  | 103 | 102½ | 104  | 103½ | 105½ | 101 | 102½ | 102  | 102  | 103  | 106  | 105  | 110  | 108  | 109  | 109  | 111  | 107½ | 107½ | 104  | 107  |
| U. S. 5-20s of 1865.....      | 101  | 102½ | 101½ | 103 | 103  | 104  | 104  | 106  | 101 | 102½ | 102½ | 103  | 103½ | 106½ | 106  | 109½ | 107½ | 109  | 109  | 111  | 105½ | 103  | 104  | 107  |
| U. S. 10-40s.....             | 92   | 92½  | 92   | 94  | 90   | 92½  | 91½  | 96½  | 94  | 96   | 95   | 97   | 97   | 99   | 99   | 102  | 97   | 100  | 99   | 100  | 99   | 100  | 99   | 100  |
| U. S. 7 3-10 notes, 1st.....  | 98   | 99   | 99   | 99  | 99   | 100  | 100  | 102  | 100 | 102  | 102  | 102  | 103  | 104  | 104  | 107  | 105½ | 107  | 106  | 107  | 105  | 104  | 104  | 105  |
| U. S. 7 3-10 notes, 2d.....   | 97   | 99   | 99   | 99  | 99   | 100  | 99   | 102  | 101 | 102  | 102  | 102  | 103  | 103  | 104  | 104  | 106  | 105  | 106  | 105  | 106  | 104  | 104  | 105  |
| U. S. 7 3-10 notes, 3d.....   | 97   | 99   | 99   | 99  | 99   | 100  | 99   | 102  | 100 | 102  | 102  | 102  | 103  | 104  | 104  | 106  | 105  | 106  | 105  | 106  | 104  | 104  | 104  | 105  |

1867.

|                                            |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|--------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| U. S. 6s of 1881, coupon.....              | 106½  | 108½  | 107½  | 110   | 108½  | 110½  | 108½  | 110½  | 110   | 111   | 113   | 109   | 110   | 110   | 112   | 110   | 112   | 110   | 112   | 112   | 112   | 112   | 112   | 112   |
| U. S. 5-20s of 1862, coupon.....           | 106½  | 108   | 107½  | 111   | 108½  | 111   | 110   | 111½  | 107   | 109   | 111   | 110   | 110   | 112   | 111   | 114   | 110   | 112   | 111   | 114   | 112   | 112   | 112   | 112   |
| U. S. 5-20s of 1864, coupon.....           | 105½  | 106   | 105½  | 108   | 107   | 108   | 107   | 109   | 105   | 106   | 105   | 106   | 106   | 107   | 109   | 109   | 110   | 108   | 109   | 110   | 109   | 105   | 105   | 106   |
| U. S. 5-20s of 1865, coupon, M. and N..... | 105   | 106½  | 105½  | 109   | 107   | 108½  | 107   | 109   | 105   | 108   | 106   | 107   | 107   | 109   | 109   | 111   | 109   | 111   | 108   | 110   | 105½  | 106   | 104   | 105   |
| U. S. 5-20s of 1865, coupon, J. and J..... | 103½  | 104½  | 104   | 106   | 106   | 107   | 107   | 108   | 107   | 108   | 108   | 110   | 106   | 108   | 107   | 108   | 107   | 108   | 107   | 108   | 107   | 108   | 107   | 108   |
| U. S. 5-20s of 1867, coupon.....           | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| U. S. 10-40s, coupon.....                  | 99½   | 100   | 99    | 101   | 97½   | 98½   | 97½   | 99    | 90    | 99    | 99    | 100   | 100   | 102   | 102   | 103   | 99    | 99    | 99    | 101   | 101   | 100   | 102   | 104   |

1868.

|                                  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| U. S. 6s of 1881, coupon.....    | 108½  | 112   | 110   | 112   | 110   | 111   | 110   | 113   | 113   | 116   | 116   | 118   | 112   | 115   | 113   | 114   | 113   | 114   | 113   | 116   | 113   | 115   | 114   | 115   |
| U. S. 5-20s, 1862, coupon.....   | 107   | 111½  | 110   | 111   | 109   | 110   | 109   | 112   | 108   | 111   | 111   | 111   | 113   | 112   | 113   | 112   | 115   | 115   | 112   | 115   | 112   | 115   | 105   | 111   |
| U. S. 5-20s, 1864, coupon.....   | 105½  | 109   | 109   | 109   | 107   | 108   | 107   | 110   | 106   | 109   | 109   | 111   | 110   | 111   | 108   | 111   | 112   | 104   | 104   | 108   | 108   | 106   | 106   | 107   |
| U. S. 5-20s, 1865, M. and N..... | 106   | 110   | 108   | 110   | 107   | 109   | 107   | 111   | 106   | 109   | 110   | 111   | 110   | 112   | 110   | 112   | 108   | 109   | 109   | 112   | 104   | 108   | 107   | 108   |
| U. S. 5-20s, 1865, J. and J..... | 104½  | 108   | 106   | 108   | 106   | 107   | 106   | 109   | 108   | 111   | 112   | 112   | 114   | 108   | 109   | 107   | 112   | 109   | 107   | 111   | 106   | 110   | 109   | 110   |
| U. S. 5-20s, 1867, coupon.....   | 104   | 108   | 106   | 108   | 106   | 107   | 106   | 109   | 109   | 112   | 112   | 114   | 108   | 109   | 107   | 109   | 107   | 108   | 107   | 112   | 107   | 111   | 109   | 111   |
| U. S. 5-20s, 1868, coupon.....   | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| U. S. 10-40s, coupon.....        | 101½  | 104   | 104   | 105   | 100   | 101   | 100   | 103   | 103   | 105   | 105   | 107   | 106   | 108   | 108   | 109   | 109   | 104   | 105   | 104   | 106   | 103   | 105   | 105   |

|                   | 6s 1881.          |                   | 6s (5-20 years), coupon. |                   |                   |                   |                   | 5s,<br>10-40,<br>coupon. | 6s 1881.          |              | 6s (5-20 years), coupon. |                   |                   |                   |                   | 5s,<br>10-40,<br>coupon. |                   |                   |                   |
|-------------------|-------------------|-------------------|--------------------------|-------------------|-------------------|-------------------|-------------------|--------------------------|-------------------|--------------|--------------------------|-------------------|-------------------|-------------------|-------------------|--------------------------|-------------------|-------------------|-------------------|
|                   | Cou-<br>pon.      | Regis-<br>tered.  | 1862.                    | 1864.             | 1865.             | 1865n.            | 1867.             |                          | 1868.             | Cou-<br>pon. | Regis-<br>tered.         | 1862.             | 1864.             | 1865.             | 1865n.            |                          | 1867.             | 1868.             |                   |
| <i>January.</i>   |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| Opening.....      | 111 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 111 $\frac{3}{8}$        | 107 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 107               | 107 $\frac{1}{2}$ | 107 $\frac{1}{2}$        | 106               | Opening..... | 117 $\frac{3}{8}$        | 117 $\frac{3}{8}$ | 121 $\frac{3}{8}$ | 117 $\frac{3}{8}$ | 118 $\frac{3}{8}$ | 116 $\frac{3}{8}$        | 115 $\frac{3}{8}$ | 116 $\frac{3}{8}$ | 108               |
| Highest.....      | 112 $\frac{3}{8}$ | 111 $\frac{3}{8}$ | 113 $\frac{3}{8}$        | 109 $\frac{3}{8}$ | 110 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 109               | 109 $\frac{3}{8}$        | 108 $\frac{3}{8}$ | Highest..... | 123 $\frac{3}{8}$        | 122 $\frac{3}{8}$ | 125 $\frac{3}{8}$ | 123 $\frac{3}{8}$ | 123 $\frac{3}{8}$ | 122 $\frac{3}{8}$        | 122 $\frac{3}{8}$ | 122               | 114 $\frac{3}{8}$ |
| Lowest.....       | 111               | 109               | 111 $\frac{1}{8}$        | 107 $\frac{1}{8}$ | 107 $\frac{1}{8}$ | 106 $\frac{1}{8}$ | 107 $\frac{1}{8}$ | 106 $\frac{1}{8}$        | 105 $\frac{1}{8}$ | Lowest.....  | 116 $\frac{3}{8}$        | 117 $\frac{1}{8}$ | 121 $\frac{1}{8}$ | 117 $\frac{1}{8}$ | 118 $\frac{1}{8}$ | 116 $\frac{1}{8}$        | 115 $\frac{1}{8}$ | 116               | 107 $\frac{1}{8}$ |
| Closing.....      | 112 $\frac{1}{2}$ | 111 $\frac{3}{8}$ | 113 $\frac{3}{8}$        | 109 $\frac{3}{8}$ | 110 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 109                      | 108 $\frac{3}{8}$ | Closing..... | 123 $\frac{3}{8}$        | 122 $\frac{3}{8}$ | 125 $\frac{3}{8}$ | 123 $\frac{3}{8}$ | 123 $\frac{3}{8}$ | 122 $\frac{3}{8}$        | 122 $\frac{3}{8}$ | 122               | 114 $\frac{3}{8}$ |
| <i>February.</i>  |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| Opening.....      | 112 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 113                      | 104 $\frac{3}{8}$ | 110 $\frac{1}{8}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$        | 108 $\frac{3}{8}$ | Opening..... | 124 $\frac{1}{2}$        | 124 $\frac{1}{2}$ | 125 $\frac{1}{2}$ | 123 $\frac{3}{8}$ | 123 $\frac{3}{8}$ | 122 $\frac{3}{8}$        | 122 $\frac{3}{8}$ | 122 $\frac{3}{8}$ | 116               |
| Highest.....      | 116 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 118 $\frac{1}{2}$        | 115 $\frac{3}{8}$ | 116 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 112 $\frac{1}{2}$        | 110 $\frac{1}{2}$ | Highest..... | 125                      | 125               | 125 $\frac{1}{2}$ | 124               | 124 $\frac{1}{2}$ | 122                      | 122 $\frac{3}{8}$ | 122 $\frac{3}{8}$ | 116 $\frac{1}{2}$ |
| Lowest.....       | 112 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 113                      | 109 $\frac{1}{8}$ | 110 $\frac{1}{4}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$        | 108 $\frac{3}{8}$ | Lowest.....  | 121 $\frac{3}{8}$        | 122 $\frac{3}{8}$ | 122 $\frac{3}{8}$ | 120 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 119 $\frac{3}{8}$        | 119 $\frac{3}{8}$ | 120 $\frac{1}{2}$ | 112 $\frac{1}{2}$ |
| Closing.....      | 116 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 118 $\frac{1}{2}$        | 115 $\frac{1}{4}$ | 116 $\frac{1}{8}$ | 113 $\frac{1}{4}$ | 113 $\frac{1}{4}$ | 112 $\frac{1}{4}$        | 110 $\frac{1}{2}$ | Closing..... | 123 $\frac{3}{8}$        | 123 $\frac{3}{8}$ | 123 $\frac{3}{8}$ | 122 $\frac{3}{8}$ | 122 $\frac{3}{8}$ | 121 $\frac{3}{8}$        | 121 $\frac{3}{8}$ | 120 $\frac{1}{2}$ | 115 $\frac{1}{2}$ |
| <i>March.</i>     |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| Opening.....      | 115 $\frac{3}{8}$ | 115 $\frac{1}{2}$ | 118                      | 115 $\frac{3}{8}$ | 115               | 112 $\frac{1}{2}$ | 113               | 112 $\frac{3}{8}$        | 106 $\frac{1}{2}$ | Opening..... | 123                      | 123 $\frac{1}{2}$ | 123 $\frac{1}{2}$ | 122 $\frac{1}{2}$ | 122 $\frac{1}{2}$ | 121 $\frac{1}{2}$        | 121 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 112 $\frac{1}{2}$ |
| Highest.....      | 117 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 120                      | 115 $\frac{1}{2}$ | 118               | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 114                      | 106 $\frac{1}{2}$ | Highest..... | 123                      | 123 $\frac{1}{2}$ | 123 $\frac{1}{2}$ | 122 $\frac{1}{2}$ | 122 $\frac{1}{2}$ | 121 $\frac{1}{2}$        | 121 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 112 $\frac{1}{2}$ |
| Lowest.....       | 115 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 117 $\frac{3}{8}$        | 113 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 112 $\frac{3}{8}$        | 105 $\frac{1}{2}$ | Lowest.....  | 119                      | 119               | 119 $\frac{1}{2}$ | 118 $\frac{1}{2}$ | 118 $\frac{1}{2}$ | 116 $\frac{3}{8}$        | 116 $\frac{3}{8}$ | 117               | 108 $\frac{1}{2}$ |
| Closing.....      | 115 $\frac{3}{8}$ | 115               | 118                      | 113 $\frac{3}{8}$ | 115 $\frac{3}{8}$ | 113               | 113               | 113                      | 105 $\frac{1}{2}$ | Closing..... | 119 $\frac{1}{2}$        | 119               | 119 $\frac{1}{2}$ | 119 $\frac{1}{2}$ | 119 $\frac{1}{2}$ | 117 $\frac{1}{2}$        | 117 $\frac{1}{2}$ | 117               | 108 $\frac{1}{2}$ |
| <i>April.</i>     |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| Opening.....      | 115 $\frac{3}{8}$ | 115               | 118                      | 114               | 115 $\frac{7}{8}$ | 112 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 113 $\frac{7}{8}$        | 105               | Opening..... | 119 $\frac{3}{8}$        | 119               | 120               | 119 $\frac{1}{2}$ | 119 $\frac{1}{2}$ | 117 $\frac{1}{2}$        | 117 $\frac{1}{2}$ | 118 $\frac{3}{8}$ | 109 $\frac{3}{8}$ |
| Highest.....      | 118 $\frac{3}{8}$ | 118               | 122                      | 117 $\frac{3}{8}$ | 119 $\frac{3}{8}$ | 116 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 116 $\frac{3}{8}$        | 108 $\frac{3}{8}$ | Highest..... | 120 $\frac{1}{2}$        | 120               | 121               | 119 $\frac{1}{2}$ | 120               | 118 $\frac{3}{8}$        | 118 $\frac{3}{8}$ | 118 $\frac{3}{8}$ | 109 $\frac{3}{8}$ |
| Lowest.....       | 115 $\frac{3}{8}$ | 115 $\frac{1}{2}$ | 117 $\frac{3}{8}$        | 113 $\frac{3}{8}$ | 115 $\frac{3}{8}$ | 112 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 113 $\frac{3}{8}$        | 105               | Lowest.....  | 119                      | 118 $\frac{3}{8}$ | 119 $\frac{1}{2}$ | 117               | 117               | 115 $\frac{1}{2}$        | 115 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 107 $\frac{3}{8}$ |
| Closing.....      | 118 $\frac{3}{8}$ | 118               | 121 $\frac{3}{8}$        | 117 $\frac{3}{8}$ | 118 $\frac{3}{8}$ | 116 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 116 $\frac{3}{8}$        | 108 $\frac{3}{8}$ | Closing..... | 119 $\frac{3}{8}$        | 119 $\frac{1}{2}$ | 119 $\frac{1}{2}$ | 117 $\frac{3}{8}$ | 119 $\frac{3}{8}$ | 116 $\frac{3}{8}$        | 116 $\frac{3}{8}$ | 116 $\frac{3}{8}$ | 107 $\frac{3}{8}$ |
| <i>May.</i>       |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| Opening.....      | 118 $\frac{3}{8}$ | 119               | 117 $\frac{1}{2}$        | 113 $\frac{3}{8}$ | 115 $\frac{3}{8}$ | 116 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 116 $\frac{3}{8}$        | 108 $\frac{3}{8}$ | Opening..... | 119 $\frac{1}{2}$        | 119 $\frac{3}{8}$ | 116               | 113 $\frac{3}{8}$ | 114               | 119                      | 116 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 108               |
| Highest.....      | 124 $\frac{3}{8}$ | 122 $\frac{3}{8}$ | 123 $\frac{3}{8}$        | 117 $\frac{3}{8}$ | 119 $\frac{3}{8}$ | 120 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 120 $\frac{1}{2}$        | 110               | Highest..... | 119 $\frac{1}{2}$        | 119 $\frac{3}{8}$ | 116               | 113 $\frac{3}{8}$ | 114               | 116 $\frac{1}{2}$        | 116 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 108               |
| Lowest.....       | 118               | 118 $\frac{3}{8}$ | 117 $\frac{1}{2}$        | 113 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 115 $\frac{3}{8}$        | 107 $\frac{1}{2}$ | Lowest.....  | 115 $\frac{3}{8}$        | 115 $\frac{1}{2}$ | 112 $\frac{3}{8}$ | 110 $\frac{3}{8}$ | 111               | 113 $\frac{1}{2}$        | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 106 $\frac{1}{2}$ |
| Closing.....      | 122               | 121 $\frac{3}{8}$ | 122 $\frac{1}{2}$        | 117               | 118 $\frac{3}{8}$ | 120               | 120               | 119 $\frac{3}{8}$        | 109 $\frac{3}{8}$ | Closing..... | 115                      | 115 $\frac{1}{2}$ | 111               | 111               | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$        | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 107 $\frac{1}{2}$ |
| <i>June.</i>      |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| Opening.....      | 122 $\frac{3}{8}$ | 117 $\frac{3}{8}$ | 122 $\frac{1}{2}$        | 117 $\frac{1}{2}$ | 118 $\frac{3}{8}$ | 120               | 120               | 120 $\frac{1}{2}$        | 109 $\frac{3}{8}$ | Opening..... | 115 $\frac{3}{8}$        | 112 $\frac{1}{2}$ | 112 $\frac{3}{8}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 113                      | 113 $\frac{1}{2}$ | 113               | 106 $\frac{3}{8}$ |
| Highest.....      | 122 $\frac{3}{8}$ | 117 $\frac{3}{8}$ | 122 $\frac{1}{2}$        | 117 $\frac{1}{2}$ | 119               | 120               | 120 $\frac{1}{2}$ | 120 $\frac{1}{2}$        | 109 $\frac{3}{8}$ | Highest..... | 120 $\frac{3}{8}$        | 116 $\frac{1}{2}$ | 116               | 113 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 116 $\frac{1}{2}$        | 116 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 110 $\frac{3}{8}$ |
| Lowest.....       | 121               | 116 $\frac{3}{8}$ | 121 $\frac{1}{2}$        | 116 $\frac{3}{8}$ | 117 $\frac{3}{8}$ | 119               | 119 $\frac{1}{2}$ | 118 $\frac{3}{8}$        | 107 $\frac{3}{8}$ | Lowest.....  | 115 $\frac{3}{8}$        | 112 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 113                      | 113 $\frac{1}{2}$ | 113               | 106 $\frac{3}{8}$ |
| Closing.....      | 121 $\frac{3}{8}$ | 117               | 121 $\frac{3}{8}$        | 116 $\frac{3}{8}$ | 118 $\frac{3}{8}$ | 119 $\frac{1}{2}$ | 119 $\frac{1}{2}$ | 119 $\frac{3}{8}$        | 107 $\frac{3}{8}$ | Closing..... | 118 $\frac{3}{8}$        | 114 $\frac{1}{2}$ | 111               | 112               | 111 $\frac{1}{2}$ | 115 $\frac{1}{2}$        | 115 $\frac{1}{2}$ | 115               | 109 $\frac{3}{8}$ |
| <i>July.</i>      |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| <i>August.</i>    |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| <i>September.</i> |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| <i>October.</i>   |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| <i>November.</i>  |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |
| <i>December.</i>  |                   |                   |                          |                   |                   |                   |                   |                          |                   |              |                          |                   |                   |                   |                   |                          |                   |                   |                   |

|                  | 6s,<br>1881,<br>cou-<br>pon. | 6s (5-20 years), coupon. |                   |                   |                   |                   |                   | 5s,<br>10-40,<br>coupon. | 6s,<br>cur-<br>ren-<br>cy. |               | 6s,<br>1881,<br>cou-<br>pon. | 6s (5-20 years), coupon. |                   |                   |                   |                   |                   | 5s,<br>10-40,<br>coupon. | 6s,<br>cur-<br>ren-<br>cy. |
|------------------|------------------------------|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------------|----------------------------|---------------|------------------------------|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------------|----------------------------|
|                  |                              | 1862.                    | 1864.             | 1865.             | 1865n.            | 1867.             | 1868.             |                          |                            |               |                              | 1862.                    | 1864.             | 1865.             | 1865n.            | 1867.             | 1868.             |                          |                            |
| <i>January.</i>  |                              |                          |                   |                   |                   |                   |                   |                          | <i>July.</i>               |               |                              |                          |                   |                   |                   |                   |                   |                          |                            |
| Opening .....    | 115 $\frac{3}{8}$            | 113 $\frac{1}{2}$        | 113               | 113 $\frac{1}{2}$ | 111 $\frac{5}{8}$ | 111 $\frac{7}{8}$ | 111 $\frac{3}{4}$ | 109 $\frac{3}{4}$        | 109 $\frac{3}{4}$          | Opening ..... | 115 $\frac{1}{2}$            | 112 $\frac{3}{8}$        | 112               | 112               | 111 $\frac{3}{8}$ | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 113 $\frac{7}{8}$          |
| Highest .....    | 118 $\frac{1}{2}$            | 116 $\frac{1}{2}$        | 116               | 116 $\frac{1}{2}$ | 114 $\frac{3}{4}$ | 114 $\frac{3}{4}$ | 114 $\frac{1}{2}$ | 113                      | 111 $\frac{3}{4}$          | Highest ..... | 115 $\frac{3}{4}$            | 112 $\frac{1}{2}$        | 112               | 112               | 111 $\frac{3}{4}$ | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 114                        |
| Lowest .....     | 115 $\frac{3}{8}$            | 113 $\frac{1}{2}$        | 113               | 112 $\frac{3}{4}$ | 111 $\frac{5}{8}$ | 111 $\frac{7}{8}$ | 111 $\frac{3}{4}$ | 109 $\frac{3}{4}$        | 109 $\frac{3}{4}$          | Lowest .....  | 112 $\frac{3}{8}$            | 108 $\frac{3}{4}$        | 108 $\frac{3}{4}$ | 108 $\frac{3}{4}$ | 107 $\frac{3}{4}$ | 107               | 108               | 106 $\frac{3}{4}$        | 110 $\frac{1}{2}$          |
| Closing .....    | 118 $\frac{3}{8}$            | 115 $\frac{3}{8}$        | 115 $\frac{3}{8}$ | 115 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$          | Closing ..... | 113 $\frac{3}{8}$            | 110 $\frac{3}{8}$        | 109 $\frac{3}{8}$ | 110               | 108 $\frac{3}{8}$ | 109 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 107 $\frac{1}{2}$        | 110 $\frac{1}{2}$          |
| <i>February.</i> |                              |                          |                   |                   |                   |                   |                   |                          | <i>August.</i>             |               |                              |                          |                   |                   |                   |                   |                   |                          |                            |
| Opening .....    | 118 $\frac{1}{2}$            | 115 $\frac{3}{8}$        | 115 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 114               | 114               | 114                      | 111 $\frac{3}{8}$          | Opening ..... | 113 $\frac{1}{2}$            | 110 $\frac{3}{8}$        | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 109               | 106 $\frac{3}{8}$        | 110 $\frac{1}{2}$          |
| Highest .....    | 118 $\frac{1}{2}$            | 115 $\frac{3}{8}$        | 115 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 114                      | 111 $\frac{3}{8}$          | Highest ..... | 113 $\frac{1}{2}$            | 112 $\frac{3}{8}$        | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$        | 112 $\frac{1}{2}$          |
| Lowest .....     | 115 $\frac{3}{8}$            | 114                      | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 111 $\frac{7}{8}$ | 112 $\frac{1}{2}$ | 113               | 111 $\frac{3}{4}$        | 111 $\frac{1}{2}$          | Lowest .....  | 111 $\frac{3}{8}$            | 110 $\frac{1}{2}$        | 109 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 109               | 106 $\frac{3}{8}$ | 110 $\frac{1}{2}$        |                            |
| Closing .....    | 115 $\frac{3}{8}$            | 114 $\frac{1}{2}$        | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 111 $\frac{7}{8}$ | 112 $\frac{1}{2}$ | 113               | 111 $\frac{1}{2}$        | 111 $\frac{1}{2}$          | Closing ..... | 114 $\frac{1}{2}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110               | 109                      | 110 $\frac{1}{2}$          |
| <i>March.</i>    |                              |                          |                   |                   |                   |                   |                   |                          | <i>September.</i>          |               |                              |                          |                   |                   |                   |                   |                   |                          |                            |
| Opening .....    | 116 $\frac{1}{2}$            | 114 $\frac{1}{2}$        | 113 $\frac{3}{8}$ | 113 $\frac{1}{2}$ | 111 $\frac{3}{8}$ | 112 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 111 $\frac{1}{2}$          | Opening ..... | 113 $\frac{3}{8}$            | 113                      | 111 $\frac{3}{8}$ | 112               | 110               | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106                      | 112                        |
| Highest .....    | 116 $\frac{1}{2}$            | 114 $\frac{1}{2}$        | 113 $\frac{3}{8}$ | 113 $\frac{1}{2}$ | 111 $\frac{3}{8}$ | 112 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 113 $\frac{1}{2}$          | Highest ..... | 114 $\frac{1}{2}$            | 114 $\frac{1}{2}$        | 112               | 112 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 107                      | 112                        |
| Lowest .....     | 113 $\frac{3}{8}$            | 109 $\frac{1}{2}$        | 106 $\frac{3}{8}$ | 106 $\frac{3}{8}$ | 107 $\frac{1}{2}$ | 108               | 108 $\frac{1}{2}$ | 104 $\frac{1}{2}$        | 110 $\frac{3}{8}$          | Lowest .....  | 113 $\frac{3}{8}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 110               | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 105 $\frac{3}{8}$ | 111                      |                            |
| Closing .....    | 114 $\frac{1}{2}$            | 110 $\frac{3}{8}$        | 109 $\frac{3}{8}$ | 110 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 109 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 106 $\frac{3}{8}$        | 112                        | Closing ..... | 113 $\frac{3}{8}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106 $\frac{3}{8}$ | 111 $\frac{1}{2}$        |                            |
| <i>April.</i>    |                              |                          |                   |                   |                   |                   |                   |                          | <i>October.</i>            |               |                              |                          |                   |                   |                   |                   |                   |                          |                            |
| Opening .....    | 113 $\frac{7}{8}$            | 110 $\frac{3}{4}$        | 109 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 107 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 109 $\frac{1}{2}$ | 106 $\frac{1}{2}$        | 111 $\frac{3}{8}$          | Opening ..... | 114 $\frac{1}{2}$            | 111 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 112               | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106 $\frac{1}{2}$ | 111 $\frac{1}{2}$        |                            |
| Highest .....    | 116 $\frac{7}{8}$            | 115 $\frac{1}{2}$        | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 112 $\frac{3}{8}$          | Highest ..... | 114 $\frac{1}{2}$            | 113                      | 111 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106 $\frac{7}{8}$ | 111 $\frac{1}{2}$        |                            |
| Lowest .....     | 113 $\frac{7}{8}$            | 110 $\frac{3}{4}$        | 109 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 107 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 108 $\frac{3}{8}$ | 104 $\frac{1}{2}$        | 111 $\frac{1}{2}$          | Lowest .....  | 113 $\frac{1}{2}$            | 111 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106 $\frac{1}{2}$ | 111                      |                            |
| Closing .....    | 116 $\frac{7}{8}$            | 115 $\frac{1}{2}$        | 113 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 112                        | Closing ..... | 113 $\frac{1}{2}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106 $\frac{3}{8}$ | 111                      |                            |
| <i>May.</i>      |                              |                          |                   |                   |                   |                   |                   |                          | <i>November.</i>           |               |                              |                          |                   |                   |                   |                   |                   |                          |                            |
| Opening .....    | 116 $\frac{7}{8}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 113 $\frac{3}{8}$ | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 112 $\frac{3}{8}$          | Opening ..... | 113 $\frac{1}{2}$            | 109 $\frac{1}{2}$        | 107 $\frac{1}{2}$ | 108 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106 $\frac{3}{8}$ | 111                      |                            |
| Highest .....    | 117 $\frac{3}{8}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 112               | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 115               | 108 $\frac{3}{4}$        | 112 $\frac{3}{8}$          | Highest ..... | 113 $\frac{1}{2}$            | 109 $\frac{1}{2}$        | 107 $\frac{1}{2}$ | 108 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 107               | 111 $\frac{1}{2}$        |                            |
| Lowest .....     | 116                          | 111 $\frac{1}{2}$        | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 113 $\frac{1}{2}$ | 107 $\frac{3}{8}$        | 112 $\frac{1}{2}$          | Lowest .....  | 113 $\frac{1}{2}$            | 107 $\frac{1}{2}$        | 107               | 106 $\frac{7}{8}$ | 109               | 109 $\frac{1}{2}$ | 106 $\frac{1}{2}$ | 110 $\frac{1}{2}$        |                            |
| Closing .....    | 117 $\frac{3}{8}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 113 $\frac{3}{8}$ | 114               | 114 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 112 $\frac{3}{8}$          | Closing ..... | 113 $\frac{1}{2}$            | 107 $\frac{3}{8}$        | 107               | 107 $\frac{3}{8}$ | 109 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 106 $\frac{3}{8}$ | 110 $\frac{1}{2}$        |                            |
| <i>June.</i>     |                              |                          |                   |                   |                   |                   |                   |                          | <i>December.</i>           |               |                              |                          |                   |                   |                   |                   |                   |                          |                            |
| Opening .....    | 117 $\frac{3}{8}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | -----             | 113 $\frac{3}{8}$ | -----             | 114               | 108 $\frac{3}{4}$        | 113                        | Opening ..... | 113 $\frac{1}{2}$            | 107 $\frac{3}{8}$        | 106 $\frac{1}{2}$ | 106 $\frac{7}{8}$ | 109 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 106 $\frac{1}{2}$ | 110 $\frac{1}{2}$        |                            |
| Highest .....    | 118 $\frac{1}{2}$            | 112 $\frac{1}{2}$        | 111 $\frac{1}{2}$ | 111 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 114 $\frac{1}{2}$          | Highest ..... | 113 $\frac{1}{2}$            | 108                      | 107               | 107 $\frac{3}{8}$ | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 106 $\frac{1}{2}$ | 110 $\frac{1}{2}$        |                            |
| Lowest .....     | 117 $\frac{3}{8}$            | 111                      | 110 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 112 $\frac{1}{2}$ | 113               | 107 $\frac{3}{8}$        | 113                        | Lowest .....  | 113 $\frac{1}{2}$            | 107 $\frac{1}{2}$        | 106 $\frac{1}{2}$ | 106 $\frac{3}{8}$ | 109 $\frac{1}{2}$ | 109 $\frac{1}{2}$ | 106 $\frac{1}{2}$ | 109 $\frac{1}{2}$        |                            |
| Closing .....    | 118 $\frac{1}{2}$            | 112                      | 111 $\frac{1}{2}$ | 112               | 114 $\frac{1}{2}$ | -----             | 114 $\frac{1}{2}$ | 108 $\frac{3}{4}$        | 113 $\frac{1}{2}$          | Closing ..... | 113 $\frac{1}{2}$            | 108                      | 107 $\frac{1}{2}$ | 107 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 110               | 111               | 106 $\frac{1}{2}$        | 110 $\frac{1}{2}$          |



|                  | 5s, 1881, funded coupon.        | 6s, 1881.                       |                                 | 6s (5-20 years), coupon.        |                                 |                                 |                                 |                                 |                                 | 10-40s.                         |                                 | 6s, currency.                   |                   | 5s, 1881, funded coupon.        | 6s, 1881.                       |                                 | 6s (5-20 years), coupon.        |                                 |                                 |                                 |                                 |                                 | 10-40s.                         |                                 | 6s, currency.                   |
|------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|-------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
|                  |                                 | Registered.                     | Coupon.                         | 1862.                           | 1864.                           | 1865.                           | 1865n.                          | 1867.                           | 1868.                           | Registered.                     | Coupon.                         |                                 |                   |                                 | Registered.                     | Coupon.                         | 1862.                           | 1864.                           | 1865.                           | 1865n.                          | 1867.                           | 1868.                           | Registered.                     | Coupon.                         |                                 |
| <i>January.</i>  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>July.</i>      |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 110                             | 114 <sup>3</sup> / <sub>8</sub> | 115                             | 110 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 109                             | 110                             | 115 <sup>1</sup> / <sub>2</sub> | Opening           | 113 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116                             | 116                             | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> |
| Highest          | 110 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | Highest           | 113 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 118 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 116                             | 116                             | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> |
| Lowest           | 109 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 109                             | 109                             | 114 <sup>3</sup> / <sub>8</sub> | Lowest            | 113                             | 115 <sup>1</sup> / <sub>2</sub> | 117                             | 114 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 111                             | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> |
| Closing          | 110                             | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 110                             | 111                             | 110 <sup>3</sup> / <sub>8</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 110                             | 114 <sup>3</sup> / <sub>8</sub> | Closing           | 113                             | 116                             | 118 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116                             | 115                             | 116                             | 111                             | 113                             | 114 <sup>3</sup> / <sub>8</sub> |                                 |
| <i>February.</i> |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>August.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 108 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 112                             | 112 <sup>1</sup> / <sub>2</sub> | 107                             | 110 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | Opening           | 112 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 118 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> |                                 |
| Highest          | 108 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 112                             | 112 <sup>1</sup> / <sub>2</sub> | 107 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | Highest           | 112 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 118 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> |                                 |
| Lowest           | 107 <sup>1</sup> / <sub>2</sub> | 114                             | 114 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | 110                             | 110 <sup>1</sup> / <sub>2</sub> | 110                             | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 106 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | Lowest            | 112 <sup>1</sup> / <sub>2</sub> | 114                             | 116 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> |                                 |
| Closing          | 108 <sup>3</sup> / <sub>8</sub> | 114                             | 115 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112                             | 107                             | 110 <sup>3</sup> / <sub>8</sub> | 113 <sup>1</sup> / <sub>2</sub> | Closing           | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 116 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114                             | 114 <sup>3</sup> / <sub>8</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> |                                 |
| <i>March.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>September.</i> |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 108 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111                             | 112 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112                             | 107 <sup>1</sup> / <sub>2</sub> | 107 <sup>1</sup> / <sub>2</sub> | 114                             | Opening           | 111 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 116 <sup>1</sup> / <sub>2</sub> | 114                             | 114 <sup>3</sup> / <sub>8</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 114                             | 114                             | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 112 <sup>1</sup> / <sub>2</sub> |
| Highest          | 110                             | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112                             | 112                             | 111 <sup>1</sup> / <sub>2</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 108                             | 108 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | Highest           | 111 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 116 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 113 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114                             | 114                             | 109                             | 108 <sup>3</sup> / <sub>8</sub> | 112 <sup>1</sup> / <sub>2</sub> |
| Lowest           | 108 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 111                             | 111                             | 112 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112                             | 107 <sup>1</sup> / <sub>2</sub> | 107 <sup>1</sup> / <sub>2</sub> | 114                             | Lowest            | 109 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 112                             | 112 <sup>1</sup> / <sub>2</sub> | 107 <sup>1</sup> / <sub>2</sub> | 107 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> |                                 |
| Closing          | 110                             | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 112                             | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 108                             | 108 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | Closing           | 110 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 108                             | 108                             | 108                             | 108 <sup>3</sup> / <sub>8</sub> | 112 <sup>1</sup> / <sub>2</sub> |
| <i>April.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>October.</i>   |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 109 <sup>1</sup> / <sub>2</sub> | 115                             | 115 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 113                             | 111 <sup>1</sup> / <sub>2</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 108                             | 108 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | Opening           | 111                             | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114                             | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> |
| Highest          | 112                             | 117                             | 118 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116                             | 116 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | Highest           | 111 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 117                             | 116 <sup>1</sup> / <sub>2</sub> | 116                             | 116 <sup>1</sup> / <sub>2</sub> | 115                             | 115 <sup>1</sup> / <sub>2</sub> | 114                             | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> |
| Lowest           | 109 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112                             | 111 <sup>1</sup> / <sub>2</sub> | 113                             | 113                             | 108                             | 108 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | Lowest            | 111                             | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 114                             | 107 <sup>1</sup> / <sub>2</sub> | 107 <sup>1</sup> / <sub>2</sub> | 111                             |
| Closing          | 112 <sup>1</sup> / <sub>2</sub> | 117                             | 118 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 115                             | 116                             | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | Closing           | 111 <sup>1</sup> / <sub>2</sub> | 115                             | 116 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 114                             | 114                             | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 114                             |                                 |
| <i>May.</i>      |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>November.</i>  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 111 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 118                             | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | Opening           | 110                             | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 112                             | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114                             | 114 <sup>3</sup> / <sub>8</sub> | 108                             | 108 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> |                                 |
| Highest          | 113                             | 117 <sup>1</sup> / <sub>2</sub> | 119 <sup>1</sup> / <sub>2</sub> | 114                             | 113 <sup>1</sup> / <sub>2</sub> | 115                             | 116 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 111                             | 112 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | Highest           | 110 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> |                                 |
| Lowest           | 111 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 118                             | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115 <sup>1</sup> / <sub>2</sub> | 115                             | 110                             | 110 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | Lowest            | 110                             | 114 <sup>3</sup> / <sub>8</sub> | 116 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114                             | 114 <sup>3</sup> / <sub>8</sub> | 107 <sup>1</sup> / <sub>2</sub> | 107 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> |                                 |
| Closing          | 112 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 119 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 115                             | 116 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 117                             | 111 <sup>1</sup> / <sub>2</sub> | 112                             | 117 <sup>1</sup> / <sub>2</sub> | Closing           | 110 <sup>1</sup> / <sub>2</sub> | 116                             | 116 <sup>1</sup> / <sub>2</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> |                                 |
| <i>June.</i>     |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>December.</i>  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 113                             | 114 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 114                             | 115 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 115                             | Opening           | 111                             | 112 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 113                             | 112 <sup>1</sup> / <sub>2</sub> | 115 <sup>1</sup> / <sub>2</sub> | 116                             | 115 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> |
| Highest          | 113 <sup>1</sup> / <sub>2</sub> | 115                             | 120 <sup>3</sup> / <sub>8</sub> | 115                             | 115                             | 116                             | 117 <sup>1</sup> / <sub>2</sub> | 118 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 115                             | Highest           | 111 <sup>1</sup> / <sub>2</sub> | 114                             | 118                             | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 116 <sup>1</sup> / <sub>2</sub> | 117                             | 116 <sup>1</sup> / <sub>2</sub> | 110                             | 109 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> |
| Lowest           | 112                             | 114 <sup>3</sup> / <sub>8</sub> | 119 <sup>1</sup> / <sub>2</sub> | 114                             | 114                             | 114                             | 116 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 111                             | 114 <sup>3</sup> / <sub>8</sub> | Lowest            | 111                             | 112 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 115                             | 115 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 112                             |                                 |
| Closing          | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 114                             | 114 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 117 <sup>1</sup> / <sub>2</sub> | 118 <sup>1</sup> / <sub>2</sub> | 117 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>3</sup> / <sub>8</sub> | Closing           | 111 <sup>1</sup> / <sub>2</sub> | 114                             | 118                             | 112 <sup>1</sup> / <sub>2</sub> | 113                             | 112 <sup>1</sup> / <sub>2</sub> | 117                             | 116 <sup>1</sup> / <sub>2</sub> | 110                             | 109 <sup>1</sup> / <sub>2</sub> | 113                             |                                 |





|                  | 5s, 1881, funded coupon.        | 6s, 1881.                       |                                 | 6s (5-20 years), coupon.        |                                 |                                 |                                 |                                 |                                 | 10-40s.                         |                                 | 6s, currency.                   |                   | 5s, 1881, funded coupon.        | 6s, 1881.                       |                                 | 6s (5-20 years), coupon.        |                                 |                                 |                                 |                                 |                                 | 10-40s.                         |                                 | 6s, currency.                   |                                 |
|------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|-------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
|                  |                                 | Registered.                     | Coupon.                         | 1862.                           | 1864.                           | 1865.                           | 1865n.                          | 1867.                           | 1869.                           | Registered.                     | Coupon.                         |                                 |                   |                                 | Registered.                     | Coupon.                         | 1862.                           | 1864.                           | 1865.                           | 1865n.                          | 1867.                           | 1868.                           | Registered.                     | Coupon.                         |                                 |                                 |
| <i>January.</i>  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>July.</i>      |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 113 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 115                             | 115                             | 117 <sup>3</sup> / <sub>8</sub> | Opening           | 118                             | 121                             | 122 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> |
| Highest          | 116                             | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 120                             | Highest           | 118                             | 121                             | 123                             | 116 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> |                                 |
| Lowest           | 113 <sup>3</sup> / <sub>8</sub> | 118                             | 118 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 116                             | 118                             | 117 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 118                             | 114 <sup>3</sup> / <sub>8</sub> | 115                             | 117 <sup>3</sup> / <sub>8</sub> | Lowest            | 114                             | 119                             | 120                             | 115 <sup>3</sup> / <sub>8</sub> | 116                             | 117 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 118                             | 119                             | 116 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 122                             |                                 |
| Closing          | 115                             | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119                             | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 120                             | Closing           | 116                             | 120                             | 120 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 116                             | 120                             | 118 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 120                             | 116 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 122                             |                                 |
| <i>February.</i> |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>August.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 114 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120                             | 115 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | Opening           | 115 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Highest          | 115                             | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 118                             | 120 <sup>3</sup> / <sub>8</sub> | 119                             | 120 <sup>3</sup> / <sub>8</sub> | 120                             | 114                             | 117 <sup>3</sup> / <sub>8</sub> | 120                             | Highest           | 117                             | 121                             | 122                             | 117                             | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 115                             | 119 <sup>3</sup> / <sub>8</sub> | 123                             |                                 |                                 |
| Lowest           | 114                             | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 117                             | 119 <sup>3</sup> / <sub>8</sub> | 118                             | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 119                             | Lowest            | 115 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 118                             | 118 <sup>3</sup> / <sub>8</sub> | 120                             | 120 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 117                             | 122 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Closing          | 114                             | 118 <sup>3</sup> / <sub>8</sub> | 120                             | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 119                             | Closing           | 117 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122                             | 117                             | 118 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 123                             |                                 |                                 |
| <i>March.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>September.</i> |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 114 <sup>3</sup> / <sub>8</sub> | 119                             | 119 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | Opening           | 116 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122                             | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120                             | 115 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Highest          | 115 <sup>3</sup> / <sub>8</sub> | 120                             | 121 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 120                             | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 114                             | 115                             | 119 <sup>3</sup> / <sub>8</sub> | Highest           | 118                             | 121                             | 123 <sup>3</sup> / <sub>8</sub> | 119                             | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 121                             | 121 <sup>3</sup> / <sub>8</sub> | 117                             | 118                             | 124                             |                                 |                                 |
| Lowest           | 114                             | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119                             | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | Lowest            | 116                             | 120 <sup>3</sup> / <sub>8</sub> | 122                             | 116                             | 117                             | 117                             | 119 <sup>3</sup> / <sub>8</sub> | 120                             | 115 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Closing          | 115 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 114                             | 114 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | Closing           | 118 <sup>3</sup> / <sub>8</sub> | 121                             | 123 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 118                             | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 124                             |                                 |                                 |
| <i>April.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>October.</i>   |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 114 <sup>3</sup> / <sub>8</sub> | 120                             | 121                             | 118 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120                             | 119 <sup>3</sup> / <sub>8</sub> | 114                             | 115 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | Opening           | 118 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Highest          | 117 <sup>3</sup> / <sub>8</sub> | 122                             | 121 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 121                             | 121                             | 122 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> | Highest           | 118 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> |                                 |                                 |                                 |
| Lowest           | 114                             | 120                             | 121                             | 118 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 121                             | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | Lowest            | 116 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 118                             | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Closing          | 117 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 121                             | 121                             | 122 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 116                             | 117 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | Closing           | 117 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 123                             | 119                             | 120 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| <i>May.</i>      |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>November.</i>  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 116                             | 121 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 123                             | 123                             | 116                             | 117 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | Opening           | 116 <sup>3</sup> / <sub>8</sub> | 121                             | 122 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 116                             | 119                             | 120 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117                             | 123 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Highest          | 117                             | 122 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> | 117                             | 118                             | 120 <sup>3</sup> / <sub>8</sub> | 122                             | 124                             | 124                             | 117                             | 118                             | 124 <sup>3</sup> / <sub>8</sub> | Highest           | 117 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 124                             | 114 <sup>3</sup> / <sub>8</sub> | 116                             | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 117                             | 117                             | 125 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Lowest           | 115                             | 121 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 117                             | 119 <sup>3</sup> / <sub>8</sub> | 121                             | 123                             | 123                             | 115 <sup>3</sup> / <sub>8</sub> | 117                             | 123 <sup>3</sup> / <sub>8</sub> | Lowest            | 115 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 114 <sup>3</sup> / <sub>8</sub> | 115                             | 118 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 117                             | 123 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Closing          | 117                             | 122 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> | 117                             | 118                             | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> | 124                             | 117                             | 118                             | 124 <sup>3</sup> / <sub>8</sub> | Closing           | 117 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 124                             | 114 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 117                             | 117 <sup>3</sup> / <sub>8</sub> | 125 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| <i>June.</i>     |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>December.</i>  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
| Opening          | 117 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 125 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> | 124                             | 117 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 122                             | Opening           | 117 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 120 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 123                             | 117 <sup>3</sup> / <sub>8</sub> | 118                             | 118                             | 122                             |                                 |                                 |
| Highest          | 119                             | 121 <sup>3</sup> / <sub>8</sub> | 126 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> | 125 <sup>3</sup> / <sub>8</sub> | 125 <sup>3</sup> / <sub>8</sub> | 118 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | Highest           | 118                             | 120                             | 125                             | 116                             | 121                             | 123 <sup>3</sup> / <sub>8</sub> | 123                             | 117                             | 118                             | 118                             | 122 <sup>3</sup> / <sub>8</sub> |                                 |                                 |
| Lowest           | 117                             | 120 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 117 <sup>3</sup> / <sub>8</sub> | 118                             | 121 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>8</sub> | 124                             | 117                             | 118 <sup>3</sup> / <sub>8</sub> | 122                             | Lowest            | 116 <sup>3</sup> / <sub>8</sub> | 119 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 115                             | 119 <sup>3</sup> / <sub>8</sub> | 121 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | 116 <sup>3</sup> / <sub>8</sub> | 118                             | 118                             | 122                             |                                 |                                 |
| Closing          | 118                             | 121                             | 126 <sup>3</sup> / <sub>8</sub> | 118                             | 118                             | 122 <sup>3</sup> / <sub>8</sub> | 124                             | 125 <sup>3</sup> / <sub>8</sub> | 125                             | 117                             | 119 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>8</sub> | Closing           | 117                             | 119 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>8</sub> | 116                             | 120 <sup>3</sup> / <sub>8</sub> | 123                             | 122 <sup>3</sup> / <sub>8</sub> | 117                             | 118                             | 118                             | 122 <sup>3</sup> / <sub>8</sub> |                                 |                                 |

|                  | 6s, 1881.   |         | 6s (5-20 years), coupon. |        |       |       | 10-40s.     |         | 5s, 1881, coupon. | 4½s, 1881, registered. | 6s, currency. | 6s, 1881.         |         | 6s (5-20 years), coupon. |        |       |       | 10-40s.     |         | 5s, 1881, coupon. | 4½s, 1881, registered. | 6s, currency. |      |
|------------------|-------------|---------|--------------------------|--------|-------|-------|-------------|---------|-------------------|------------------------|---------------|-------------------|---------|--------------------------|--------|-------|-------|-------------|---------|-------------------|------------------------|---------------|------|
|                  | Registered. | Coupon. | 1865.                    | 1865n. | 1867. | 1868. | Registered. | Coupon. |                   |                        |               | Registered.       | Coupon. | 1865.                    | 1865n. | 1867. | 1868. | Registered. | Coupon. |                   |                        |               |      |
| <i>January.</i>  |             |         |                          |        |       |       |             |         |                   |                        |               | <i>July.</i>      |         |                          |        |       |       |             |         |                   |                        |               |      |
| Opening          | 119½        | 120½    | 116½                     | 117½   | 119½  | 120   | 117½        | 118     | 1167              | .....                  | 122½          | 120               | 120½    | 116½                     | 117½   | 119½  | 121   | 118½        | 119     | 118               | 117½                   | .....         | 126½ |
| Highest          | 122         | 122     | 117                      | 119½   | 122½  | 123   | 119         | 119½    | 118               | .....                  | 123           | 120               | 116     | 118                      | 120½   | 121½  | 121½  | 118½        | 119     | 118               | 119                    | .....         | 126  |
| Lowest           | 119½        | 120     | 116                      | 117    | 119½  | 120   | 117         | 118     | 116               | .....                  | 122½          | 119               | 115     | 117                      | 119½   | 121   | 117   | 118         | 117     | 118               | 117                    | .....         | 125  |
| Closing          | 122         | 122     | 117                      | 119½   | 122   | 123   | 119         | 119½    | 118               | .....                  | 125           | 119               | 120     | 115                      | 117    | 119½  | 121½  | 118         | 118     | 118               | 118                    | .....         | 125  |
| <i>February.</i> |             |         |                          |        |       |       |             |         |                   |                        |               | <i>August.</i>    |         |                          |        |       |       |             |         |                   |                        |               |      |
| Opening          | 122         | 122     | 118½                     | 119½   | 121   | 123   | 116         | 119½    | 117               | .....                  | 125           | 119½              | 120     | 116                      | 117½   | 119½  | 121   | 115         | 119     | 117               | .....                  | 125½          |      |
| Highest          | 123½        | 123     | 118½                     | 120    | 122½  | 123½  | 118         | 121     | 118               | .....                  | 128           | 119               | 120     | 116                      | 117    | 119½  | 121   | 116         | 119     | 117               | .....                  | 126½          |      |
| Lowest           | 122         | 122½    | 117                      | 119½   | 121   | 123½  | 116         | 119     | 117               | .....                  | 125           | 117               | 118     | 112                      | 113    | 116   | 121   | 115         | 118     | 115               | .....                  | 125           |      |
| Closing          | 122½        | 123     | 117½                     | 119½   | 121   | 123½  | 118         | 121     | 118               | .....                  | 127           | 117½              | 118     | 112                      | 113    | 116   | 121½  | 116         | 118     | 115               | .....                  | 126½          |      |
| <i>March.</i>    |             |         |                          |        |       |       |             |         |                   |                        |               | <i>September.</i> |         |                          |        |       |       |             |         |                   |                        |               |      |
| Opening          | 123½        | 123     | 118                      | 119½   | 121½  | 123½  | 118         | 119½    | 118½              | .....                  | 127½          | 117½              | 118     | 112½                     | 113½   | 117   | 118½  | 115½        | 116     | 115½              | .....                  | 127           |      |
| Highest          | 123         | 123     | 118                      | 119½   | 121½  | 123½  | 118         | 119½    | 119               | .....                  | 127½          | 117               | 118     | 113                      | 113½   | 117   | 118½  | 115½        | 116     | 115               | .....                  | 127           |      |
| Lowest           | 121         | 122½    | 118                      | 118½   | 121½  | 123   | 117         | 118½    | 118               | .....                  | 126½          | 117               | 117½    | 112                      | 113    | 116   | 118½  | 114         | 115½    | 114               | .....                  | 126           |      |
| Closing          | 121         | 122     | 118½                     | 118½   | 121½  | 123   | 117         | 119½    | 118               | .....                  | 126½          | 117½              | 118     | 113                      | 113½   | 116   | 118   | 114         | 115     | 114               | .....                  | 126½          |      |
| <i>April.</i>    |             |         |                          |        |       |       |             |         |                   |                        |               | <i>October.</i>   |         |                          |        |       |       |             |         |                   |                        |               |      |
| Opening          | 121½        | 122     | 118½                     | 118½   | 121   | 122½  | 117         | 118½    | 118½              | .....                  | 126½          | 117½              | 118     | 112½                     | 113    | 116   | 118   | 114         | 115     | 114½              | .....                  | 125½          |      |
| Highest          | 122         | 122     | 118                      | 119½   | 121½  | 122½  | 118         | 119     | 119               | .....                  | 127           | 118               | 119½    | 114                      | 113½   | 116½  | 118   | 114         | 115     | 115               | .....                  | 125½          |      |
| Lowest           | 120½        | 121     | 117                      | 118½   | 120½  | 122½  | 117         | 118     | 117               | .....                  | 126½          | 115               | 116     | 111                      | 111    | 114½  | 116½  | 113         | 113½    | 113½              | .....                  | 123           |      |
| Closing          | 121         | 122     | 118                      | 119    | 121   | 122½  | 118         | 119     | 118               | .....                  | 127           | 117               | 118     | 113                      | 113½   | 116   | 119   | 114         | 115     | 114               | .....                  | 124½          |      |
| <i>May.</i>      |             |         |                          |        |       |       |             |         |                   |                        |               | <i>November.</i>  |         |                          |        |       |       |             |         |                   |                        |               |      |
| Opening          | 121½        | 122     | 114½                     | 119    | 121   | 123   | 118         | 118½    | 117½              | .....                  | 126½          | 117½              | 118     | 110½                     | 113    | 116½  | 117   | 114         | 115     | 113½              | .....                  | 124½          |      |
| Highest          | 122½        | 122     | 115                      | 119½   | 121   | 123   | 118         | 118½    | 117               | .....                  | 127½          | 117               | 118     | 119                      | 115½   | 116½  | 117½  | 114         | 115     | 113½              | .....                  | 124½          |      |
| Lowest           | 121         | 122     | 112                      | 118½   | 120   | 122½  | 117         | 118     | 117               | .....                  | 126½          | 116               | 117     | 109                      | 112    | 115   | 116   | 113         | 114     | 111               | .....                  | 123           |      |
| Closing          | 122         | 122     | 115                      | 119½   | 121   | 122½  | 117         | 118     | 117½              | .....                  | 127½          | 116               | 117     | 109½                     | 112½   | 115½  | 117½  | 113         | 114     | 111               | .....                  | 124           |      |
| <i>June.</i>     |             |         |                          |        |       |       |             |         |                   |                        |               | <i>December.</i>  |         |                          |        |       |       |             |         |                   |                        |               |      |
| Opening          | 119         | 122     | 115½                     | 119½   | 121   | 123   | 117         | 118     | 117               | .....                  | 124½          | 113               | 116     | 109                      | 112    | 115   | 116   | 112         | 113     | 111               | .....                  | 121           |      |
| Highest          | 120         | 124     | 116                      | 121    | 122   | 124   | 118         | 118     | 117               | .....                  | 126           | 113               | 117     | 109                      | 113    | 116   | 118   | 113         | 113     | 112               | .....                  | 122           |      |
| Lowest           | 119         | 122     | 115                      | 119½   | 121   | 123   | 117         | 118     | 116               | .....                  | 124½          | 112               | 115     | 108                      | 111    | 114   | 116   | 112         | 111     | 110               | .....                  | 120           |      |
| Closing          | 120         | 124     | 116                      | 121    | 122   | 124   | 118         | 118     | 117               | .....                  | 126           | 113               | 117     | 109                      | 113    | 116   | 118   | 113         | 113     | 112               | .....                  | 122           |      |

|                  | 6s (5-20 years), coupon.        |                                 |                                 |                                 | 10-40s.                         |                                 | 5s, 1881, coupon.               | 4½s, 1881, coupon.              | 4s, 1907, registered.           | 6s, currency.                   |                                 | 6s (5-20 years), coupon.        |                                 |                                 |                                 | 10-40s.                         |                                 | 5s, 1881, coupon.               | 4½s, 1881, coupon.              | 4s, 1907, registered.           | 6s, currency.                   |                                 |         |
|------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------|
|                  | 6s, 1881, coupon.               | 1865.                           | 1865n.                          | 1867.                           | 1868.                           | Registered.                     |                                 |                                 |                                 |                                 |                                 | Coupon.                         | 6s, 1881, coupon.               | 1865.                           | 1865n.                          | 1867.                           | 1868.                           |                                 |                                 |                                 |                                 | Registered.                     | Coupon. |
| <i>January.</i>  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>July.</i>                    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |         |
| Opening.....     | 114 <sup>1</sup> / <sub>2</sub> | 109 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>4</sub> | 113 <sup>3</sup> / <sub>8</sub> | 115                             | 113 <sup>3</sup> / <sub>8</sub> | 112                             | .....                           | 121 <sup>7</sup> / <sub>8</sub> | .....                           | 112                             | .....                           | 106 <sup>7</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | 112                             | 112 <sup>3</sup> / <sub>8</sub> | 113 <sup>1</sup> / <sub>2</sub> | 112                             | 108 <sup>3</sup> / <sub>8</sub> | 105 <sup>3</sup> / <sub>8</sub> | 123 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Highest.....     | 114                             | 109 <sup>1</sup> / <sub>2</sub> | 110                             | 114                             | 117 <sup>1</sup> / <sub>2</sub> | 114 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>8</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 112 <sup>3</sup> / <sub>8</sub> | .....                           | 107                             | 109 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 113                             | 113 <sup>1</sup> / <sub>2</sub> | 112                             | 109                             | 106                             | 126                             |                                 |         |
| Lowest.....      | 113 <sup>1</sup> / <sub>2</sub> | 108 <sup>1</sup> / <sub>2</sub> | 109                             | 112 <sup>1</sup> / <sub>2</sub> | 114 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>8</sub> | 111                             | .....                           | 121 <sup>7</sup> / <sub>8</sub> | .....                           | 111 <sup>1</sup> / <sub>2</sub> | .....                           | 106 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111                             | 112                             | 112 <sup>3</sup> / <sub>8</sub> | 111                             | 108 <sup>3</sup> / <sub>8</sub> | 105 <sup>3</sup> / <sub>8</sub> | 123 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Closing.....     | 113 <sup>1</sup> / <sub>2</sub> | 108 <sup>1</sup> / <sub>2</sub> | 110                             | 113                             | 116                             | 113 <sup>3</sup> / <sub>8</sub> | 114 <sup>1</sup> / <sub>2</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 112                             | .....                           | 106 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | 111                             | 112                             | 113                             | 111                             | 108 <sup>3</sup> / <sub>8</sub> | 105 <sup>3</sup> / <sub>8</sub> | 125                             |                                 |         |
| <i>February.</i> |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>August.</i>                  |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |         |
| Opening.....     | 115 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | 112 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 112 <sup>1</sup> / <sub>2</sub> | .....                           | 100 <sup>3</sup> / <sub>8</sub> | 109                             | 111                             | 109 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | 109                             | 105 <sup>1</sup> / <sub>2</sub> | 125                             |         |
| Highest.....     | 114 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 110                             | 113 <sup>3</sup> / <sub>8</sub> | 116                             | 111 <sup>3</sup> / <sub>8</sub> | 114 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 112 <sup>3</sup> / <sub>8</sub> | .....                           | 107                             | 109 <sup>3</sup> / <sub>8</sub> | 111                             | 109 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 110                             | 109                             | 105 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Lowest.....      | 111 <sup>1</sup> / <sub>2</sub> | 107 <sup>3</sup> / <sub>8</sub> | 108                             | 111                             | 114 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | .....                           | 122 <sup>1</sup> / <sub>2</sub> | .....                           | 111 <sup>1</sup> / <sub>2</sub> | .....                           | 105 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 110                             | 108 <sup>1</sup> / <sub>2</sub> | 112                             | 108                             | 107 <sup>1</sup> / <sub>2</sub> | 104                             |                                 |         |
| Closing.....     | 111 <sup>1</sup> / <sub>2</sub> | 107 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111                             | 114 <sup>1</sup> / <sub>2</sub> | 109 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | .....                           | 122 <sup>1</sup> / <sub>2</sub> | .....                           | 111 <sup>1</sup> / <sub>2</sub> | .....                           | 106 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 110                             | 108 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 107 <sup>3</sup> / <sub>8</sub> | 104 <sup>1</sup> / <sub>2</sub> |                                 |         |
| <i>March.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>September.</i>               |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |         |
| Opening.....     | 111                             | 107 <sup>3</sup> / <sub>8</sub> | 108                             | 111                             | 113 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | .....                           | 122 <sup>1</sup> / <sub>2</sub> | .....                           | 111                             | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 107 <sup>3</sup> / <sub>8</sub> | 110 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 106 <sup>3</sup> / <sub>8</sub> | 103                             | 123                             |         |
| Highest.....     | 111                             | 108 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | 112                             | 114                             | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 111                             | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 108                             | 110                             | 108                             | 109                             | 108 <sup>3</sup> / <sub>8</sub> | 106 <sup>3</sup> / <sub>8</sub> | 103                             |                                 |         |
| Lowest.....      | 111                             | 107 <sup>3</sup> / <sub>8</sub> | 108                             | 111                             | 113                             | 109 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | .....                           | 122 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 107                             | 109                             | 106 <sup>3</sup> / <sub>8</sub> | 107 <sup>3</sup> / <sub>8</sub> | 107                             | 105                             | 101 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Closing.....     | 112                             | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 107 <sup>3</sup> / <sub>8</sub> | 109                             | 106 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 107 <sup>3</sup> / <sub>8</sub> | 105 <sup>3</sup> / <sub>8</sub> | 101 <sup>1</sup> / <sub>2</sub> |                                 |         |
| <i>April.</i>    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>October.</i>                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |         |
| Opening.....     | 112 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>1</sup> / <sub>2</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 107 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | 107                             | 107 <sup>3</sup> / <sub>8</sub> | 107                             | 105                             | 101 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Highest.....     | 114 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 113                             | 115                             | 112 <sup>3</sup> / <sub>8</sub> | 113                             | 112 <sup>3</sup> / <sub>8</sub> | .....                           | 124 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>1</sup> / <sub>2</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 108                             | 109                             | 107 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 107 <sup>1</sup> / <sub>2</sub> | 105 <sup>3</sup> / <sub>8</sub> | 102 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Lowest.....      | 112 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 111                             | 113                             | 110 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 123 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>1</sup> / <sub>2</sub> | .....                           | 105                             | 106                             | 109                             | 106                             | 107 <sup>3</sup> / <sub>8</sub> | 106                             | 103 <sup>1</sup> / <sub>2</sub> | 101 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Closing.....     | 114                             | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 115 <sup>3</sup> / <sub>8</sub> | 112                             | 112 <sup>3</sup> / <sub>8</sub> | 112                             | .....                           | 124 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 109                             | 107                             | 108 <sup>3</sup> / <sub>8</sub> | 107                             | 105 <sup>3</sup> / <sub>8</sub> | 102 <sup>1</sup> / <sub>2</sub> |                                 |         |
| <i>May.</i>      |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>November.</i>                |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |         |
| Opening.....     | 114 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | 113                             | 115                             | 112 <sup>3</sup> / <sub>8</sub> | 113                             | 110 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | .....                           | 125 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 110                             | 107 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 106 <sup>3</sup> / <sub>8</sub> | 105 <sup>3</sup> / <sub>8</sub> | 121                             |         |
| Highest.....     | 115 <sup>1</sup> / <sub>2</sub> | .....                           | 111                             | 114                             | 116                             | 113                             | 113 <sup>3</sup> / <sub>8</sub> | 112                             | 109                             | .....                           | 125 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 106 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 108                             | 108 <sup>3</sup> / <sub>8</sub> | 107                             | 105 <sup>3</sup> / <sub>8</sub> |                                 |         |
| Lowest.....      | 114 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | 113                             | 115                             | 112 <sup>3</sup> / <sub>8</sub> | 110 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | .....                           | 125 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 110                             | 107                             | 108 <sup>3</sup> / <sub>8</sub> | 106 <sup>3</sup> / <sub>8</sub> | 105 <sup>3</sup> / <sub>8</sub> | 102 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Closing.....     | 115 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 116                             | 112 <sup>3</sup> / <sub>8</sub> | 113 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | .....                           | 125 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 106 <sup>3</sup> / <sub>8</sub> | 109 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 108 <sup>3</sup> / <sub>8</sub> | 106 <sup>3</sup> / <sub>8</sub> | 105 <sup>3</sup> / <sub>8</sub> |                                 |         |
| <i>June.</i>     |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 | <i>December.</i>                |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |         |
| Opening.....     | 115                             | .....                           | 110                             | 113                             | 116 <sup>1</sup> / <sub>2</sub> | 112                             | 112 <sup>3</sup> / <sub>8</sub> | 111                             | 107                             | .....                           | 122 <sup>1</sup> / <sub>2</sub> | .....                           | 110 <sup>3</sup> / <sub>8</sub> | .....                           | 106 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 160                             | 105                             | 102 <sup>3</sup> / <sub>8</sub> | 120 <sup>1</sup> / <sub>2</sub> |         |
| Highest.....     | 115 <sup>1</sup> / <sub>2</sub> | .....                           | 110                             | 113 <sup>3</sup> / <sub>8</sub> | 116 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>8</sub> | 113                             | 112                             | 108 <sup>1</sup> / <sub>2</sub> | .....                           | 122 <sup>1</sup> / <sub>2</sub> | .....                           | 111                             | .....                           | 106 <sup>3</sup> / <sub>8</sub> | 109 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 108 <sup>3</sup> / <sub>8</sub> | 109                             | 107 <sup>3</sup> / <sub>8</sub> | 105 <sup>1</sup> / <sub>2</sub> |                                 |         |
| Lowest.....      | 114 <sup>1</sup> / <sub>2</sub> | .....                           | 109 <sup>1</sup> / <sub>2</sub> | 112                             | 115 <sup>3</sup> / <sub>8</sub> | 111 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 106 <sup>3</sup> / <sub>8</sub> | .....                           | 122                             | .....                           | 109 <sup>3</sup> / <sub>8</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 108 <sup>1</sup> / <sub>2</sub> | 110                             | 106                             | 107 <sup>3</sup> / <sub>8</sub> | 105                             | 101                             |                                 |         |
| Closing.....     | 115                             | .....                           | 109 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>8</sub> | 115 <sup>3</sup> / <sub>8</sub> | 112 <sup>3</sup> / <sub>8</sub> | 112 <sup>3</sup> / <sub>8</sub> | 112                             | 108 <sup>3</sup> / <sub>8</sub> | .....                           | 122 <sup>1</sup> / <sub>2</sub> | .....                           | 109 <sup>3</sup> / <sub>8</sub> | .....                           | 105 <sup>3</sup> / <sub>8</sub> | 108 <sup>1</sup> / <sub>2</sub> | 110                             | 106 <sup>3</sup> / <sub>8</sub> | 107 <sup>3</sup> / <sub>8</sub> | 105                             | 101 <sup>1</sup> / <sub>2</sub> |                                 |         |

|                  | 6s, 1881,<br>coupon. | 6s (5-20 years),<br>coupon. |       |       | 5s,<br>10-40,<br>coupon. | 5s,<br>1881,<br>coupon. | 4½s,<br>1891,<br>coupon. | 4s,<br>coupon. | 6s, cur-<br>ren-<br>cy. |              | 6s, 1881,<br>coupon. | 6s (5-20 years),<br>coupon. |        |       | 5s,<br>10-40,<br>coupon. | 5s,<br>1881,<br>coupon. | 4½s,<br>1891,<br>coupon. | 4s,<br>coupon. | 6s, cur-<br>ren-<br>cy. |
|------------------|----------------------|-----------------------------|-------|-------|--------------------------|-------------------------|--------------------------|----------------|-------------------------|--------------|----------------------|-----------------------------|--------|-------|--------------------------|-------------------------|--------------------------|----------------|-------------------------|
|                  |                      | 1865n.                      | 1867. | 1868. |                          |                         |                          |                |                         |              |                      | 1865n.                      | 1867.  | 1868. |                          |                         |                          |                |                         |
| <i>January.</i>  |                      |                             |       |       |                          |                         |                          |                | <i>July.</i>            |              |                      |                             |        |       |                          |                         |                          |                |                         |
| Opening.....     | 106½                 | 102½                        | 105½  | 106½  | 107                      | 105½                    | 103½                     | 101½           | 118½                    | Opening..... | x 107½               | x 102½                      | x 105½ | x 108 | 109                      | 107                     | 104½                     | x 100½         | 120½                    |
| Highest.....     | 107½                 | 104½                        | 108   | 109½  | 108½                     | 106½                    | 104½                     | 102½           | 119½                    | Highest..... | 107½                 | 102½                        | 106½   | 108½  | 109½                     | 107                     | 104½                     | 100½           | 120½                    |
| Lowest.....      | 106½                 | 102½                        | 105½  | 106½  | 107                      | 105½                    | 103½                     | 101½           | 118½                    | Lowest.....  | 107                  | 102½                        | 105½   | 107½  | 108½                     | 106                     | 104½                     | 100½           | 120                     |
| Closing.....     | 106½                 | 102½                        | 105½  | 108½  | 108½                     | 105½                    | 103½                     | 102            | 119½                    | Closing..... | 107½                 | 102½                        | 105½   | 108½  | 109½                     | 107                     | 104½                     | 100½           | 120½                    |
| <i>February.</i> |                      |                             |       |       |                          |                         |                          |                | <i>August.</i>          |              |                      |                             |        |       |                          |                         |                          |                |                         |
| Opening.....     | 106½                 | 103                         | 105½  | 108½  | 108½                     | x 104½                  | 103½                     | 102½           | 118½                    | Opening..... | 107½                 | 102½                        | 105    | 108   | 109½                     | x 106½                  | 104½                     | 100½           | 120½                    |
| Highest.....     | 106½                 | 103½                        | 106   | 109   | 108½                     | 108½                    | 103½                     | 102½           | 119½                    | Highest..... | 108½                 | 102½                        | 105½   | 108   | 109½                     | 106½                    | 105                      | 100½           | 120½                    |
| Lowest.....      | 105½                 | 102½                        | 105   | 108   | 106½                     | 103                     | 102½                     | 101½           | 118½                    | Lowest.....  | 107½                 | 102½                        | 104½   | 108   | 108½                     | 106                     | 104½                     | 100½           | 119½                    |
| Closing.....     | 105½                 | 103½                        | 105½  | 108½  | 106½                     | 103½                    | 103½                     | 102            | 119½                    | Closing..... | 108½                 | 102½                        | 105½   | 108   | 108½                     | 106½                    | 104½                     | 100½           | 120½                    |
| <i>March.</i>    |                      |                             |       |       |                          |                         |                          |                | <i>September.</i>       |              |                      |                             |        |       |                          |                         |                          |                |                         |
| Opening.....     | 105½                 | 103½                        | 105½  | 108½  | x 107½                   | 103                     | x 101½                   | 101½           | 119                     | Opening..... | 108½                 | 102½                        | 105½   | 107½  | x 106½                   | 106½                    | x 103½                   | 100½           | 119½                    |
| Highest.....     | 107½                 | 104½                        | 107½  | 109   | 105½                     | 104½                    | 103                      | 101½           | 119                     | Highest..... | 108½                 | 102½                        | 105½   | 108   | 106½                     | 106½                    | 103½                     | 100½           | 119½                    |
| Lowest.....      | 105½                 | 103½                        | 105½  | 108½  | 103                      | 103                     | 101½                     | 100            | 118                     | Lowest.....  | 107½                 | 102½                        | 105½   | 107½  | 106                      | 105½                    | 103½                     | 100½           | 119½                    |
| Closing.....     | 107½                 | 104½                        | 107½  | 109   | 105½                     | 104½                    | 103                      | 101            | 118                     | Closing..... | 107½                 | 102½                        | 105½   | 107½  | 106½                     | 105½                    | 103½                     | 107½           | 119½                    |
| <i>April.</i>    |                      |                             |       |       |                          |                         |                          |                | <i>October.</i>         |              |                      |                             |        |       |                          |                         |                          |                |                         |
| Opening.....     | 107½                 | 104½                        | 107½  | 109½  | 105½                     | 104½                    | 103½                     | 100½           | 117½                    | Opening..... | 107½                 | 103                         | 105½   | 107½  | 106½                     | 106                     | 103½                     | x 109½         | 119½                    |
| Highest.....     | 107                  | 104½                        | 107   | 110   | 106                      | 105½                    | 103                      | 100½           | 119½                    | Highest..... | 108½                 | 103½                        | 106½   | 108   | 106½                     | 106½                    | 104                      | 100½           | 119½                    |
| Lowest.....      | 107                  | 104                         | 107   | 109½  | 105½                     | 104½                    | 102½                     | 100            | 117½                    | Lowest.....  | 107½                 | 102½                        | 105½   | 107½  | 105½                     | 105                     | 102½                     | 98½            | 119½                    |
| Closing.....     | 107½                 | 104                         | 107   | 110   | 106                      | 105½                    | 103                      | 100½           | 119½                    | Closing..... | 108½                 | 102½                        | 106½   | 108   | 106½                     | 106                     | 104                      | 100            | 120½                    |
| <i>May.</i>      |                      |                             |       |       |                          |                         |                          |                | <i>November.</i>        |              |                      |                             |        |       |                          |                         |                          |                |                         |
| Opening.....     | 107½                 | 103½                        | 106½  | 109½  | 105½                     | 104½                    | 103½                     | 100½           | 119½                    | Opening..... | 108½                 | 103½                        | 106½   | 108½  | 106½                     | x 105                   | 104                      | 100            | 121½                    |
| Highest.....     | 108                  | 104½                        | 107   | 109½  | 107                      | 105½                    | 104                      | 101            | 122                     | Highest..... | 109½                 | 103½                        | 106½   | 109½  | 107½                     | 106½                    | 105½                     | 100½           | 122                     |
| Lowest.....      | 107                  | 103½                        | 106½  | 109½  | 105½                     | 104½                    | 103                      | 100            | 119                     | Lowest.....  | 108½                 | 103½                        | 105    | 108½  | 106½                     | 105                     | 104                      | 100            | 121½                    |
| Closing.....     | 108½                 | 104½                        | 107   | 109½  | 107                      | 105½                    | 104                      | 101            | 122                     | Closing..... | 109½                 | 103½                        | 106½   | 109½  | 107½                     | 106½                    | 105½                     | 100½           | 122                     |
| <i>June.</i>     |                      |                             |       |       |                          |                         |                          |                | <i>December.</i>        |              |                      |                             |        |       |                          |                         |                          |                |                         |
| Opening.....     | 108½                 | 104½                        | 107½  | 110   | 107½                     | 105½                    | x 103½                   | 101½           | x 119                   | Opening..... | 109½                 | 103½                        | 106½   | 109½  | 107½                     | 106½                    | x 104½                   | 100½           | x 119                   |
| Highest.....     | 110                  | 105½                        | 108   | 111½  | 109½                     | 107                     | 104                      | 101½           | 120½                    | Highest..... | 109½                 | 103½                        | 106½   | 109½  | 108½                     | 106½                    | 104                      | 100½           | 120½                    |
| Lowest.....      | 108                  | 104½                        | 107   | 110   | 107                      | 105½                    | 103                      | 101            | 119                     | Lowest.....  | 109½                 | 103½                        | 105    | 108   | 107                      | 106                     | 104                      | 100½           | 119                     |
| Closing.....     | 110                  | 105½                        | 108   | 111½  | 109½                     | 107                     | 104                      | 101            | 120½                    | Closing..... | 109½                 | 103½                        | 105½   | 108   | 108½                     | 106½                    | 104½                     | 100½           | 119½                    |

|                   | Coupon bonds. |        |       |         |           |               |              | 6s, cur-<br>rency,<br>1898,<br>regis-<br>tered. | Coupon bonds. |        |       |         |           |               |              | 6s, cur-<br>rency,<br>1898,<br>regis-<br>tered. |
|-------------------|---------------|--------|-------|---------|-----------|---------------|--------------|-------------------------------------------------|---------------|--------|-------|---------|-----------|---------------|--------------|-------------------------------------------------|
|                   | 6s,<br>1881.  | 5-20s. |       | 10-40s. | 5s, 1881. | 4½s,<br>1891. | 4s,<br>1907. |                                                 | 6s,<br>1881.  | 5-20s. |       | 10-40s. | 5s, 1881. | 4½s,<br>1891. | 4s,<br>1907. |                                                 |
|                   |               | 1867.  | 1868. |         |           |               |              |                                                 |               | 1867.  | 1868. |         |           |               |              |                                                 |
| <i>January.</i>   |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           | 106½          | x 102½ | 104½  | 108½    | 107       | 104½          | x 99½        | 119½                                            | x 104½        |        |       |         | 103½      | 106½          | x 101½       | 123                                             |
| Highest           | 106½          | 102½   | 104½  | 108½    | 107½      | 104½          | 100          | 121½                                            | 104½          |        |       |         | 104½      | 106½          | 102½         | 124                                             |
| Lowest            | 106½          | 101½   | 102½  | 104     | 105½      | 104½          | 99½          | 119½                                            | 104           |        |       |         | 102½      | 105½          | 101½         | 122½                                            |
| Closing           | 106½          | 102    | 103½  | 105     | 106½      | 106½          | 100          | 121½                                            | 104½          |        |       |         | 104½      | 106½          | 102½         | 123½                                            |
| <i>February.</i>  |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           | 106½          | 102½   | 102½  | 105     | x 107½    | 106½          | 100          | 120½                                            | 104½          |        |       |         | x 102½    | 106½          | 102          | 123½                                            |
| Highest           | 106½          | 102½   | 102½  | 105½    | 104½      | 106½          | 100½         | 122                                             | 104½          |        |       |         | 102½      | 106½          | 102          | 123½                                            |
| Lowest            | 105½          | 102    | 102½  | 104     | 104½      | 106           | 100          | 120½                                            | 104           |        |       |         | 101½      | 105           | 100½         | 123½                                            |
| Closing           | 106½          | 102½   | 102½  | 104½    | 104½      | 106½          | 100½         | 122                                             | 104½          |        |       |         | 102½      | 105½          | 101½         | 123½                                            |
| <i>March.</i>     |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           | 106½          | 102½   | 102½  | x 102½  | 104½      | x 105½        | 100½         | 122                                             | 104½          |        |       |         | 102½      | x 104½        | 101½         |                                                 |
| Highest           | 106½          | 102½   | 102½  | 102½    | 104½      | 105½          | 100½         | 122                                             | 105           |        |       |         | 103       | 105½          | 102½         |                                                 |
| Lowest            | 105½          | 102    | 102½  | 101½    | 102½      | 104           | 99½          | 121½                                            | 104½          |        |       |         | 102½      | 104           | 101½         |                                                 |
| Closing           | 106½          | 102½   | 102½  | 102     | 104½      | 105½          | 99½          | 121½                                            | 105           |        |       |         | 103       | 105½          | 102½         |                                                 |
| <i>April.</i>     |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           | 106½          |        |       | 102     | 104½      | 104½          | x 99         | 121½                                            | 105           |        |       |         | 102½      | 105½          | x 101½       | 123                                             |
| Highest           | 106½          |        |       | 102     | 105½      | 106½          | 101½         | 124½                                            | 105½          |        |       |         | 103½      | 105½          | 102½         | 123                                             |
| Lowest            | 105½          |        |       | 101½    | 104½      | 104½          | 99           | 121½                                            | 105           |        |       |         | 102½      | 105½          | 101½         | 123                                             |
| Closing           | 106½          |        |       | 101½    | 104½      | 106½          | 101½         | 124½                                            | 105½          |        |       |         | 103½      | 105½          | 102½         | 123                                             |
| <i>May.</i>       |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           | 106½          |        |       |         | x 105½    | 107           | 101½         | 124½                                            | 105½          |        |       |         | x 102½    | 106½          | 102½         | 124½                                            |
| Highest           | 106½          |        |       |         | 104       | 107½          | 103½         | 125½                                            | 106½          |        |       |         | 103½      | 107½          | 103½         | 125                                             |
| Lowest            | 106½          |        |       |         | 103½      | 107           | 101½         | 124½                                            | 105           |        |       |         | 102       | 106½          | 102½         | 124                                             |
| Closing           | 107½          |        |       |         | 105½      | 107½          | 103½         | 125½                                            | 105           |        |       |         | 102½      | 107½          | 103½         | 124½                                            |
| <i>June.</i>      |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           | 107½          |        |       |         | 103½      | x 106½        | 102½         | x 123½                                          | 106½          |        |       |         | 102½      | x 105½        | 103          | x 121½                                          |
| Highest           | 107½          |        |       |         | 103½      | 106½          | 103          | 123½                                            | 107           |        |       |         | 103½      | 106½          | 104½         | 122                                             |
| Lowest            | 107½          |        |       |         | 103½      | 105½          | 102½         | 123                                             | 106½          |        |       |         | 102½      | 105½          | 103          | 121½                                            |
| Closing           | 107½          |        |       |         | 103½      | 106½          | 102½         | 123                                             | 107           |        |       |         | 103½      | 106½          | 104          | 122                                             |
| <i>July.</i>      |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           |               |        |       |         |           |               |              |                                                 | x 104½        |        |       |         |           |               |              |                                                 |
| Highest           |               |        |       |         |           |               |              |                                                 | 104½          |        |       |         |           |               |              |                                                 |
| Lowest            |               |        |       |         |           |               |              |                                                 | 104           |        |       |         |           |               |              |                                                 |
| Closing           |               |        |       |         |           |               |              |                                                 | 104½          |        |       |         |           |               |              |                                                 |
| <i>August.</i>    |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           |               |        |       |         |           |               |              |                                                 | 104½          |        |       |         | x 102½    | 106½          | 102          | 123½                                            |
| Highest           |               |        |       |         |           |               |              |                                                 | 104½          |        |       |         | 102½      | 106½          | 102          | 123½                                            |
| Lowest            |               |        |       |         |           |               |              |                                                 | 104           |        |       |         | 101½      | 105           | 100½         | 123½                                            |
| Closing           |               |        |       |         |           |               |              |                                                 | 104½          |        |       |         | 102½      | 105½          | 101½         | 123½                                            |
| <i>September.</i> |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           |               |        |       |         |           |               |              |                                                 | 104½          |        |       |         | 102½      | x 104½        | 101½         |                                                 |
| Highest           |               |        |       |         |           |               |              |                                                 | 105           |        |       |         | 103       | 105½          | 102½         |                                                 |
| Lowest            |               |        |       |         |           |               |              |                                                 | 104½          |        |       |         | 102½      | 104           | 101½         |                                                 |
| Closing           |               |        |       |         |           |               |              |                                                 | 105           |        |       |         | 103       | 105½          | 102½         |                                                 |
| <i>October.</i>   |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           |               |        |       |         |           |               |              |                                                 | 105           |        |       |         | 102½      | 105½          | x 101½       | 123                                             |
| Highest           |               |        |       |         |           |               |              |                                                 | 105½          |        |       |         | 103½      | 105½          | 102½         | 123                                             |
| Lowest            |               |        |       |         |           |               |              |                                                 | 105           |        |       |         | 102½      | 105½          | 101½         | 123                                             |
| Closing           |               |        |       |         |           |               |              |                                                 | 105½          |        |       |         | 103½      | 105½          | 102½         | 123                                             |
| <i>November.</i>  |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           |               |        |       |         |           |               |              |                                                 | 105½          |        |       |         | x 102½    | 106½          | 102½         | 124½                                            |
| Highest           |               |        |       |         |           |               |              |                                                 | 106½          |        |       |         | 103½      | 107½          | 103½         | 125                                             |
| Lowest            |               |        |       |         |           |               |              |                                                 | 105           |        |       |         | 102       | 106½          | 102½         | 124                                             |
| Closing           |               |        |       |         |           |               |              |                                                 | 105           |        |       |         | 102½      | 107½          | 103½         | 124½                                            |
| <i>December.</i>  |               |        |       |         |           |               |              |                                                 |               |        |       |         |           |               |              |                                                 |
| Opening           |               |        |       |         |           |               |              |                                                 | 106½          |        |       |         | 102½      | x 105½        | 103          | x 121½                                          |
| Highest           |               |        |       |         |           |               |              |                                                 | 107           |        |       |         | 103½      | 106½          | 104½         | 122                                             |
| Lowest            |               |        |       |         |           |               |              |                                                 | 106½          |        |       |         | 102½      | 105½          | 103          | 121½                                            |
| Closing           |               |        |       |         |           |               |              |                                                 | 107½          |        |       |         | 103½      | 106½          | 104          | 122                                             |

|                  | Coupon bonds. |           |            |           | 6s, cur-<br>rency,<br>1898, reg-<br>istered. |                   | Coupon bonds. |           |            |           | 6s, cur-<br>rency,<br>1898, reg-<br>istered. |
|------------------|---------------|-----------|------------|-----------|----------------------------------------------|-------------------|---------------|-----------|------------|-----------|----------------------------------------------|
|                  | 6s, 1881.     | 5s, 1881. | 4½s, 1891. | 4s, 1907. |                                              |                   | 6s, 1881.     | 5s, 1881. | 4½s, 1891. | 4s, 1907. |                                              |
| <i>January.</i>  |               |           |            |           |                                              | <i>July.</i>      |               |           |            |           |                                              |
| Opening .....    | x 104¼        | 103¾      | 106¾       | x 103     |                                              | Opening .....     | x 104¼        | 103¾      | 109¾       | x 108¾    |                                              |
| Highest .....    | 104¾          | 104       | 107¾       | 104¾      |                                              | Highest .....     | 104¼          | 103¾      | 110¾       | 109¾      |                                              |
| Lowest .....     | 104¼          | 103¾      | 106¾       | 103       |                                              | Lowest .....      | 103¾          | 103¾      | 109¾       | 108¾      |                                              |
| Closing .....    | 104¾          | 104       | 107¾       | 104¼      |                                              | Closing .....     | 104¼          | 103¾      | 110¾       | 108¾      |                                              |
| <i>February.</i> |               |           |            |           |                                              | <i>August.</i>    |               |           |            |           |                                              |
| Opening .....    | 105¾          | x 103     | 107¾       | 105¼      | 126                                          | Opening .....     | 104¾          | x 102¾    | 111¾       | 109¾      | 128                                          |
| Highest .....    | 105¾          | 103¾      | 109¾       | 107¼      | 126                                          | Highest .....     | 104¾          | 102¾      | 111¾       | 110¾      | 128                                          |
| Lowest .....     | 105¾          | 103       | 107¾       | 105       | 126                                          | Lowest .....      | 104¾          | 102¾      | 111¾       | 109¾      | 128                                          |
| Closing .....    | 105¾          | 103¾      | 108¾       | 106¾      | 126                                          | Closing .....     | 104¾          | 102¾      | 111¾       | 110¾      | 128                                          |
| <i>March.</i>    |               |           |            |           |                                              | <i>September.</i> |               |           |            |           |                                              |
| Opening .....    | 105¾          | 103¾      | x 108      | 106¾      |                                              | Opening .....     | 104¾          | 102¾      | 110¾       | 110¾      |                                              |
| Highest .....    | 105¾          | 103¾      | 108¾       | 107¾      |                                              | Highest .....     | 104¾          | 102¾      | 110¾       | 110¾      |                                              |
| Lowest .....     | 105¾          | 103       | 107¾       | 106¾      |                                              | Lowest .....      | 104¾          | 102¾      | 109        | 108¾      |                                              |
| Closing .....    | 105¾          | 103¾      | 108¾       | 107¾      |                                              | Closing .....     | 104¾          | 102¾      | 109        | 108¾      |                                              |
| <i>April.</i>    |               |           |            |           |                                              | <i>October.</i>   |               |           |            |           |                                              |
| Opening .....    | 105¾          | 103¾      | 109        | x 106¾    |                                              | Opening .....     | 104¾          | 102¾      | 108¾       | x 107¼    |                                              |
| Highest .....    | 106¼          | 104       | 109¼       | 107¼      |                                              | Highest .....     | 104¾          | 103       | 109¾       | 109¾      |                                              |
| Lowest .....     | 105¾          | 103¾      | 108¾       | 106¾      |                                              | Lowest .....      | 104¾          | 102¼      | 108¾       | 107¼      |                                              |
| Closing .....    | 106¼          | 104       | 109        | 107¼      |                                              | Closing .....     | 104¾          | 103       | 110¾       | 109¾      |                                              |
| <i>May.</i>      |               |           |            |           |                                              | <i>November.</i>  |               |           |            |           |                                              |
| Opening .....    | 106¾          | 102¾      | 109¼       | 107¾      |                                              | Opening .....     | 104¾          | x 102     | 111¾       | 110       | 130                                          |
| Highest .....    | 107¾          | 103¾      | 110¾       | 109       |                                              | Highest .....     | 104¾          | 102       | 112¾       | 112¼      | 130                                          |
| Lowest .....     | 106¾          | 102¾      | 108¾       | 107¾      |                                              | Lowest .....      | 104¾          | 101       | 111¼       | 109¾      | 129¼                                         |
| Closing .....    | 106¾          | 102¾      | 110¾       | 109       |                                              | Closing .....     | 104¾          | 101¾      | 112        | 111¾      | 129¼                                         |
| <i>June.</i>     |               |           |            |           |                                              | <i>December.</i>  |               |           |            |           |                                              |
| Opening .....    | 106¾          | 103¼      | x 109¾     | 109       |                                              | Opening .....     | 104¼          | 101¼      | 111¾       | 111¾      | 134                                          |
| Highest .....    | 107¾          | 103¾      | 109¾       | 109¾      |                                              | Highest .....     | 104¾          | 101¼      | 112        | 113¾      | 134                                          |
| Lowest .....     | 106¾          | 103¾      | 109¾       | 108¾      |                                              | Lowest .....      | 104¾          | 101       | 111        | 111¼      | 134                                          |
| Closing .....    | 107¾          | 103¾      | 109¾       | 109¾      |                                              | Closing .....     | 104¾          | 101¼      | 112        | 113¾      | 134                                          |

1881.

|                   | Coupon bonds. |           |            |           | 6s, cur-<br>rency,<br>1898, reg-<br>istered. |              | Coupon bonds. |           |            |           | 6s, cur-<br>rency,<br>1898, reg-<br>istered. |
|-------------------|---------------|-----------|------------|-----------|----------------------------------------------|--------------|---------------|-----------|------------|-----------|----------------------------------------------|
|                   | 6s, 1881.     | 5s, 1881. | 4½s, 1891. | 4s, 1907. |                                              |              | 6s, 1881.     | 5s, 1881. | 4½s, 1891. | 4s, 1907. |                                              |
| <i>January.</i>   |               |           |            |           |                                              |              |               |           |            |           |                                              |
| Opening.....      | x 101½        | 101½      | 112        | x 112½    | 133                                          | Opening..... | 102½          | x 102½    | 114½       | x 117½    |                                              |
| Highest.....      | 101½          | 101½      | 112½       | 113½      | 133                                          | Highest..... | 103           | 102½      | 114½       | 117½      |                                              |
| Lowest.....       | 101½          | 101½      | 112        | 112½      | 133                                          | Lowest.....  | 102½          | 101½      | 114½       | 115½      |                                              |
| Closing.....      | 101½          | 101½      | 112½       | 112½      | 133                                          | Closing..... | 102½          | 102       | 114½       | 116½      |                                              |
| <i>February.</i>  |               |           |            |           |                                              |              |               |           |            |           |                                              |
| Opening.....      | 101½          | x 100½    | 112½       | 112½      |                                              | Opening..... | 102½          | 102½      | 114½       | 116½      |                                              |
| Highest.....      | 101½          | 101       | 112½       | 114       |                                              | Highest..... | 102½          | 102½      | 114½       | 116½      |                                              |
| Lowest.....       | 101½          | 100½      | 111½       | 112½      |                                              | Lowest.....  | 101½          | 101       | 113½       | 114½      |                                              |
| Closing.....      | 101½          | 100½      | 112½       | 112½      |                                              | Closing..... | 101½          | 101½      | 113½       | 115½      |                                              |
| <i>March.</i>     |               |           |            |           |                                              |              |               |           |            |           |                                              |
| Opening.....      | 102           | 101       | x 111½     | 112½      | 131                                          | Opening..... | 101½          | 101½      | x 113      | 116       |                                              |
| Highest.....      | 102½          | 102       | 112½       | 114½      | 131                                          | Highest..... | 101½          | 101½      | 113½       | 117½      |                                              |
| Lowest.....       | 102           | 100½      | 111½       | 112½      | 131                                          | Lowest.....  | 100½          | 101       | 112½       | 116       |                                              |
| Closing.....      | 102½          | 102       | 112½       | 114½      | 131                                          | Closing..... | 101           | 101½      | 113½       | 117½      |                                              |
| <i>April.</i>     |               |           |            |           |                                              |              |               |           |            |           |                                              |
| Opening.....      | 102½          | 102½      | 112½       | x 114     | 133                                          | Opening..... | 100½          | x 100½    | 113        | x 116½    |                                              |
| Highest.....      | 103½          | 102½      | 114        | 116½      | 133                                          | Highest..... | 101½          | 102½      | 113        | 116½      |                                              |
| Lowest.....       | 102½          | 102       | 112½       | 113½      | 133                                          | Lowest.....  | 100½          | 99½       | 113        | 115½      |                                              |
| Closing.....      | 103½          | 102½      | 114½       | 116½      | 133                                          | Closing..... | 101           | 102½      | 113        | 116       |                                              |
| <i>May.</i>       |               |           |            |           |                                              |              |               |           |            |           |                                              |
| Opening.....      | 103½          | x 101½    | 114½       | 116½      | 135                                          | Opening..... | 101½          | 102       | 113½       | 116½      |                                              |
| Highest.....      | 106½          | 105       | 116½       | 118½      | 135                                          | Highest..... | 101½          | 102½      | 114½       | 117½      |                                              |
| Lowest.....       | 103½          | 101½      | 114½       | 116½      | 135                                          | Lowest.....  | 101½          | 101½      | 113½       | 116       |                                              |
| Closing.....      | 106½          | 104½      | 116½       | 118½      | 135                                          | Closing..... | 101½          | 102½      | 114½       | 117½      |                                              |
| <i>June.</i>      |               |           |            |           |                                              |              |               |           |            |           |                                              |
| Opening.....      | 104           | 104½      | x 115½     | 118½      | x 134                                        | Opening..... | x 100½        | 102½      | x 113½     | 117½      | x 130                                        |
| Highest.....      | 104           | 104½      | 115½       | 118½      | 134                                          | Highest..... | 101½          | 103½      | 114½       | 118½      | 130                                          |
| Lowest.....       | 102½          | 103       | 114½       | 117½      | 134                                          | Lowest.....  | 100½          | 102½      | 113½       | 117½      | 129                                          |
| Closing.....      | 103           | 103½      | 115        | 118       | 134                                          | Closing..... | 101½          | 103½      | 114½       | 118½      | 129                                          |
| <i>July.</i>      |               |           |            |           |                                              |              |               |           |            |           |                                              |
| <i>August.</i>    |               |           |            |           |                                              |              |               |           |            |           |                                              |
| <i>September.</i> |               |           |            |           |                                              |              |               |           |            |           |                                              |
| <i>October.</i>   |               |           |            |           |                                              |              |               |           |            |           |                                              |
| <i>November.</i>  |               |           |            |           |                                              |              |               |           |            |           |                                              |
| <i>December.</i>  |               |           |            |           |                                              |              |               |           |            |           |                                              |

CUR 98—25

|                   | Coupon bonds.        |                      |            |           | Registered bonds.   |                   |         | Coupon bonds.        |                      |            |           | Registered bonds.   |                   |
|-------------------|----------------------|----------------------|------------|-----------|---------------------|-------------------|---------|----------------------|----------------------|------------|-----------|---------------------|-------------------|
|                   | 6s, continued at 3½. | 5s, continued at 3½. | 4½s, 1891. | 4s, 1907. | 6s, currency, 1898. | 3s, option, U. S. |         | 6s, continued at 3½. | 5s, continued at 3½. | 4½s, 1891. | 4s, 1907. | 6s, currency, 1898. | 3s, option, U. S. |
| <i>January.</i>   |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| Opening           | 100¾                 | x 102¼               | 114¾       | 117½      | 131                 |                   | Opening | 102                  | x 101                | 114        | x 119     |                     |                   |
| Highest           | 101                  | 102½                 | 114¾       | 118½      | 131                 |                   | Highest | 102                  | 102½                 | 115        | 120½      |                     |                   |
| Lowest            | 100¾                 | 102¾                 | 114¾       | 117¾      | 131                 |                   | Lowest  | 101½                 | 100¾                 | 114        | 118½      |                     |                   |
| Closing           | 101                  | 102¾                 | 114¾       | 118½      | 131                 |                   | Closing | 101½                 | 101½                 | 114½       | 120½      |                     |                   |
| <i>February.</i>  |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| Opening           | 101                  | 102½                 | 114¾       | 118       |                     |                   | Opening |                      |                      |            |           |                     |                   |
| Highest           | 101                  | 102½                 | 114¾       | 118½      |                     |                   | Highest | 101½                 | 101½                 | 114¾       | 120½      |                     |                   |
| Lowest            | 100¾                 | 102½                 | 114¾       | 117½      |                     |                   | Lowest  | 101                  | 101                  | 114¾       | 119½      |                     |                   |
| Closing           | 100¾                 | 102                  | 114¾       | 118       |                     |                   | Closing | 101                  | 101                  | 114¾       | 119½      |                     |                   |
| <i>March.</i>     |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| Opening           | 100¾                 | 102                  | x 112¾     | 118       |                     |                   | Opening |                      | 101                  | 113        | 119½      |                     |                   |
| Highest           | 101½                 | 103½                 | 113¾       | 119½      |                     |                   | Highest | 101½                 | 101½                 | 113        | 120½      |                     |                   |
| Lowest            | 100¾                 | 102                  | 113¾       | 118       |                     |                   | Lowest  | 100¾                 | 100¾                 | 112¾       | 119½      |                     |                   |
| Closing           | 101½                 | 103½                 | 113¾       | 119½      |                     |                   | Closing | 100¾                 | 100¾                 | 112¾       | 119½      |                     |                   |
| <i>April.</i>     |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| Opening           | 101¾                 | x 102½               | 115¼       | x 113¾    |                     |                   | Opening |                      | x 100¼               | 113¾       | x 118½    | 102¼                |                   |
| Highest           | 101¾                 | 103                  | 116¼       | 121¼      |                     |                   | Highest | 100¾                 | 100¾                 | 113¾       | 119½      | 102¼                |                   |
| Lowest            | 101¼                 | 101¾                 | 115¼       | 118½      |                     |                   | Lowest  | 100¼                 | 100¼                 | 113        | 118½      | 102¼                |                   |
| Closing           | 102                  | 102¼                 | 116¼       | 121       |                     |                   | Closing | 100¼                 | 100¼                 | 113¾       | 119½      | 102¼                |                   |
| <i>May.</i>       |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| Opening           | 101¼                 | 102¼                 | 116¼       | 121       |                     |                   | Opening |                      | 101¾                 | 113        | 119½      | 102¾                |                   |
| Highest           | 101¾                 | 102½                 | 116¼       | 121½      |                     |                   | Highest | 101¾                 | 101¾                 | 113¾       | 119½      | 102¾                |                   |
| Lowest            | 101                  | 101¼                 | 115¾       | 120½      |                     |                   | Lowest  | 101¾                 | 101¾                 | 113        | 118½      | 101¾                |                   |
| Closing           | 101¾                 | 101¼                 | 115¾       | 120¾      |                     |                   | Closing | 101¾                 | 101¾                 | 113        | 119½      | 102                 |                   |
| <i>June.</i>      |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| Opening           | x 100                | 101¼                 | x 114¾     | 120½      |                     |                   | Opening |                      | 101¼                 | x 112¾     | 120½      | 102¾                |                   |
| Highest           | 100¾                 | 101¾                 | 114¾       | 120¾      |                     |                   | Highest | 101¾                 | 101¾                 | 113        | 121       | 103                 |                   |
| Lowest            | 100                  | 101                  | 114¾       | 120       |                     |                   | Lowest  | 101                  | 101                  | 112¾       | 120       | 102½                |                   |
| Closing           | 100¼                 | 101¾                 | 114¾       | 120¾      |                     |                   | Closing | 101¼                 | 101¼                 | 113¾       | 120½      | 103                 |                   |
| <i>July.</i>      |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| <i>August.</i>    |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| <i>September.</i> |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| <i>October.</i>   |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| <i>November.</i>  |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |
| <i>December.</i>  |                      |                      |            |           |                     |                   |         |                      |                      |            |           |                     |                   |

|                  | Coupon bonds.             |            |           | Registered bonds.    |                          |                   | Coupon bonds.             |            |           | Registered bonds.    |                          |
|------------------|---------------------------|------------|-----------|----------------------|--------------------------|-------------------|---------------------------|------------|-----------|----------------------|--------------------------|
|                  | 5s, contin-<br>ued at 3½. | 4½s, 1891. | 4s, 1907. | 3s, option,<br>U. S. | 6s, cur-<br>rency, 1898. |                   | 5s, contin-<br>ued at 3½. | 4½s, 1891. | 4s, 1907. | 3s, option,<br>U. S. | 6s, cur-<br>rency, 1898. |
| <i>January.</i>  |                           |            |           |                      |                          | <i>July.</i>      |                           |            |           |                      |                          |
| Opening.....     | x 102                     | 113½       | x 119½    | x 103½               | 131½                     | Opening.....      | 1127½                     | x 1187½    | 103½      |                      |                          |
| Highest.....     | 104                       | 113½       | 119½      | 104½                 | 131½                     | Highest.....      | 113                       | 119½       | 103½      |                      |                          |
| Lowest.....      | 102                       | 112½       | 118½      | 103½                 | 131½                     | Lowest.....       | 112½                      | 118½       | 103       |                      |                          |
| Closing.....     | 104                       | 113        | 118½      | 104½                 | 131½                     | Closing.....      | 1127½                     | 119        | 103       |                      |                          |
| <i>February.</i> |                           |            |           |                      |                          | <i>August.</i>    |                           |            |           |                      |                          |
| Opening.....     | 103½                      | 113½       | 1187½     | 104½                 |                          | Opening.....      | 113                       | 119½       | 103       |                      |                          |
| Highest.....     | 103½                      | 113½       | 120       | 104½                 |                          | Highest.....      | 113½                      | 119½       | 103½      |                      |                          |
| Lowest.....      | 103½                      | 113½       | 1187½     | 103½                 |                          | Lowest.....       | 112½                      | 1187½      | 103       |                      |                          |
| Closing.....     | 103½                      | 113½       | 119½      | 104½                 |                          | Closing.....      | 113½                      | 119½       | 103½      |                      |                          |
| <i>March.</i>    |                           |            |           |                      |                          | <i>September.</i> |                           |            |           |                      |                          |
| Opening.....     |                           | x 112½     | 119½      | 104                  |                          | Opening.....      | 112½                      | 119½       | 103½      | 133                  |                          |
| Highest.....     |                           | 113½       | 120½      | 104½                 |                          | Highest.....      | 114                       | 121½       | 103½      | 135                  |                          |
| Lowest.....      |                           | 112½       | 119       | 103½                 |                          | Lowest.....       | 112½                      | 119½       | 101½      | 132½                 |                          |
| Closing.....     |                           | 113½       | 120½      | 103½                 |                          | Closing.....      | 114                       | 121½       | 101½      | 135                  |                          |
| <i>April.</i>    |                           |            |           |                      |                          | <i>October.</i>   |                           |            |           |                      |                          |
| Opening.....     |                           | 113½       | x 119½    | x 103½               |                          | Opening.....      | 114½                      | x 120½     | x 100½    | 135½                 |                          |
| Highest.....     |                           | 113½       | 120       | 103½                 |                          | Highest.....      | 1147½                     | 122        | 100½      | 136½                 |                          |
| Lowest.....      |                           | 113½       | 119½      | 103                  |                          | Lowest.....       | 113½                      | 120        | 100½      | 135½                 |                          |
| Closing.....     |                           | 113½       | 119½      | 103                  |                          | Closing.....      | 114½                      | 122        | x 100½    | 136½                 |                          |
| <i>May.</i>      |                           |            |           |                      |                          | <i>November.</i>  |                           |            |           |                      |                          |
| Opening.....     |                           | 113        | 1197½     | 103½                 |                          | Opening.....      | 114½                      | 1217½      | 100½      | 136½                 |                          |
| Highest.....     |                           | 113½       | 119½      | 103½                 |                          | Highest.....      | 115                       | 122½       | 100½      | 136½                 |                          |
| Lowest.....      |                           | 113        | 119       | 103½                 |                          | Lowest.....       | 114½                      | 121½       | 100½      | 136                  |                          |
| Closing.....     |                           | 113½       | 119½      | 103½                 |                          | Closing.....      | 115                       | 122½       | 100½      | 136                  |                          |
| <i>June.</i>     |                           |            |           |                      |                          | <i>December.</i>  |                           |            |           |                      |                          |
| Opening.....     |                           | x 112½     | 119½      | 103½                 |                          | Opening.....      |                           | x 114      | 123       | 100½                 | x 134                    |
| Highest.....     |                           | 113        | 120       | 104                  |                          | Highest.....      |                           | 1147½      | 125½      | 102                  | 134½                     |
| Lowest.....      |                           | 112½       | 119½      | 103½                 |                          | Lowest.....       |                           | 1137½      | 123       | 100½                 | 134                      |
| Closing.....     |                           | 1127½      | 120       | 1037½                |                          | Closing.....      |                           | 1147½      | 1247½     | 102                  | 134½                     |

|                  | Coupon bonds. |           | Registered bonds. |                     |                   | Coupon bonds. |           | Registered bonds. |                     |
|------------------|---------------|-----------|-------------------|---------------------|-------------------|---------------|-----------|-------------------|---------------------|
|                  | 4½s, 1891.    | 4s, 1907. | 3s, option U. S.  | 6s, currency, 1898. |                   | 4½s, 1891.    | 4s, 1907. | 3s. option U. S.  | 6s, currency, 1898. |
| <i>January.</i>  |               |           |                   |                     | <i>July.</i>      |               |           |                   |                     |
| Opening .....    | 114½          | x 123½    | 100½              | 134½                | Opening .....     | 112           | x 118½    | 100               | .....               |
| Highest .....    | 114½          | 124½      | 100½              | 134½                | Highest .....     | 112½          | 120½      | 100½              | .....               |
| Lowest .....     | 114½          | 123½      | 100½              | 134½                | Lowest .....      | 112           | 118½      | 100               | .....               |
| Closing .....    | 114½          | 123½      | 100½              | 134½                | Closing .....     | 112½          | 120½      | 100½              | .....               |
| <i>February.</i> |               |           |                   |                     | <i>August.</i>    |               |           |                   |                     |
| Opening .....    | 114½          | 123½      | 101               | 135½                | Opening .....     | .....         | 120½      | 100½              | .....               |
| Highest .....    | 114½          | 123½      | 101               | 135½                | Highest .....     | .....         | 120½      | 100½              | .....               |
| Lowest .....     | 114½          | 123½      | 101               | 135½                | Lowest .....      | .....         | 119½      | 100½              | .....               |
| Closing .....    | 114½          | 123½      | 101               | 135½                | Closing .....     | .....         | 120½      | 100½              | .....               |
| <i>March.</i>    |               |           |                   |                     | <i>September.</i> |               |           |                   |                     |
| Opening .....    | x 113½        | 122½      | 101               | .....               | Opening .....     | x 111½        | 120½      | 100½              | .....               |
| Highest .....    | 113½          | 124½      | 101               | .....               | Highest .....     | 111½          | 121½      | 101               | .....               |
| Lowest .....     | 113½          | 123½      | 101               | .....               | Lowest .....      | 112½          | 120       | 100½              | .....               |
| Closing .....    | 113½          | 124½      | 101               | .....               | Closing .....     | 112½          | 121½      | 101               | .....               |
| <i>April.</i>    |               |           |                   |                     | <i>October.</i>   |               |           |                   |                     |
| Opening .....    | 113½          | x 123½    | x 101½            | .....               | Opening .....     | 112½          | x 120½    | 101               | .....               |
| Highest .....    | 113½          | 124       | 101½              | .....               | Highest .....     | 113½          | 121½      | 101               | .....               |
| Lowest .....     | 113           | 123½      | 100½              | .....               | Lowest .....      | 112½          | 119½      | 100½              | .....               |
| Closing .....    | 113½          | 123½      | 100½              | .....               | Closing .....     | 113½          | 121½      | 100½              | .....               |
| <i>May.</i>      |               |           |                   |                     | <i>November.</i>  |               |           |                   |                     |
| Opening .....    | 113½          | 123½      | 100               | .....               | Opening .....     | 113½          | 121½      | .....             | .....               |
| Highest .....    | 113½          | 123½      | 100½              | .....               | Highest .....     | 114½          | 122½      | .....             | .....               |
| Lowest .....     | 110           | 118½      | 100               | .....               | Lowest .....      | 113½          | 121½      | .....             | .....               |
| Closing .....    | 112½          | 120½      | 100½              | .....               | Closing .....     | 114½          | 122½      | .....             | .....               |
| <i>June.</i>     |               |           |                   |                     | <i>December.</i>  |               |           |                   |                     |
| Opening .....    | x 111½        | 120½      | 100½              | .....               | Opening .....     | x 113½        | 123½      | 101½              | .....               |
| Highest .....    | 111½          | 120½      | 100½              | .....               | Highest .....     | 113½          | 123½      | 101½              | .....               |
| Lowest .....     | 110           | 118½      | 100               | .....               | Lowest .....      | 112½          | 122½      | 101½              | .....               |
| Closing .....    | 110½          | 119½      | 100               | .....               | Closing .....     | 113½          | 122½      | 101½              | .....               |

|                  | Coupon bonds.                     |                                   | Registered bonds.               |                                 |                   | Coupon bonds.                     |                                   | Registered bonds.                 |                                 |
|------------------|-----------------------------------|-----------------------------------|---------------------------------|---------------------------------|-------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------------------|
|                  | 4½s, 1891.                        | 4s, 1907.                         | 3s, option U. S.                | 6s, currency, 1898.             |                   | 4½s, 1891.                        | 4s, 1907.                         | 3s, option U. S.                  | 6s, currency, 1898.             |
| <i>January.</i>  |                                   |                                   |                                 |                                 | <i>July.</i>      |                                   |                                   |                                   |                                 |
| Opening .....    | 112 <sup>5</sup> / <sub>8</sub>   | x 121 <sup>5</sup> / <sub>8</sub> | 101 <sup>5</sup> / <sub>8</sub> | .....                           | Opening .....     | 112 <sup>5</sup> / <sub>8</sub>   | x 122 <sup>5</sup> / <sub>8</sub> | x 103 <sup>5</sup> / <sub>8</sub> | 133 <sup>5</sup> / <sub>8</sub> |
| Highest .....    | 112 <sup>7</sup> / <sub>8</sub>   | 122 <sup>5</sup> / <sub>8</sub>   | 101 <sup>5</sup> / <sub>8</sub> | .....                           | Highest .....     | 112 <sup>7</sup> / <sub>8</sub>   | 122 <sup>7</sup> / <sub>8</sub>   | 103 <sup>7</sup> / <sub>8</sub>   | 133 <sup>7</sup> / <sub>8</sub> |
| Lowest .....     | 112 <sup>5</sup> / <sub>8</sub>   | 121 <sup>5</sup> / <sub>8</sub>   | 101                             | .....                           | Lowest .....      | 112 <sup>5</sup> / <sub>8</sub>   | 122 <sup>5</sup> / <sub>8</sub>   | 103 <sup>5</sup> / <sub>8</sub>   | 133 <sup>5</sup> / <sub>8</sub> |
| Closing .....    | 112 <sup>5</sup> / <sub>8</sub>   | 121 <sup>5</sup> / <sub>8</sub>   | 101 <sup>5</sup> / <sub>8</sub> | .....                           | Closing .....     | 112 <sup>5</sup> / <sub>8</sub>   | 122 <sup>5</sup> / <sub>8</sub>   | 103 <sup>5</sup> / <sub>8</sub>   | 133 <sup>5</sup> / <sub>8</sub> |
| <i>February.</i> |                                   |                                   |                                 |                                 | <i>August.</i>    |                                   |                                   |                                   |                                 |
| Opening .....    | 112 <sup>3</sup> / <sub>8</sub>   | 121 <sup>7</sup> / <sub>8</sub>   | 102                             | .....                           | Opening .....     | 112 <sup>3</sup> / <sub>8</sub>   | 122 <sup>5</sup> / <sub>8</sub>   | 103                               | .....                           |
| Highest .....    | 112 <sup>7</sup> / <sub>8</sub>   | 122 <sup>5</sup> / <sub>8</sub>   | 102                             | .....                           | Highest .....     | 113 <sup>3</sup> / <sub>8</sub>   | 123 <sup>5</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | .....                           |
| Lowest .....     | 112 <sup>3</sup> / <sub>8</sub>   | 121 <sup>3</sup> / <sub>8</sub>   | 101 <sup>3</sup> / <sub>8</sub> | .....                           | Lowest .....      | 112 <sup>3</sup> / <sub>8</sub>   | 122 <sup>3</sup> / <sub>8</sub>   | 102 <sup>3</sup> / <sub>8</sub>   | .....                           |
| Closing .....    | 112 <sup>5</sup> / <sub>8</sub>   | 122 <sup>5</sup> / <sub>8</sub>   | 101 <sup>5</sup> / <sub>8</sub> | .....                           | Closing .....     | 113 <sup>3</sup> / <sub>8</sub>   | 122 <sup>7</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | .....                           |
| <i>March.</i>    |                                   |                                   |                                 |                                 | <i>September.</i> |                                   |                                   |                                   |                                 |
| Opening .....    | x 112                             | 122 <sup>1</sup> / <sub>8</sub>   | 101 <sup>3</sup> / <sub>8</sub> | .....                           | Opening .....     | x 112 <sup>3</sup> / <sub>8</sub> | 122 <sup>7</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | 134                             |
| Highest .....    | 112 <sup>3</sup> / <sub>8</sub>   | 122 <sup>3</sup> / <sub>8</sub>   | 101 <sup>3</sup> / <sub>8</sub> | .....                           | Highest .....     | 112 <sup>3</sup> / <sub>8</sub>   | 123 <sup>3</sup> / <sub>8</sub>   | 104                               | 134                             |
| Lowest .....     | 112                               | 122 <sup>3</sup> / <sub>8</sub>   | 101                             | .....                           | Lowest .....      | 112 <sup>3</sup> / <sub>8</sub>   | 122 <sup>7</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | 134                             |
| Closing .....    | 112                               | 122 <sup>5</sup> / <sub>8</sub>   | 101 <sup>5</sup> / <sub>8</sub> | .....                           | Closing .....     | 112 <sup>3</sup> / <sub>8</sub>   | 123 <sup>3</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | 134                             |
| <i>April.</i>    |                                   |                                   |                                 |                                 | <i>October.</i>   |                                   |                                   |                                   |                                 |
| Opening .....    | 112 <sup>5</sup> / <sub>8</sub>   | x 121 <sup>3</sup> / <sub>8</sub> | x 101                           | .....                           | Opening .....     | 112 <sup>3</sup> / <sub>8</sub>   | x 122 <sup>3</sup> / <sub>8</sub> | x 102 <sup>3</sup> / <sub>8</sub> | 134                             |
| Highest .....    | 112 <sup>7</sup> / <sub>8</sub>   | 122 <sup>1</sup> / <sub>8</sub>   | 102 <sup>3</sup> / <sub>8</sub> | .....                           | Highest .....     | 113 <sup>3</sup> / <sub>8</sub>   | 124                               | 104                               | 134                             |
| Lowest .....     | 112 <sup>3</sup> / <sub>8</sub>   | 121 <sup>3</sup> / <sub>8</sub>   | 101                             | .....                           | Lowest .....      | 112 <sup>3</sup> / <sub>8</sub>   | 122 <sup>5</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | 134                             |
| Closing .....    | 112 <sup>3</sup> / <sub>8</sub>   | 122                               | 102 <sup>3</sup> / <sub>8</sub> | .....                           | Closing .....     | 113 <sup>3</sup> / <sub>8</sub>   | 124                               | 103 <sup>3</sup> / <sub>8</sub>   | 134                             |
| <i>May.</i>      |                                   |                                   |                                 |                                 | <i>November.</i>  |                                   |                                   |                                   |                                 |
| Opening .....    | 112 <sup>3</sup> / <sub>8</sub>   | 121 <sup>7</sup> / <sub>8</sub>   | 102 <sup>5</sup> / <sub>8</sub> | 136 <sup>1</sup> / <sub>8</sub> | Opening .....     | 113 <sup>3</sup> / <sub>8</sub>   | 123 <sup>7</sup> / <sub>8</sub>   | 104                               | .....                           |
| Highest .....    | 113 <sup>3</sup> / <sub>8</sub>   | 122 <sup>3</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub> | 137 <sup>3</sup> / <sub>8</sub> | Highest .....     | 113 <sup>3</sup> / <sub>8</sub>   | 123 <sup>5</sup> / <sub>8</sub>   | 104                               | .....                           |
| Lowest .....     | 112 <sup>3</sup> / <sub>8</sub>   | 121 <sup>3</sup> / <sub>8</sub>   | 102 <sup>3</sup> / <sub>8</sub> | 136 <sup>1</sup> / <sub>8</sub> | Lowest .....      | 113 <sup>3</sup> / <sub>8</sub>   | 123 <sup>3</sup> / <sub>8</sub>   | 102 <sup>3</sup> / <sub>8</sub>   | .....                           |
| Closing .....    | 113 <sup>3</sup> / <sub>8</sub>   | 122 <sup>3</sup> / <sub>8</sub>   | 102 <sup>3</sup> / <sub>8</sub> | 137 <sup>5</sup> / <sub>8</sub> | Closing .....     | 113 <sup>3</sup> / <sub>8</sub>   | 123 <sup>5</sup> / <sub>8</sub>   | 102 <sup>3</sup> / <sub>8</sub>   | .....                           |
| <i>June.</i>     |                                   |                                   |                                 |                                 | <i>December.</i>  |                                   |                                   |                                   |                                 |
| Opening .....    | x 112 <sup>1</sup> / <sub>8</sub> | 122 <sup>1</sup> / <sub>8</sub>   | 103 <sup>1</sup> / <sub>8</sub> | x 135                           | Opening .....     | x 112 <sup>3</sup> / <sub>8</sub> | 123 <sup>5</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | x 133                           |
| Highest .....    | 112 <sup>3</sup> / <sub>8</sub>   | 123 <sup>1</sup> / <sub>8</sub>   | 104 <sup>3</sup> / <sub>8</sub> | 135                             | Highest .....     | 112 <sup>7</sup> / <sub>8</sub>   | 124 <sup>3</sup> / <sub>8</sub>   | 104 <sup>3</sup> / <sub>8</sub>   | 133                             |
| Lowest .....     | 112 <sup>1</sup> / <sub>8</sub>   | 122 <sup>1</sup> / <sub>8</sub>   | 103 <sup>1</sup> / <sub>8</sub> | 134 <sup>3</sup> / <sub>8</sub> | Lowest .....      | 112 <sup>3</sup> / <sub>8</sub>   | 123 <sup>5</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | 133                             |
| Closing .....    | 112 <sup>3</sup> / <sub>8</sub>   | 123 <sup>1</sup> / <sub>8</sub>   | 104 <sup>1</sup> / <sub>8</sub> | 134 <sup>3</sup> / <sub>8</sub> | Closing .....     | 112 <sup>3</sup> / <sub>8</sub>   | 124 <sup>1</sup> / <sub>8</sub>   | 103 <sup>3</sup> / <sub>8</sub>   | 133                             |

|                  | Coupon bonds. |           | Registered bonds. |                     |                   | Coupon bonds. |           | Registered bonds. |                     |
|------------------|---------------|-----------|-------------------|---------------------|-------------------|---------------|-----------|-------------------|---------------------|
|                  | 4½s, 1891.    | 4s, 1907. | 3s, option U. S.  | 6s, currency, 1898. |                   | 4½s, 1891.    | 4s, 1907. | 3s, option U. S.  | 6s, currency, 1898. |
| <i>January.</i>  |               |           |                   |                     | <i>July.</i>      |               |           |                   |                     |
| Opening .....    | 112½          | x 123     | x 102             | 135½                | Opening .....     | 111½          | x 126     | x 100½            | 135                 |
| Highest .....    | 112½          | 124       | 102½              | 135½                | Highest .....     | 112½          | 127       | 100½              | 135                 |
| Lowest .....     | 112½          | 123       | 100½              | 135½                | Lowest .....      | 111½          | 125½      | 100½              | 135                 |
| Closing .....    | 112½          | 124       | 100½              | 135½                | Closing .....     | 112½          | 127       | 100½              | 135                 |
| <i>February.</i> |               |           |                   |                     | <i>August.</i>    |               |           |                   |                     |
| Opening .....    | 112½          | 124½      | 100½              | 136½                | Opening .....     | 111½          | 126½      | 100½              | .....               |
| Highest .....    | 114           | 127½      | 101               | 136½                | Highest .....     | 111½          | 127       | 100½              | .....               |
| Lowest .....     | 112½          | 124       | 100½              | 136½                | Lowest .....      | 111½          | 125½      | 100½              | .....               |
| Closing .....    | 114           | 127½      | 101               | 136½                | Closing .....     | 111½          | 126½      | 100½              | .....               |
| <i>March.</i>    |               |           |                   |                     | <i>September.</i> |               |           |                   |                     |
| Opening .....    | x 112½        | 127½      | 100½              | .....               | Opening .....     | x 110         | 126½      | 100½              | 133½                |
| Highest .....    | 112½          | 127½      | 101½              | .....               | Highest .....     | 112½          | 128½      | 100½              | 134                 |
| Lowest .....     | 111½          | 125½      | 100½              | .....               | Lowest .....      | 109½          | 126½      | 100½              | 133                 |
| Closing .....    | 112½          | 126½      | 101½              | .....               | Closing .....     | 112½          | 128½      | 100½              | 133½                |
| <i>April.</i>    |               |           |                   |                     | <i>October.</i>   |               |           |                   |                     |
| Opening .....    | 112½          | x 126½    | x 100½            | .....               | Opening .....     | 112½          | x 129     | x 100½            | .....               |
| Highest .....    | 112½          | 126½      | 101½              | .....               | Highest .....     | 112½          | 129       | 100½              | .....               |
| Lowest .....     | 112½          | 125½      | 100½              | .....               | Lowest .....      | 111½          | 127½      | 100               | .....               |
| Closing .....    | 112½          | 126½      | 101½              | .....               | Closing .....     | 111½          | 128½      | 100               | .....               |
| <i>May.</i>      |               |           |                   |                     | <i>November.</i>  |               |           |                   |                     |
| Opening .....    | 112½          | 126½      | 101½              | .....               | Opening .....     | 111½          | 128½      | .....             | .....               |
| Highest .....    | 112½          | 126½      | 101½              | .....               | Highest .....     | 111½          | 129½      | .....             | .....               |
| Lowest .....     | 112½          | 125½      | 100½              | .....               | Lowest .....      | 110½          | 127       | .....             | .....               |
| Closing .....    | 112½          | 126       | 101½              | .....               | Closing .....     | 111½          | 129       | .....             | .....               |
| <i>June.</i>     |               |           |                   |                     | <i>December.</i>  |               |           |                   |                     |
| Opening .....    | x 111½        | 126½      | 101½              | .....               | Opening .....     | x 110½        | 129       | 100½              | 122½                |
| Highest .....    | 112½          | 127½      | 102½              | .....               | Highest .....     | 110½          | 129½      | 101               | 132½                |
| Lowest .....     | 111½          | 126       | 101½              | .....               | Lowest .....      | 110½          | 128½      | 100½              | 132                 |
| Closing .....    | 112           | 127½      | 101½              | .....               | Closing .....     | 110½          | 128½      | 101               | 132                 |

|                  | Coupon bonds. |           | Registered bonds.        |                          |                   | Coupon bonds. |           | Registered bonds.        |                          |
|------------------|---------------|-----------|--------------------------|--------------------------|-------------------|---------------|-----------|--------------------------|--------------------------|
|                  | 4½s, 1891.    | 4s, 1907. | 6s, cur-<br>rency, 1898. | 6s, cur-<br>rency, 1899. |                   | 4½s, 1891.    | 4s, 1907. | 6s, cur-<br>rency, 1898. | 6s, cur-<br>rency, 1899. |
| <i>January.</i>  |               |           |                          |                          | <i>July.</i>      |               |           |                          |                          |
| Opening .....    | 110½          | x 127½    | 132½                     |                          | Opening .....     | 109½          | x 128½    | 132                      |                          |
| Highest .....    | 110½          | 128½      | 132½                     |                          | Highest .....     | 109½          | 128½      | 132                      |                          |
| Lowest .....     | 109½          | 126½      | 132½                     |                          | Lowest .....      | 108½          | 127½      | 131                      |                          |
| Closing .....    | 110½          | 128½      | 132½                     |                          | Closing .....     | 109           | 127½      | 131                      |                          |
| <i>February.</i> |               |           |                          |                          | <i>August.</i>    |               |           |                          |                          |
| Opening .....    | 110½          | 128½      | 134½                     | 137½                     | Opening .....     | 108½          | 127       | 128                      | 129                      |
| Highest .....    | 110½          | 128½      | 134½                     | 137½                     | Highest .....     | 110½          | 128½      | 128                      | 129                      |
| Lowest .....     | 110           | 128½      | 134½                     | 137½                     | Lowest .....      | 108           | 125½      | 128                      | 129                      |
| Closing .....    | 110           | 128½      | 134½                     | 137½                     | Closing .....     | 108           | 125½      | 128                      | 129                      |
| <i>March.</i>    |               |           |                          |                          | <i>September.</i> |               |           |                          |                          |
| Opening .....    | x 109         | 123       | 135                      | 136½                     | Opening .....     | x 108½        | 125½      |                          |                          |
| Highest .....    | 109½          | 129½      | 135                      | 136½                     | Highest .....     | 108½          | 125½      |                          |                          |
| Lowest .....     | 108½          | 123       | 135                      | 136½                     | Lowest .....      | 108           | 124½      |                          |                          |
| Closing .....    | 109½          | 129½      | 135                      | 136½                     | Closing .....     | 108½          | 124½      |                          |                          |
| <i>April.</i>    |               |           |                          |                          | <i>October.</i>   |               |           |                          |                          |
| Opening .....    | 110           | 128½      | 134½                     | 137½                     | Opening .....     | 108½          | x 124½    | 127                      |                          |
| Highest .....    | 110½          | 129½      | 134½                     | 137½                     | Highest .....     | 108½          | 126½      | 127                      |                          |
| Lowest .....     | 110           | 128½      | 134½                     | 137½                     | Lowest .....      | 108½          | 124½      | 127                      |                          |
| Closing .....    | 110½          | 129½      | 134½                     | 137½                     | Closing .....     | 108½          | 126½      | 127                      |                          |
| <i>May.</i>      |               |           |                          |                          | <i>November.</i>  |               |           |                          |                          |
| Opening .....    | 110½          | 129       |                          | 137½                     | Opening .....     | 109           | 126½      |                          |                          |
| Highest .....    | 110½          | 129½      |                          | 137½                     | Highest .....     | 100           | 126½      |                          |                          |
| Lowest .....     | 110½          | 128½      |                          | 137½                     | Lowest .....      | 108½          | 126½      |                          |                          |
| Closing .....    | 110½          | 129½      |                          | 137½                     | Closing .....     | 108½          | 126½      |                          |                          |
| <i>June.</i>     |               |           |                          |                          | <i>December.</i>  |               |           |                          |                          |
| Opening .....    | x 109½        | 129½      | x 132½                   |                          | Opening .....     | 107           | 125½      |                          |                          |
| Highest .....    | 109½          | 129½      | 132½                     |                          | Highest .....     | 108½          | 126½      |                          |                          |
| Lowest .....     | 109½          | 129       | 132½                     |                          | Lowest .....      | 107           | 124½      |                          |                          |
| Closing .....    | 109½          | 129½      | 132½                     |                          | Closing .....     | 108½          | 126½      |                          |                          |

|                  | Coupon bonds. |           | Registered bonds.        |                          |                   | Coupon bonds. |           | Registered bonds.        |                          |
|------------------|---------------|-----------|--------------------------|--------------------------|-------------------|---------------|-----------|--------------------------|--------------------------|
|                  | 4½s, 1891.    | 4s, 1907. | 6s, cur-<br>rency, 1898. | 6s, cur-<br>rency, 1899. |                   | 4½s, 1891.    | 4s, 1907. | 6s, cur-<br>rency, 1898. | 6s, cur-<br>rency, 1899. |
| <i>January.</i>  |               |           |                          |                          | <i>July.</i>      |               |           |                          |                          |
| Opening .....    | 107½          | 126       |                          |                          | Opening .....     | 107½          | x 127½    | 127                      |                          |
| Highest .....    | 108½          | 126½      |                          |                          | Highest .....     | 107½          | 127½      | 127                      |                          |
| Lowest .....     | 107½          | 125½      |                          |                          | Lowest .....      | 107½          | 127½      | 127                      |                          |
| Closing .....    | 108½          | 125½      |                          |                          | Closing .....     | 107½          | 127½      | 127                      |                          |
| <i>February.</i> |               |           |                          |                          | <i>August.</i>    |               |           |                          |                          |
| Opening .....    | 108           | 126½      |                          |                          | Opening .....     | 107½          | 127½      |                          |                          |
| Highest .....    | 108           | 126½      |                          |                          | Highest .....     | 107½          | 128½      |                          |                          |
| Lowest .....     | 107½          | 125½      |                          |                          | Lowest .....      | 107½          | 127½      |                          |                          |
| Closing .....    | 107½          | 125½      |                          |                          | Closing .....     | 107½          | 128½      |                          |                          |
| <i>March.</i>    |               |           |                          |                          | <i>September.</i> |               |           |                          |                          |
| Opening .....    | x 106½        | 125½      | 127                      |                          | Opening .....     | x 106½        | 128½      |                          |                          |
| Highest .....    | 106½          | 125½      | 127                      |                          | Highest .....     | 106½          | 130       |                          |                          |
| Lowest .....     | 106½          | 125½      | 127                      |                          | Lowest .....      | 106½          | 128½      |                          |                          |
| Closing .....    | 106½          | 125½      | 127                      |                          | Closing .....     | 106½          | 130       |                          |                          |
| <i>April.</i>    |               |           |                          |                          | <i>October.</i>   |               |           |                          |                          |
| Opening .....    | 106½          | x 123½    | 127½                     |                          | Opening .....     | 108½          | x 129     | 129½                     |                          |
| Highest .....    | 107½          | 126½      | 127½                     |                          | Highest .....     | 108½          | 129       | 129½                     |                          |
| Lowest .....     | 106½          | 123½      | 127½                     |                          | Lowest .....      | 108½          | 126½      | 129½                     |                          |
| Closing .....    | 107½          | 126½      | 127½                     |                          | Closing .....     | 108½          | 127½      | 129½                     |                          |
| <i>May.</i>      |               |           |                          |                          | <i>November.</i>  |               |           |                          |                          |
| Opening .....    | 107½          | 126½      |                          |                          | Opening .....     | 108½          | 127½      | 130½                     |                          |
| Highest .....    | 108½          | 127       |                          |                          | Highest .....     | 109½          | 128½      | 130½                     |                          |
| Lowest .....     | 107½          | 126½      |                          |                          | Lowest .....      | 108½          | 127½      | 130½                     |                          |
| Closing .....    | 108½          | 127½      |                          |                          | Closing .....     | 109½          | 128½      | 130½                     |                          |
| <i>June.</i>     |               |           |                          |                          | <i>December.</i>  |               |           |                          |                          |
| Opening .....    | x 107         | 127½      |                          |                          | Opening .....     | x 108½        | 128½      |                          |                          |
| Highest .....    | 107½          | 128½      |                          |                          | Highest .....     | 108½          | 128½      |                          |                          |
| Lowest .....     | 107           | 127½      |                          |                          | Lowest .....      | 108½          | 128½      |                          |                          |
| Closing .....    | 107½          | 128½      |                          |                          | Closing .....     | 108½          | 128½      |                          |                          |

|                  | Coupon bonds. |           | Registered bonds.        |                          |                   | Coupon bonds. |           | Registered bonds.        |                          |
|------------------|---------------|-----------|--------------------------|--------------------------|-------------------|---------------|-----------|--------------------------|--------------------------|
|                  | 4½s, 1891.    | 4s, 1907. | 6s, cur-<br>rency, 1898. | 6s, cur-<br>rency, 1899. |                   | 4½s, 1891.    | 4s, 1907. | 6s, cur-<br>rency, 1898. | 6s, cur-<br>rency, 1899. |
| <i>January.</i>  |               |           |                          |                          | <i>July.</i>      |               |           |                          |                          |
| Opening          | 108½          | x 126½    | 127½                     |                          | Opening           | 106½          | x 128½    |                          |                          |
| Highest          | 109           | 128½      | 127½                     |                          | Highest           | 106½          | 128½      |                          |                          |
| Lowest           | 108½          | 126½      | 127½                     |                          | Lowest            | 106½          | 128½      |                          |                          |
| Closing          | 109           | 128½      | 127½                     |                          | Closing           | 106½          | 128½      |                          |                          |
| <i>February.</i> |               |           |                          |                          | <i>August.</i>    |               |           |                          |                          |
| Opening          | 109           | 128½      |                          |                          | Opening           | 106½          | 128½      |                          |                          |
| Highest          | 109           | 128½      |                          |                          | Highest           | 106½          | 128½      |                          |                          |
| Lowest           | 109           | 128½      |                          |                          | Lowest            | 106½          | 128       |                          |                          |
| Closing          | 109           | 128½      |                          |                          | Closing           | 106½          | 128       |                          |                          |
| <i>March.</i>    |               |           |                          |                          | <i>September.</i> |               |           |                          |                          |
| Opening          |               | 129½      |                          |                          | Opening           |               | 128½      |                          |                          |
| Highest          | 108½          | 129½      |                          |                          | Highest           |               | 128½      |                          |                          |
| Lowest           | 107½          | 129½      |                          |                          | Lowest            |               | 127½      |                          |                          |
| Closing          | 108½          | 129½      |                          |                          | Closing           |               | 127½      |                          |                          |
| <i>April.</i>    |               |           |                          |                          | <i>October.</i>   |               |           |                          |                          |
| Opening          | 108½          | x 128½    |                          |                          | Opening           | 105½          | x 127½    |                          |                          |
| Highest          | 108½          | 129       |                          |                          | Highest           | 105½          | 127½      |                          |                          |
| Lowest           | 108½          | 128½      |                          |                          | Lowest            | 105½          | 127       |                          |                          |
| Closing          | 108½          | 129       |                          |                          | Closing           | 105½          | 127       |                          |                          |
| <i>May.</i>      |               |           |                          |                          | <i>November.</i>  |               |           |                          |                          |
| Opening          |               | 129½      |                          |                          | Opening           | 105½          | 127       | 125½                     |                          |
| Highest          |               | 129½      |                          |                          | Highest           | 105½          | 127       | 125½                     |                          |
| Lowest           |               | 129½      |                          |                          | Lowest            | 105½          | 127       | 125½                     |                          |
| Closing          |               | 129½      |                          |                          | Closing           | 105½          | 127       | 125½                     |                          |
| <i>June.</i>     |               |           |                          |                          | <i>December.</i>  |               |           |                          |                          |
| Opening          | 106½          | 129½      |                          |                          | Opening           | x 104½        | 127½      |                          |                          |
| Highest          | 106½          | 129½      |                          |                          | Highest           | 105           | 127½      |                          |                          |
| Lowest           | 106½          | 129½      |                          |                          | Lowest            | 104½          | 127½      |                          |                          |
| Closing          | 106½          | 129½      |                          |                          | Closing           | 105           | 127½      |                          |                          |

|                  | Coupon.       |              | Registered<br>6s, cur-<br>rency,<br>1898. | Coupon.       |              | Registered<br>6s, cur-<br>rency,<br>1898. | Coupon.       |                   | Registered<br>6s, cur-<br>rency,<br>1898. | Coupon.       |              | Registered<br>6s, cur-<br>rency,<br>1898. |      |     |
|------------------|---------------|--------------|-------------------------------------------|---------------|--------------|-------------------------------------------|---------------|-------------------|-------------------------------------------|---------------|--------------|-------------------------------------------|------|-----|
|                  | 4½s.<br>1891. | 4s.<br>1907. |                                           | 4½s.<br>1891. | 4s.<br>1907. |                                           | 4½s.<br>1891. | 4s.<br>1907.      |                                           | 4½s.<br>1891. | 4s.<br>1907. |                                           |      |     |
| <i>January.</i>  |               |              |                                           | <i>April.</i> |              |                                           |               | <i>July.</i>      |                                           |               |              | <i>October.</i>                           |      |     |
| Opening .....    | 105           | 126½         |                                           | Opening ..... | 103½         | 125½                                      |               | Opening .....     | 103                                       | 121½          |              | Opening .....                             | 122½ |     |
| Highest .....    | 105           | 126½         |                                           | Highest ..... | 103½         | 122½                                      |               | Highest .....     | 103                                       | 124           |              | Highest .....                             | 124½ |     |
| Lowest .....     | 104½          | 125          |                                           | Lowest .....  | 103½         | 122                                       |               | Lowest .....      | 103                                       | 121½          |              | Lowest .....                              | 122½ |     |
| Closing .....    | 104½          | 125          |                                           | Closing ..... | 103½         | 122                                       |               | Closing .....     | 103                                       | 124           |              | Closing .....                             | 124  |     |
| <i>February.</i> |               |              |                                           | <i>May.</i>   |              |                                           |               | <i>August.</i>    |                                           |               |              | <i>November.</i>                          |      |     |
| Opening .....    | 104½          | 123½         |                                           | Opening ..... |              | 122                                       | 124½          | Opening .....     |                                           | 123½          |              | Opening .....                             | 104  | 124 |
| Highest .....    | 104½          | 123½         |                                           | Highest ..... |              | 122½                                      | 124½          | Highest .....     |                                           | 123½          |              | Highest .....                             | 104  | 124 |
| Lowest .....     | 104½          | 123½         |                                           | Lowest .....  |              | 122                                       | 124½          | Lowest .....      |                                           | 123½          |              | Lowest .....                              | 104  | 123 |
| Closing .....    | 104½          | 123½         |                                           | Closing ..... |              | 122                                       | 124½          | Closing .....     |                                           | 123½          |              | Closing .....                             | 104  | 123 |
| <i>March.</i>    |               |              |                                           | <i>June.</i>  |              |                                           |               | <i>September.</i> |                                           |               |              | <i>December.</i>                          |      |     |
| Opening .....    | 103½          | 123          |                                           | Opening ..... | 102½         | 122                                       |               | Opening .....     | 103½                                      | 125½          |              | Opening .....                             | 122½ | 115 |
| Highest .....    | 103½          | 123½         |                                           | Highest ..... | 103½         | 122½                                      |               | Highest .....     | 103½                                      | 126½          |              | Highest .....                             | 123½ | 115 |
| Lowest .....     | 103½          | 122          |                                           | Lowest .....  | 102½         | 122                                       |               | Lowest .....      | 103½                                      | 124           |              | Lowest .....                              | 122  | 115 |
| Closing .....    | 103½          | 122½         |                                           | Closing ..... | 103½         | 122½                                      |               | Closing .....     | 103½                                      | 124           |              | Closing .....                             | 123½ | 115 |

|                  | Conpon.       |                                 | Regis-<br>tered<br>6s. cur-<br>rency,<br>1898. | Conpon.       |              | Regis-<br>tered<br>6s. cur-<br>rency,<br>1898. | Conpon.       |                   | Regis-<br>tered<br>6s. cur-<br>rency,<br>1898. | Conpon.                         |              | Regis-<br>tered<br>6s. cur-<br>rency,<br>1898. |               |              |                                 |
|------------------|---------------|---------------------------------|------------------------------------------------|---------------|--------------|------------------------------------------------|---------------|-------------------|------------------------------------------------|---------------------------------|--------------|------------------------------------------------|---------------|--------------|---------------------------------|
|                  | 4½s.<br>1891. | 4s.<br>1907.                    |                                                | 4½s.<br>1891. | 4s.<br>1907. |                                                | 4½s.<br>1891. | 4s.<br>1907.      |                                                | 4½s.<br>1891.                   | 4s.<br>1907. |                                                | 4½s.<br>1891. | 4s.<br>1907. |                                 |
| <i>January.</i>  |               |                                 |                                                | <i>April.</i> |              |                                                |               | <i>July.</i>      |                                                |                                 |              | <i>October.</i>                                |               |              |                                 |
| Opening .....    |               | 121                             |                                                | Opening ..... | 102          | 122                                            |               | Opening .....     | 100 <sup>3</sup> / <sub>8</sub>                | 117                             | 118          |                                                | Opening ..... |              | 116 <sup>3</sup> / <sub>8</sub> |
| Highest .....    |               | 121 <sup>3</sup> / <sub>8</sub> |                                                | Highest ..... | 102          | 122                                            |               | Highest .....     | 100 <sup>3</sup> / <sub>8</sub>                | 117 <sup>3</sup> / <sub>8</sub> | 118          |                                                | Highest ..... |              | 117                             |
| Lowest .....     |               | 120 <sup>3</sup> / <sub>8</sub> |                                                | Lowest .....  | 102          | 122                                            |               | Lowest .....      | 100 <sup>3</sup> / <sub>8</sub>                | 117                             | 118          |                                                | Lowest .....  |              | 116                             |
| Closing .....    |               | 120 <sup>3</sup> / <sub>8</sub> |                                                | Closing ..... | 102          | 122                                            |               | Closing .....     | 100 <sup>3</sup> / <sub>8</sub>                | 117 <sup>3</sup> / <sub>8</sub> | 118          |                                                | Closing ..... |              | 117                             |
| <i>February.</i> |               |                                 |                                                | <i>May.</i>   |              |                                                |               | <i>August.</i>    |                                                |                                 |              | <i>November.</i>                               |               |              |                                 |
| Opening .....    |               | 121                             |                                                | Opening ..... |              |                                                |               | Opening .....     | 100 <sup>3</sup> / <sub>8</sub>                | 116 <sup>3</sup> / <sub>8</sub> |              |                                                | Opening ..... |              | 117                             |
| Highest .....    |               | 121                             |                                                | Highest ..... |              |                                                |               | Highest .....     | 100 <sup>3</sup> / <sub>8</sub>                | 116 <sup>3</sup> / <sub>8</sub> |              |                                                | Highest ..... |              | 117                             |
| Lowest .....     |               | 121                             |                                                | Lowest .....  |              |                                                |               | Lowest .....      | 100 <sup>3</sup> / <sub>8</sub>                | 116 <sup>3</sup> / <sub>8</sub> |              |                                                | Lowest .....  |              | 116 <sup>3</sup> / <sub>8</sub> |
| Closing .....    |               | 121                             |                                                | Closing ..... |              |                                                |               | Closing .....     | 100 <sup>3</sup> / <sub>8</sub>                | 116 <sup>3</sup> / <sub>8</sub> |              |                                                | Closing ..... |              | 116 <sup>3</sup> / <sub>8</sub> |
| <i>March.</i>    |               |                                 |                                                | <i>June.</i>  |              |                                                |               | <i>September.</i> |                                                |                                 |              | <i>December.</i>                               |               |              |                                 |
| Opening .....    |               | 121 <sup>3</sup> / <sub>8</sub> |                                                | Opening ..... |              |                                                |               | Opening .....     |                                                | 118                             |              |                                                | Opening ..... |              | 117 <sup>3</sup> / <sub>8</sub> |
| Highest .....    |               | 121 <sup>3</sup> / <sub>8</sub> |                                                | Highest ..... |              |                                                |               | Highest .....     |                                                | 118 <sup>3</sup> / <sub>8</sub> |              |                                                | Highest ..... |              | 118 <sup>3</sup> / <sub>8</sub> |
| Lowest .....     |               | 121 <sup>3</sup> / <sub>8</sub> |                                                | Lowest .....  |              |                                                |               | Lowest .....      |                                                | 117                             |              |                                                | Lowest .....  |              | 116 <sup>3</sup> / <sub>8</sub> |
| Closing .....    |               | 121 <sup>3</sup> / <sub>8</sub> |                                                | Closing ..... |              |                                                |               | Closing .....     |                                                | 117 <sup>3</sup> / <sub>8</sub> |              |                                                | Closing ..... |              | 118 <sup>3</sup> / <sub>8</sub> |

|                  | 4s,<br>1907,<br>cou-<br>pon. | Registered.       |                                     |                   | 4s,<br>1907,<br>cou-<br>pon. | Registered.                         |                   |                   | 4s,<br>1907,<br>cou-<br>pon. | Registered.                         |                                     |                  | 4s,<br>1907,<br>cou-<br>pon. | Registered.       |                                     |                                     |
|------------------|------------------------------|-------------------|-------------------------------------|-------------------|------------------------------|-------------------------------------|-------------------|-------------------|------------------------------|-------------------------------------|-------------------------------------|------------------|------------------------------|-------------------|-------------------------------------|-------------------------------------|
|                  |                              | 4s,<br>1907.      | 6s,<br>cur-<br>ren-<br>cy,<br>1898. |                   |                              | 6s,<br>cur-<br>ren-<br>cy,<br>1899. | 4s,<br>1907.      |                   |                              | 6s,<br>cur-<br>ren-<br>cy,<br>1898. | 6s,<br>cur-<br>ren-<br>cy,<br>1899. |                  |                              | 4s,<br>1907.      | 6s,<br>cur-<br>ren-<br>cy,<br>1898. | 6s,<br>cur-<br>ren-<br>cy,<br>1899. |
| <i>January.</i>  |                              |                   |                                     | <i>April.</i>     |                              |                                     |                   | <i>July.</i>      |                              |                                     |                                     | <i>October.</i>  |                              |                   |                                     |                                     |
| Opening.....     | 117 $\frac{3}{8}$            | 117               | 116                                 | 118 $\frac{3}{8}$ | Opening.....                 | 116 $\frac{3}{8}$                   | 116               | .....             | Opening.....                 | 116 $\frac{3}{8}$                   | 116 $\frac{3}{8}$                   | .....            | Opening.....                 | 114 $\frac{3}{8}$ | 114 $\frac{3}{8}$                   | .....                               |
| Highest.....     | 117 $\frac{3}{8}$            | 117 $\frac{3}{8}$ | 116                                 | 118 $\frac{3}{8}$ | Highest.....                 | 116 $\frac{3}{8}$                   | 116 $\frac{3}{8}$ | .....             | Highest.....                 | 116 $\frac{3}{8}$                   | 118 $\frac{3}{8}$                   | .....            | Highest.....                 | 115               | 115                                 | .....                               |
| Lowest.....      | 116 $\frac{3}{8}$            | 116               | 116                                 | 118 $\frac{3}{8}$ | Lowest.....                  | 115 $\frac{3}{8}$                   | 115 $\frac{3}{8}$ | .....             | Lowest.....                  | 116 $\frac{3}{8}$                   | 116                                 | .....            | Lowest.....                  | 114 $\frac{3}{8}$ | 114                                 | .....                               |
| Closing.....     | 116 $\frac{3}{8}$            | 116               | 116                                 | 118 $\frac{3}{8}$ | Closing.....                 | 116 $\frac{3}{8}$                   | 116               | .....             | Closing.....                 | 116 $\frac{3}{8}$                   | 116                                 | .....            | Closing.....                 | 114               | 114 $\frac{3}{8}$                   | .....                               |
| <i>February.</i> |                              |                   |                                     | <i>May.</i>       |                              |                                     |                   | <i>August.</i>    |                              |                                     |                                     | <i>November.</i> |                              |                   |                                     |                                     |
| Opening.....     | 116 $\frac{3}{8}$            | 116 $\frac{3}{8}$ | .....                               | .....             | Opening.....                 | 116 $\frac{3}{8}$                   | 115 $\frac{3}{8}$ | .....             | Opening.....                 | 116                                 | 116                                 | .....            | Opening.....                 | 115               | 114 $\frac{3}{8}$                   | .....                               |
| Highest.....     | 117                          | 116 $\frac{3}{8}$ | .....                               | .....             | Highest.....                 | 117 $\frac{3}{8}$                   | 117 $\frac{3}{8}$ | .....             | Highest.....                 | 116 $\frac{3}{8}$                   | 116                                 | .....            | Highest.....                 | 115               | 115                                 | .....                               |
| Lowest.....      | 116 $\frac{3}{8}$            | 116 $\frac{3}{8}$ | .....                               | .....             | Lowest.....                  | 116 $\frac{3}{8}$                   | 115 $\frac{3}{8}$ | .....             | Lowest.....                  | 116                                 | 116                                 | .....            | Lowest.....                  | 114 $\frac{3}{8}$ | 114 $\frac{3}{8}$                   | .....                               |
| Closing.....     | 116 $\frac{3}{8}$            | 116 $\frac{3}{8}$ | .....                               | .....             | Closing.....                 | 117 $\frac{3}{8}$                   | 117 $\frac{3}{8}$ | .....             | Closing.....                 | 116 $\frac{3}{8}$                   | 116                                 | .....            | Closing.....                 | 114 $\frac{3}{8}$ | 114 $\frac{3}{8}$                   | .....                               |
| <i>March.</i>    |                              |                   |                                     | <i>June.</i>      |                              |                                     |                   | <i>September.</i> |                              |                                     |                                     | <i>December.</i> |                              |                   |                                     |                                     |
| Opening.....     | 117 $\frac{3}{8}$            | 116 $\frac{3}{8}$ | .....                               | .....             | Opening.....                 | 117 $\frac{3}{8}$                   | 116 $\frac{3}{8}$ | .....             | Opening.....                 | 115 $\frac{3}{8}$                   | .....                               | .....            | Opening.....                 | 114 $\frac{3}{8}$ | 113 $\frac{3}{8}$                   | .....                               |
| Highest.....     | 117 $\frac{3}{8}$            | 116 $\frac{3}{8}$ | .....                               | .....             | Highest.....                 | 118 $\frac{3}{8}$                   | 116 $\frac{3}{8}$ | .....             | Highest.....                 | 115                                 | .....                               | .....            | Highest.....                 | 114 $\frac{3}{8}$ | 113 $\frac{3}{8}$                   | .....                               |
| Lowest.....      | 117 $\frac{3}{8}$            | 116               | .....                               | .....             | Lowest.....                  | 117 $\frac{3}{8}$                   | 116 $\frac{3}{8}$ | .....             | Lowest.....                  | 114 $\frac{3}{8}$                   | .....                               | .....            | Lowest.....                  | 114               | 113                                 | .....                               |
| Closing.....     | 117 $\frac{3}{8}$            | 116 $\frac{3}{8}$ | .....                               | .....             | Closing.....                 | 117 $\frac{3}{8}$                   | 116 $\frac{3}{8}$ | .....             | Closing.....                 | 115                                 | .....                               | .....            | Closing.....                 | 114               | 113                                 | .....                               |

1893.

|                  | Conpon bonds. | Registered bonds.                  |           |                      |                      |                   | Conpor bonds. | Registered bonds.                  |           |                      |                      |
|------------------|---------------|------------------------------------|-----------|----------------------|----------------------|-------------------|---------------|------------------------------------|-----------|----------------------|----------------------|
|                  | 4s, 1907.     | 4½s, 1891, extended at 2 per cent. | 4s, 1907. | 6s, cur-rency, 1898. | 6s, cur-rency, 1899. |                   | 4s, 1907.     | 4½s, 1891, extended at 2 per cent. | 4s, 1907. | 6s, cur-rency, 1898. | 6s, cur-rency, 1899. |
| <i>January.</i>  |               |                                    |           |                      |                      | <i>July.</i>      |               |                                    |           |                      |                      |
| Opening          | x 113         |                                    | 113½      |                      |                      | Opening           | 110½          | 97                                 | 110½      | 108                  |                      |
| Highest          | 114           |                                    | 114½      |                      |                      | Highest           | 111½          | 97                                 | 111½      | 108                  |                      |
| Lowest           | 113           |                                    | 113½      |                      |                      | Lowest            | 108           | 97                                 | 108½      | 108                  |                      |
| Closing          | 114           |                                    | 114½      |                      |                      | Closing           | 108           | 97                                 | 108½      | 108                  |                      |
| <i>February.</i> |               |                                    |           |                      |                      | <i>August.</i>    |               |                                    |           |                      |                      |
| Opening          | 113           |                                    | 112½      |                      |                      | Opening           | 108           |                                    | 108       |                      |                      |
| Highest          | 113           |                                    | 113       |                      |                      | Highest           | 112½          |                                    | 111½      |                      |                      |
| Lowest           | 112½          |                                    | x 111½    |                      |                      | Lowest            | 108           |                                    | 107½      |                      |                      |
| Closing          | 112½          |                                    | x 111½    |                      |                      | Closing           | 112           |                                    | 111½      |                      |                      |
| <i>March.</i>    |               |                                    |           |                      |                      | <i>September.</i> |               |                                    |           |                      |                      |
| Opening          | 112½          |                                    | 111½      | 113½                 |                      | Opening           | 112           |                                    | 110½      |                      |                      |
| Highest          | 114½          |                                    | 112½      | 113½                 |                      | Highest           | 112           |                                    | 110½      |                      |                      |
| Lowest           | 112½          |                                    | 111½      | 113½                 |                      | Lowest            | 111½          |                                    | 110       |                      |                      |
| Closing          | 114½          |                                    | 112½      | 113½                 |                      | Closing           | 111½          |                                    | 110       |                      |                      |
| <i>April.</i>    |               |                                    |           |                      |                      | <i>October.</i>   |               |                                    |           |                      |                      |
| Opening          | 113½          |                                    | 113½      |                      |                      | Opening           | 111           |                                    | 110½      |                      |                      |
| Highest          | 113½          |                                    | 113½      |                      |                      | Highest           | 111½          |                                    | 111½      |                      |                      |
| Lowest           | 112½          |                                    | 112½      |                      |                      | Lowest            | 111           |                                    | 110½      |                      |                      |
| Closing          | 112½          |                                    | 113       |                      |                      | Closing           | 111½          |                                    | 111½      |                      |                      |
| <i>May.</i>      |               |                                    |           |                      |                      | <i>November.</i>  |               |                                    |           |                      |                      |
| Opening          | 112½          |                                    | 113       |                      |                      | Opening           | 112½          | 95½                                | 112       |                      |                      |
| Highest          | 112½          |                                    | 113       |                      |                      | Highest           | 114           | 95½                                | 113½      |                      |                      |
| Lowest           | 112½          |                                    | 112½      |                      |                      | Lowest            | 112½          | 95½                                | 112       |                      |                      |
| Closing          | 112½          |                                    | 113       |                      |                      | Closing           | 114           | 95½                                | x 113½    |                      |                      |
| <i>June.</i>     |               |                                    |           |                      |                      | <i>December.</i>  |               |                                    |           |                      |                      |
| Opening          | 111½          | 99½                                | 110½      |                      |                      | Opening           | 115           |                                    | 113½      |                      |                      |
| Highest          | 111½          | 99½                                | 110½      |                      |                      | Highest           | 115           |                                    | 114       |                      |                      |
| Lowest           | 110           | 96                                 | 110       |                      |                      | Lowest            | 114           |                                    | 113       |                      |                      |
| Closing          | 110           | 96                                 | 110½      |                      |                      | Closing           | 114           |                                    | 113       |                      |                      |

|                   | Coupon bonds.     |                   | Registered bonds. |                            |                   |                             |                             |  | Coupon bonds.               |                     | Registered bonds. |           |                            |                   |                             |                             |
|-------------------|-------------------|-------------------|-------------------|----------------------------|-------------------|-----------------------------|-----------------------------|--|-----------------------------|---------------------|-------------------|-----------|----------------------------|-------------------|-----------------------------|-----------------------------|
|                   | 4s, 1907.         | 5s, 1904.         | 4s, 1907.         | Chero-<br>kee 4s,<br>1897. | 5s, 1904.         | 6s, cur-<br>rency,<br>1895. | 6s, cur-<br>rency,<br>1896. |  | 6s, cur-<br>rency,<br>1898. | 4s, 1907.           | 5s, 1904.         | 4s, 1907. | Chero-<br>kee 4s,<br>1897. | 5s, 1904.         | 6s, cur-<br>rency,<br>1895. | 6s, cur-<br>rency,<br>1896. | 6s, cur- rency, 1898. |
| <i>January.</i>   |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     | 112 $\frac{3}{4}$ |                   | 113               |                            |                   |                             |                             |  | x 113 $\frac{3}{4}$         | 118 $\frac{1}{2}$   | 113 $\frac{1}{2}$ | 104       | 118 $\frac{1}{2}$          |                   |                             |                             |
| Highest .....     | 113 $\frac{3}{4}$ |                   | 114               |                            |                   |                             |                             |  | 115                         | 119 $\frac{1}{2}$   | 114 $\frac{1}{2}$ | 104       | 118 $\frac{3}{4}$          |                   |                             |                             |
| Lowest .....      | 112 $\frac{1}{4}$ |                   | 112 $\frac{5}{8}$ |                            |                   |                             |                             |  | 113 $\frac{1}{2}$           | 118 $\frac{1}{2}$   | 115 $\frac{1}{2}$ | 104       | 118                        |                   |                             |                             |
| Closing .....     | 113 $\frac{3}{4}$ |                   | 113 $\frac{5}{8}$ |                            |                   |                             |                             |  | 114 $\frac{1}{2}$           | 119                 | 113 $\frac{3}{4}$ | 104       | 118                        |                   |                             |                             |
| <i>February.</i>  |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     | 114 $\frac{1}{2}$ | 117 $\frac{3}{8}$ | 113 $\frac{1}{2}$ |                            | 117 $\frac{1}{2}$ |                             |                             |  | 114                         | x 117 $\frac{1}{2}$ | 113 $\frac{3}{8}$ |           | 118                        | 101 $\frac{1}{2}$ |                             |                             |
| Highest .....     | 114 $\frac{3}{4}$ | 117 $\frac{1}{2}$ | 114               |                            | 117 $\frac{3}{4}$ |                             |                             |  | 115                         | 119                 | 114 $\frac{1}{2}$ |           | 118                        | 101 $\frac{3}{4}$ |                             |                             |
| Lowest .....      | 114 $\frac{1}{4}$ | 117 $\frac{3}{8}$ | 113 $\frac{3}{4}$ |                            | 117 $\frac{1}{4}$ |                             |                             |  | 114                         | 117 $\frac{1}{2}$   | 113 $\frac{1}{2}$ |           | 118                        | 101 $\frac{1}{4}$ |                             |                             |
| Closing .....     | 114 $\frac{3}{8}$ | 117 $\frac{3}{8}$ | 114               |                            | 117 $\frac{3}{8}$ |                             |                             |  | 115                         | 118 $\frac{1}{8}$   | 114 $\frac{1}{2}$ |           | 118                        | 101 $\frac{3}{8}$ |                             |                             |
| <i>March.</i>     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     | 114               | 117 $\frac{1}{2}$ | 112 $\frac{7}{8}$ |                            | 117 $\frac{1}{2}$ |                             |                             |  | 115                         | 119                 | 114               |           |                            |                   |                             |                             |
| Highest .....     | 115               | 117 $\frac{3}{4}$ | 113 $\frac{1}{2}$ |                            | 117 $\frac{3}{4}$ |                             |                             |  | 115                         | 119 $\frac{1}{2}$   | 114               |           |                            |                   |                             |                             |
| Lowest .....      | 114               | 117 $\frac{1}{4}$ | 112 $\frac{7}{8}$ |                            | 117 $\frac{1}{4}$ |                             |                             |  | 115                         | 119                 | 114               |           |                            |                   |                             |                             |
| Closing .....     | 114 $\frac{1}{2}$ | 117 $\frac{3}{8}$ | 113 $\frac{1}{4}$ |                            | 117 $\frac{3}{8}$ |                             |                             |  | 115                         | 119 $\frac{1}{2}$   | 114               |           |                            |                   |                             |                             |
| <i>April.</i>     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     | 114 $\frac{1}{2}$ | 118               | 113 $\frac{1}{2}$ |                            |                   |                             |                             |  | 114 $\frac{1}{2}$           | 119 $\frac{1}{2}$   | 114 $\frac{1}{2}$ |           | 119 $\frac{1}{2}$          |                   |                             |                             |
| Highest .....     | 114 $\frac{3}{4}$ | 119 $\frac{1}{2}$ | 114 $\frac{1}{2}$ |                            |                   |                             |                             |  | 115                         | 120                 | 114 $\frac{3}{4}$ |           | 119 $\frac{3}{4}$          |                   |                             |                             |
| Lowest .....      | 114 $\frac{1}{4}$ | 118               | 113 $\frac{1}{4}$ |                            |                   |                             |                             |  | 114 $\frac{1}{2}$           | 119 $\frac{1}{2}$   | 114 $\frac{1}{2}$ |           | 119 $\frac{1}{2}$          |                   |                             |                             |
| Closing .....     | 114 $\frac{3}{4}$ | 119 $\frac{1}{2}$ | 113 $\frac{3}{4}$ |                            |                   |                             |                             |  | 115                         | 120                 | 114 $\frac{3}{4}$ |           | 119 $\frac{3}{4}$          |                   |                             |                             |
| <i>May.</i>       |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     | 114               | 118 $\frac{1}{2}$ | 114               |                            |                   |                             |                             |  | 115 $\frac{1}{2}$           | x 119 $\frac{1}{2}$ | 115 $\frac{1}{2}$ |           | 119                        |                   | 106                         | 111 $\frac{1}{2}$           |
| Highest .....     | 114 $\frac{1}{2}$ | 118 $\frac{3}{4}$ | 114               |                            |                   |                             |                             |  | 116                         | 119 $\frac{3}{4}$   | 115 $\frac{3}{4}$ |           | 119                        |                   | 106                         | 111 $\frac{3}{4}$           |
| Lowest .....      | 114               | 117 $\frac{1}{2}$ | 113 $\frac{1}{2}$ |                            |                   |                             |                             |  | 114 $\frac{1}{2}$           | 117 $\frac{1}{2}$   | 114 $\frac{1}{2}$ |           | 119                        |                   | 106                         | 111 $\frac{1}{2}$           |
| Closing .....     | 114               | 118               | 113 $\frac{1}{2}$ |                            |                   |                             |                             |  | 115 $\frac{1}{2}$           | 119                 | 114 $\frac{1}{2}$ |           | 119                        |                   | 106                         | 111 $\frac{1}{2}$           |
| <i>June.</i>      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     | 114 $\frac{1}{2}$ | 117 $\frac{3}{4}$ | 112 $\frac{3}{4}$ |                            | 117 $\frac{3}{4}$ |                             |                             |  | 116                         | 119 $\frac{1}{2}$   | 114 $\frac{1}{2}$ |           | 119                        |                   |                             |                             |
| Highest .....     | 115               | 118 $\frac{1}{2}$ | 113 $\frac{3}{4}$ |                            | 118 $\frac{1}{2}$ |                             |                             |  | 116                         | 119 $\frac{3}{4}$   | 114 $\frac{3}{4}$ |           | 119                        |                   |                             |                             |
| Lowest .....      | 114 $\frac{1}{2}$ | 117 $\frac{3}{4}$ | 112 $\frac{3}{4}$ |                            | 117 $\frac{3}{4}$ |                             |                             |  | 114 $\frac{1}{2}$           | 117 $\frac{3}{4}$   | 113 $\frac{3}{4}$ |           | 117 $\frac{1}{2}$          |                   |                             |                             |
| Closing .....     | 114 $\frac{3}{8}$ | 117 $\frac{3}{8}$ | 113 $\frac{3}{8}$ |                            | 118 $\frac{1}{8}$ |                             |                             |  | 114 $\frac{3}{8}$           | 117 $\frac{3}{8}$   | 113 $\frac{3}{8}$ |           | 117 $\frac{3}{8}$          |                   |                             |                             |
| <i>July.</i>      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Highest .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Lowest .....      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Closing .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| <i>August.</i>    |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Highest .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Lowest .....      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Closing .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| <i>September.</i> |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Highest .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Lowest .....      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Closing .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| <i>October.</i>   |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Highest .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Lowest .....      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Closing .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| <i>November.</i>  |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Highest .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Lowest .....      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Closing .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| <i>December.</i>  |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Opening .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Highest .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Lowest .....      |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |
| Closing .....     |                   |                   |                   |                            |                   |                             |                             |  |                             |                     |                   |           |                            |                   |                             |                             |

|                   | Coupon bonds.       |                     |                     | Registered bonds. |                   |                   |                  |                      |                      |  | Coupon bonds.        |                   |                   | Registered bonds. |                   |                   |           |                |                      |                      |                      |
|-------------------|---------------------|---------------------|---------------------|-------------------|-------------------|-------------------|------------------|----------------------|----------------------|--|----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------|----------------|----------------------|----------------------|----------------------|
|                   | 4s, 1907.           | 4s, 1925.           | 5s, 1904.           | 4s, 1907.         | 4s, 1925.         | 5s, 1904.         | 2s, op-tional.   | 6s, cur-rency, 1896. | 6s, cur-rency, 1898. |  | 6s, cur-rency, 1899. | 4s, 1907.         | 4s, 1925.         | 5s, 1904.         | 4s, 1907.         | 4s, 1925.         | 5s, 1904. | 2s, op-tional. | 6s, cur-rency, 1896. | 6s, cur-rency, 1898. | 6s, cur-rency, 1899. |
| <i>January.</i>   |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           | x 113 $\frac{1}{2}$ |                     | 117                 | 113 $\frac{1}{2}$ |                   | 117 $\frac{1}{2}$ |                  | 102 $\frac{3}{4}$    |                      |  | x 112 $\frac{3}{4}$  | 124               | 116 $\frac{3}{4}$ | 112 $\frac{1}{2}$ |                   | 116 $\frac{1}{2}$ | 97        |                |                      |                      |                      |
| Highest           | 113 $\frac{1}{2}$   |                     | 117 $\frac{1}{2}$   | 113 $\frac{1}{2}$ |                   | 117 $\frac{1}{2}$ |                  | 102 $\frac{3}{4}$    |                      |  | 113                  | 124 $\frac{1}{2}$ | 116 $\frac{3}{4}$ | 112 $\frac{1}{2}$ |                   | 116 $\frac{1}{2}$ | 97        |                |                      |                      |                      |
| Lowest            | 112 $\frac{3}{4}$   |                     | 115 $\frac{3}{8}$   | 112 $\frac{1}{2}$ |                   | 114 $\frac{3}{8}$ |                  | 102 $\frac{3}{4}$    |                      |  | 112 $\frac{1}{2}$    | 123 $\frac{1}{2}$ | 116 $\frac{3}{4}$ | 112               |                   | 115 $\frac{3}{8}$ | 97        |                |                      |                      |                      |
| Closing           | 112 $\frac{3}{4}$   |                     | 115 $\frac{3}{8}$   | 112 $\frac{3}{4}$ |                   | 114 $\frac{3}{8}$ |                  | 102 $\frac{3}{4}$    |                      |  | 112 $\frac{3}{4}$    | 123 $\frac{1}{2}$ | 116 $\frac{3}{4}$ | 112 $\frac{3}{4}$ |                   | 115 $\frac{3}{8}$ | 97        |                |                      |                      |                      |
| <i>February.</i>  |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           | 110 $\frac{3}{8}$   | a 118 $\frac{1}{2}$ | x 114 $\frac{3}{8}$ | 110 $\frac{3}{8}$ |                   | 114 $\frac{3}{8}$ |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 122 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{1}{2}$ |                   | 115               |           |                |                      | 109                  |                      |
| Highest           | 113                 | a 119 $\frac{3}{8}$ | 116 $\frac{3}{8}$   | 113               |                   | 116 $\frac{3}{8}$ |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 122 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{3}{8}$ |                   | 115 $\frac{3}{8}$ |           |                |                      | 109                  |                      |
| Lowest            | 110                 | a 118 $\frac{1}{2}$ | 114 $\frac{3}{8}$   | 110               |                   | 114 $\frac{3}{8}$ |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 121 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{1}{2}$ |                   | 115               |           |                |                      | 109                  |                      |
| Closing           | 112 $\frac{3}{8}$   | a 119 $\frac{3}{8}$ | 116                 | 112 $\frac{3}{8}$ |                   | 116               |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 121 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{3}{8}$ |                   | 115 $\frac{3}{8}$ |           |                |                      | 109                  |                      |
| <i>March.</i>     |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           | 112 $\frac{3}{8}$   | 119 $\frac{3}{8}$   | 116                 | 111 $\frac{1}{2}$ | 120 $\frac{3}{8}$ | 116               |                  |                      |                      |  | 112 $\frac{3}{8}$    | 123 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| Highest           | 112 $\frac{3}{8}$   | 120 $\frac{3}{8}$   | 116                 | 111 $\frac{1}{2}$ | 120 $\frac{3}{8}$ | 118               |                  |                      |                      |  | 113                  | 123 $\frac{1}{2}$ | 116               | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| Lowest            | 112 $\frac{3}{8}$   | 119                 | 115 $\frac{3}{8}$   | 110 $\frac{1}{2}$ | 120 $\frac{3}{8}$ | 115 $\frac{3}{8}$ |                  |                      |                      |  | 112 $\frac{3}{8}$    | 121 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| Closing           | 112 $\frac{3}{8}$   | 120 $\frac{3}{8}$   | 115 $\frac{3}{8}$   | 111 $\frac{1}{2}$ | 120 $\frac{3}{8}$ | 115 $\frac{3}{8}$ |                  |                      |                      |  | 113                  | 122 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| <i>April.</i>     |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           | 112                 | 120 $\frac{1}{2}$   | 116                 | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 115 $\frac{1}{2}$ |                  | 108 $\frac{1}{2}$    |                      |  | x 111 $\frac{1}{2}$  | 123 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 112 $\frac{1}{2}$ |                   | 116               |           |                | 102 $\frac{1}{2}$    |                      |                      |
| Highest           | 112 $\frac{3}{8}$   | 121 $\frac{1}{2}$   | 116 $\frac{1}{2}$   | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 116               |                  | 108 $\frac{1}{2}$    |                      |  | 112                  | 123 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 112 $\frac{1}{2}$ |                   | 116               |           |                | 102 $\frac{1}{2}$    |                      |                      |
| Lowest            | 112                 | 120 $\frac{1}{2}$   | 115 $\frac{1}{2}$   | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ |                  | 108 $\frac{1}{2}$    |                      |  | x 111 $\frac{1}{2}$  | 122 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 111 $\frac{1}{2}$ |                   | 114 $\frac{1}{2}$ |           |                | 102 $\frac{1}{2}$    |                      |                      |
| Closing           | 112 $\frac{3}{8}$   | 121 $\frac{1}{2}$   | 116 $\frac{1}{2}$   | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ |                  | 108 $\frac{1}{2}$    |                      |  | 112                  | 122 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 111 $\frac{1}{2}$ |                   | 114 $\frac{1}{2}$ |           |                | 102 $\frac{1}{2}$    |                      |                      |
| <i>May.</i>       |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           | 112 $\frac{1}{2}$   | 120 $\frac{1}{2}$   | 115 $\frac{1}{2}$   | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ |                   | 96 $\frac{1}{2}$ | 109                  |                      |  | 112 $\frac{1}{2}$    | 121 $\frac{1}{2}$ | 115               | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 115               |           |                |                      |                      |                      |
| Highest           | 113 $\frac{3}{8}$   | 120 $\frac{3}{8}$   | 116 $\frac{3}{8}$   | 112               | 121 $\frac{1}{2}$ |                   | 96 $\frac{1}{2}$ | 109                  |                      |  | 112 $\frac{1}{2}$    | 121 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 111               | 120 $\frac{1}{2}$ | 115               |           |                |                      |                      |                      |
| Lowest            | 112 $\frac{1}{2}$   | 120 $\frac{1}{2}$   | 115 $\frac{1}{2}$   | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ |                   | 96 $\frac{1}{2}$ | 109                  |                      |  | 112                  | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 111               | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ |           |                |                      |                      |                      |
| Closing           | 113 $\frac{3}{8}$   | 120 $\frac{3}{8}$   | 116 $\frac{3}{8}$   | 112               | 121 $\frac{1}{2}$ |                   | 96 $\frac{1}{2}$ | 109                  |                      |  | 112                  | 121               | 114 $\frac{1}{2}$ | 111               | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ |           |                |                      |                      |                      |
| <i>June.</i>      |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           | 113 $\frac{1}{2}$   | 123 $\frac{3}{8}$   | 116 $\frac{3}{8}$   | 112               |                   | 116 $\frac{3}{8}$ |                  |                      |                      |  | 112                  | 120 $\frac{3}{8}$ | 115               | 110 $\frac{7}{8}$ | 117 $\frac{3}{8}$ | 115 $\frac{3}{8}$ |           |                |                      |                      |                      |
| Highest           | 113 $\frac{1}{2}$   | 123 $\frac{3}{8}$   | 116 $\frac{3}{8}$   | 112 $\frac{1}{2}$ |                   | 116 $\frac{3}{8}$ |                  |                      |                      |  | 112 $\frac{1}{2}$    | 121 $\frac{3}{8}$ | 115               | 111 $\frac{1}{2}$ | 117 $\frac{3}{8}$ | 115 $\frac{3}{8}$ |           |                |                      |                      |                      |
| Lowest            | 113 $\frac{1}{2}$   | 123 $\frac{3}{8}$   | 116 $\frac{3}{8}$   | 111 $\frac{1}{2}$ |                   | 116 $\frac{3}{8}$ |                  |                      |                      |  | 112                  | 119               | 112               | 110               | 117 $\frac{3}{8}$ | 113 $\frac{3}{8}$ |           |                |                      |                      |                      |
| Closing           | 113 $\frac{1}{2}$   | 123 $\frac{3}{8}$   | 116 $\frac{3}{8}$   | 112               |                   | 116 $\frac{3}{8}$ |                  |                      |                      |  | 112 $\frac{1}{2}$    | 119               | 113 $\frac{1}{2}$ | 110               | 117 $\frac{3}{8}$ | 113 $\frac{3}{8}$ |           |                |                      |                      |                      |
| <i>July.</i>      |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           | x 112 $\frac{3}{4}$ |                     |                     |                   |                   |                   |                  |                      |                      |  | x 112 $\frac{3}{4}$  | 124               | 116 $\frac{3}{4}$ | 112 $\frac{1}{2}$ |                   | 116 $\frac{1}{2}$ | 97        |                |                      |                      |                      |
| Highest           | 113                 |                     |                     |                   |                   |                   |                  |                      |                      |  | 113                  | 124 $\frac{1}{2}$ | 116 $\frac{3}{4}$ | 112 $\frac{1}{2}$ |                   | 116 $\frac{1}{2}$ | 97        |                |                      |                      |                      |
| Lowest            | 112 $\frac{3}{4}$   |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{3}{4}$    | 123 $\frac{1}{2}$ | 116 $\frac{3}{4}$ | 112               |                   | 115 $\frac{3}{8}$ | 97        |                |                      |                      |                      |
| Closing           | 112 $\frac{3}{4}$   |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{3}{4}$    | 123 $\frac{1}{2}$ | 116 $\frac{3}{4}$ | 112 $\frac{3}{4}$ |                   | 115 $\frac{3}{8}$ | 97        |                |                      |                      |                      |
| <i>August.</i>    |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 122 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{1}{2}$ |                   | 115               |           |                |                      | 109                  |                      |
| Highest           |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 122 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{3}{8}$ |                   | 115 $\frac{3}{8}$ |           |                |                      | 109                  |                      |
| Lowest            |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 121 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{1}{2}$ |                   | 115               |           |                |                      | 109                  |                      |
| Closing           |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{3}{8}$    |                      |  | 112 $\frac{3}{8}$    | 121 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 112 $\frac{3}{8}$ |                   | 115 $\frac{3}{8}$ |           |                |                      | 109                  |                      |
| <i>September.</i> |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{3}{8}$    | 123 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| Highest           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 113                  | 123 $\frac{1}{2}$ | 116               | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| Lowest            |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{3}{8}$    | 121 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| Closing           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 113                  | 122 $\frac{1}{2}$ | 115 $\frac{3}{8}$ | 111 $\frac{1}{2}$ |                   |                   |           |                |                      |                      |                      |
| <i>October.</i>   |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{1}{2}$    |                      |  | x 111 $\frac{1}{2}$  | 123 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 112 $\frac{1}{2}$ |                   | 116               |           |                | 102 $\frac{1}{2}$    |                      |                      |
| Highest           |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{1}{2}$    |                      |  | 112                  | 123 $\frac{1}{2}$ | 116 $\frac{1}{2}$ | 112 $\frac{1}{2}$ |                   | 116               |           |                | 102 $\frac{1}{2}$    |                      |                      |
| Lowest            |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{1}{2}$    |                      |  | x 111 $\frac{1}{2}$  | 122 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 111 $\frac{1}{2}$ |                   | 114 $\frac{1}{2}$ |           |                | 102 $\frac{1}{2}$    |                      |                      |
| Closing           |                     |                     |                     |                   |                   |                   |                  | 108 $\frac{1}{2}$    |                      |  | 112                  | 122 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 111 $\frac{1}{2}$ |                   | 114 $\frac{1}{2}$ |           |                | 102 $\frac{1}{2}$    |                      |                      |
| <i>November.</i>  |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{1}{2}$    | 121 $\frac{1}{2}$ | 115               | 111 $\frac{1}{2}$ | 120 $\frac{1}{2}$ | 115               |           |                |                      |                      |                      |
| Highest           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{1}{2}$    | 121 $\frac{1}{2}$ | 115 $\frac{1}{2}$ | 111               | 120 $\frac{1}{2}$ | 115               |           |                |                      |                      |                      |
| Lowest            |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112                  | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ | 111               | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ |           |                |                      |                      |                      |
| Closing           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112                  | 121               | 114 $\frac{1}{2}$ | 111               | 120 $\frac{1}{2}$ | 114 $\frac{1}{2}$ |           |                |                      |                      |                      |
| <i>December.</i>  |                     |                     |                     |                   |                   |                   |                  |                      |                      |  |                      |                   |                   |                   |                   |                   |           |                |                      |                      |                      |
| Opening           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112                  | 120 $\frac{3}{8}$ | 115               | 110 $\frac{7}{8}$ | 117 $\frac{3}{8}$ | 115 $\frac{3}{8}$ |           |                |                      |                      |                      |
| Highest           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{1}{2}$    | 121 $\frac{3}{8}$ | 115               | 111 $\frac{1}{2}$ | 117 $\frac{3}{8}$ | 115 $\frac{3}{8}$ |           |                |                      |                      |                      |
| Lowest            |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112                  | 119               | 112               | 110               | 117 $\frac{3}{8}$ | 113 $\frac{3}{8}$ |           |                |                      |                      |                      |
| Closing           |                     |                     |                     |                   |                   |                   |                  |                      |                      |  | 112 $\frac{1}{2}$    | 119               | 113 $\frac{1}{2}$ | 110               | 117 $\frac{3}{8}$ | 113 $\frac{3}{8}$ |           |                |                      |                      |                      |

a These are dealings in the "Unlisted department" of the Stock Exchange in "Bonds, when issued."

|                  | Coupon bonds. |           |           |                 | Registered bonds. |           |           |                       |                       |                       |                   | Coupon bonds. |           |           |                 | Registered bonds. |           |           |                       |                       |                       |
|------------------|---------------|-----------|-----------|-----------------|-------------------|-----------|-----------|-----------------------|-----------------------|-----------------------|-------------------|---------------|-----------|-----------|-----------------|-------------------|-----------|-----------|-----------------------|-----------------------|-----------------------|
|                  | 4s. 1907.     | 4s. 1925. | 5s. 1904. | 2s. op-tion-al. | 4s. 1907.         | 4s. 1925. | 5s. 1904. | 6s. cur-ren-cy, 1897. | 6s. eur-ren-cy, 1898. | 6s. cur-ren-cy, 1899. |                   | 4s. 1907.     | 4s. 1925. | 5s. 1904. | 2s. op-tion-al. | 4s. 1907.         | 4s. 1925. | 5s. 1904. | 6s. cur-ren-cy, 1897. | 6s. eur-ren-cy, 1898. | 6s. cur-ren-cy, 1899. |
| <i>January.</i>  |               |           |           |                 |                   |           |           |                       |                       |                       |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Opening          | 110           | 116½      | 113½      | .....           | 110               | 114       | 113½      | .....                 | .....                 | .....                 | <i>July.</i>      |               |           |           |                 |                   |           |           |                       |                       |                       |
| Highest          | 110           | 117       | 114       | .....           | 110               | 114½      | 113½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Lowest           | 109           | 115½      | 113       | .....           | 108               | 114½      | 112       | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Closing          | 109½          | 115½      | 113½      | .....           | 108               | 114½      | 112       | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| <i>February.</i> |               |           |           |                 |                   |           |           |                       |                       |                       |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Opening          | 108½          | 113       | 112       | .....           | 108               | 114       | 112       | .....                 | 105                   | .....                 | <i>August.</i>    |               |           |           |                 |                   |           |           |                       |                       |                       |
| Highest          | 111           | 118       | 114       | .....           | 110½              | 117½      | 113½      | .....                 | 105                   | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Lowest           | 108½          | 113       | 112       | .....           | 108               | 113       | 112       | .....                 | 105                   | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Closing          | 111           | 116½      | 113½      | .....           | 110½              | 117½      | 113½      | .....                 | 105                   | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| <i>March.</i>    |               |           |           |                 |                   |           |           |                       |                       |                       |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Opening          | 110½          | 116½      | 113       | .....           | 108½              | 116½      | 113       | 103½                  | .....                 | 107½                  | <i>September.</i> |               |           |           |                 |                   |           |           |                       |                       |                       |
| Highest          | 111           | 117½      | 113½      | .....           | 108½              | 117½      | 113       | 103½                  | .....                 | 107½                  |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Lowest           | 110           | 116½      | 113       | .....           | 108½              | 116½      | 113       | 103½                  | .....                 | 107½                  |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Closing          | 110½          | 116½      | 113½      | .....           | 108½              | 116½      | 113       | 103½                  | .....                 | 107½                  |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| <i>April.</i>    |               |           |           |                 |                   |           |           |                       |                       |                       |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Opening          | 109½          | 116½      | 113½      | .....           | 108½              | 117       | 113½      | .....                 | .....                 | .....                 | <i>October.</i>   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Highest          | 109½          | 119       | 114½      | .....           | 109               | 118       | 113½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Lowest           | 109½          | 116½      | 113½      | .....           | 108½              | 117       | 113½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Closing          | 109½          | 118½      | 114½      | .....           | 108½              | 117½      | 113½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| <i>May.</i>      |               |           |           |                 |                   |           |           |                       |                       |                       |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Opening          | 110½          | x 117½    | 112½      | .....           | 109½              | 117½      | 112½      | .....                 | .....                 | .....                 | <i>November.</i>  |               |           |           |                 |                   |           |           |                       |                       |                       |
| Highest          | 110½          | 117½      | 113       | .....           | 109½              | 117½      | 112½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Lowest           | 109½          | 116½      | 112½      | .....           | 108½              | 116½      | 112½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Closing          | 109½          | 116½      | 112½      | .....           | 108½              | 116½      | 112½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| <i>June.</i>     |               |           |           |                 |                   |           |           |                       |                       |                       |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Opening          | 109½          | 116½      | 112½      | 95              | 108               | 110½      | 112½      | .....                 | .....                 | .....                 | <i>December.</i>  |               |           |           |                 |                   |           |           |                       |                       |                       |
| Highest          | 110½          | 118½      | 113½      | 95              | 108½              | 118½      | 113       | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Lowest           | 109½          | 116½      | 112½      | 95              | 108               | 110½      | 112½      | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |
| Closing          | 110           | 116½      | 113½      | 95              | 108½              | 117½      | 113       | .....                 | .....                 | .....                 |                   |               |           |           |                 |                   |           |           |                       |                       |                       |

|                   | Coupon bonds. |           |           |                | Registered bonds. |           |           |                      |                      |         | Coupon bonds. |           |           |                | Registered bonds. |           |           |                      |                      |
|-------------------|---------------|-----------|-----------|----------------|-------------------|-----------|-----------|----------------------|----------------------|---------|---------------|-----------|-----------|----------------|-------------------|-----------|-----------|----------------------|----------------------|
|                   | 4s, 1907.     | 4s, 1925. | 5s, 1904. | 2s, option-al. | 4s, 1907.         | 4s, 1925. | 5s, 1904. | 6s, cur-rency, 1898. | 6s, cur-rency, 1899. |         | 4s, 1907.     | 4s, 1925. | 5s, 1904. | 2s, option-al. | 4s, 1907.         | 4s, 1925. | 5s, 1904. | 6s, cur-rency, 1898. | 6s, cur-rency, 1899. |
| <i>January.</i>   |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| Opening           | 111½          | 120½      | 114½      | -----          | 110½              | 120½      | 113½      | 103½                 | -----                | Opening | x 112         | 125       | 114½      | -----          | 111½              | 125½      | 114½      | -----                |                      |
| Highest           | 112½          | 124       | 114½      | -----          | 111½              | 123½      | 113½      | 103½                 | -----                | Highest | 112½          | 126½      | 115       | -----          | 112               | 125½      | 114½      | -----                |                      |
| Lowest            | 111½          | 120½      | 114½      | -----          | 110½              | 120½      | 113½      | 103½                 | -----                | Lowest  | 111½          | 124½      | 114½      | -----          | 110½              | 124½      | 113½      | -----                |                      |
| Closing           | 112½          | 124       | 114½      | -----          | 111½              | 122½      | 115½      | 103½                 | -----                | Closing | 111½          | 126½      | 115       | -----          | 111½              | 125½      | 114       | -----                |                      |
| <i>February.</i>  |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| Opening           | 112½          | 123½      | 113½      | -----          | 111½              | 122½      | 113½      | 103½                 | 106½                 | Opening | 112           | 125½      | 113½      | 98½            | 112½              | 125½      | 113½      | -----                |                      |
| Highest           | 113½          | 123½      | 113½      | -----          | 112               | 122½      | 113½      | 103½                 | 106½                 | Highest | 112½          | 125½      | 113½      | 98½            | 112½              | 125½      | 113½      | -----                |                      |
| Lowest            | 112½          | 122½      | 113½      | -----          | 111½              | 122½      | 113½      | 103½                 | 106½                 | Lowest  | 112           | 125       | 113½      | 98½            | 112               | 125½      | 113½      | -----                |                      |
| Closing           | 113           | 123       | 113½      | -----          | 112               | 122½      | 113½      | 103½                 | 106½                 | Closing | 112½          | 125½      | 113½      | 98½            | 112               | 125½      | 113½      | -----                |                      |
| <i>March.</i>     |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| Opening           | 113           | 123½      | 114½      | -----          | 111½              | 123½      | 113½      | -----                | -----                | Opening | 113½          | 126       | 114       | 98½            | 111½              | 126½      | 114½      | -----                |                      |
| Highest           | 113½          | 123½      | 114½      | -----          | 111½              | 123½      | 114½      | -----                | -----                | Highest | 114           | 126       | 115       | 98½            | 112½              | 126½      | 114½      | -----                |                      |
| Lowest            | 113           | 123       | 113½      | -----          | 111               | 123½      | 113½      | -----                | -----                | Lowest  | 113½          | 125       | 113½      | 98½            | 111½              | 126½      | 114½      | -----                |                      |
| Closing           | 113½          | 123½      | 114½      | -----          | 111               | 123½      | 114½      | -----                | -----                | Closing | 113½          | 125½      | 115       | 98½            | 112               | 126½      | 114½      | -----                |                      |
| <i>April.</i>     |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| Opening           | 112½          | 124½      | 114½      | -----          | 111½              | 123½      | 113½      | -----                | 107½                 | Opening | 113½          | 126       | 115       | -----          | 112½              | 127½      | -----     | -----                |                      |
| Highest           | 112½          | 124½      | 114½      | -----          | 111½              | 123½      | 113½      | -----                | 107½                 | Highest | 114           | 126½      | 115½      | -----          | 112½              | 127½      | -----     | -----                |                      |
| Lowest            | 112           | 123½      | 114½      | -----          | 110½              | 125       | 113½      | -----                | 107½                 | Lowest  | 113½          | 126       | 115       | -----          | 112               | 127½      | -----     | -----                |                      |
| Closing           | 112½          | 123½      | 114½      | -----          | 110½              | 123       | 113½      | -----                | 107½                 | Closing | 113½          | 127½      | 115½      | -----          | 112½              | 127½      | -----     | -----                |                      |
| <i>May.</i>       |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| Opening           | 112½          | x 122½    | 113       | -----          | 111               | 122½      | 113       | -----                | -----                | Opening | 114           | 127½      | 114½      | -----          | 113               | 127½      | 114½      | 102½                 |                      |
| Highest           | 112½          | 123½      | 113½      | -----          | 111               | 123½      | 113½      | -----                | -----                | Highest | 114½          | 128½      | 114½      | -----          | 113½              | 127½      | 115       | 102½                 |                      |
| Lowest            | 112           | 122½      | 113       | -----          | 110½              | 122½      | 113       | -----                | -----                | Lowest  | 113½          | 127½      | 114       | -----          | 112½              | 127½      | 113½      | 102½                 |                      |
| Closing           | 112½          | 123½      | 113½      | -----          | 111               | 123       | 113½      | -----                | -----                | Closing | 114½          | 128½      | 114½      | -----          | 113               | 127½      | 113½      | 102½                 |                      |
| <i>June.</i>      |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| Opening           | 112½          | 123½      | 114½      | -----          | 110½              | 125½      | -----     | -----                | -----                | Opening | 115           | 128½      | 113½      | -----          | x 112½            | 129       | 114½      | 99½                  |                      |
| Highest           | 113½          | 125½      | 114½      | -----          | 111               | 125½      | -----     | -----                | -----                | Highest | 115           | 129½      | 115       | -----          | 113               | 129       | 114½      | 99½                  |                      |
| Lowest            | 112½          | 123½      | 114       | -----          | 110½              | 125½      | -----     | -----                | -----                | Lowest  | 115           | 128½      | 114½      | -----          | 112½              | 127½      | 114½      | 99½                  |                      |
| Closing           | 113           | 125½      | 114½      | -----          | 111½              | 125½      | -----     | -----                | -----                | Closing | 115           | 128½      | 114½      | -----          | 112½              | 127½      | 114½      | 99½                  |                      |
| <i>July.</i>      |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| <i>August.</i>    |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| <i>September.</i> |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| <i>October.</i>   |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| <i>November.</i>  |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |
| <i>December.</i>  |               |           |           |                |                   |           |           |                      |                      |         |               |           |           |                |                   |           |           |                      |                      |

|                   | Coupon bonds.                   |                                 |                                 |                              | Registered bonds.              |                                 |                                 |                                 |                                 |       | Coupon bonds.  |           |           |           | Registered bonds.            |               |           |           |           |                     |
|-------------------|---------------------------------|---------------------------------|---------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|-------|----------------|-----------|-----------|-----------|------------------------------|---------------|-----------|-----------|-----------|---------------------|
|                   | 4s, 1907.                       | 4s, 1925.                       | 5s, 1904.                       | 3s, 1908-1918 (when issued). | 2s, optional.                  | 4s, 1907.                       | 4s, 1925.                       | 5s, 1904.                       | 6s, currency, 1898.             |       | 3s, 1908-1918. | 4s, 1907. | 4s, 1925. | 5s, 1904. | 3s, 1908-1918 (when issued). | 2s, optional. | 4s, 1907. | 4s, 1925. | 5s, 1904. | 6s, currency, 1898. | 3s, 1908-1918. |
| <i>January.</i>   |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 113 <sup>3</sup> / <sub>8</sub> | 128 <sup>3</sup> / <sub>4</sub> | 114 <sup>1</sup> / <sub>2</sub> | .....                        | 99 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 128 <sup>1</sup> / <sub>2</sub> | 114 <sup>1</sup> / <sub>2</sub> | 103 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 114 <sup>3</sup> / <sub>8</sub> | 129 <sup>3</sup> / <sub>4</sub> | 115                             | .....                        | .....                          | 115 <sup>1</sup> / <sub>2</sub> | 129 <sup>1</sup> / <sub>2</sub> | 115                             | 104                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 113 <sup>3</sup> / <sub>8</sub> | 128 <sup>3</sup> / <sub>4</sub> | 114                             | .....                        | .....                          | 112 <sup>1</sup> / <sub>2</sub> | 127 <sup>1</sup> / <sub>2</sub> | 114                             | 104                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 114 <sup>3</sup> / <sub>8</sub> | 129 <sup>3</sup> / <sub>4</sub> | 114 <sup>1</sup> / <sub>2</sub> | .....                        | 99 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 128 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 104                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>February.</i>  |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 113 <sup>3</sup> / <sub>8</sub> | 128 <sup>3</sup> / <sub>4</sub> | 113 <sup>3</sup> / <sub>4</sub> | .....                        | 99 <sup>1</sup> / <sub>2</sub> | 113 <sup>1</sup> / <sub>2</sub> | 128 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>4</sub> | 104                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 114 <sup>3</sup> / <sub>8</sub> | 129 <sup>3</sup> / <sub>4</sub> | 113 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 113 <sup>1</sup> / <sub>2</sub> | 128 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>4</sub> | 103 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 113                             | 128 <sup>3</sup> / <sub>4</sub> | 113 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 111 <sup>1</sup> / <sub>2</sub> | 126 <sup>3</sup> / <sub>4</sub> | 113 <sup>3</sup> / <sub>4</sub> | 103 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 112 <sup>3</sup> / <sub>8</sub> | 124                             | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 99                             | 111 <sup>1</sup> / <sub>2</sub> | 124                             | 112 <sup>3</sup> / <sub>4</sub> | 103 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>March.</i>     |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 112 <sup>3</sup> / <sub>8</sub> | 123 <sup>3</sup> / <sub>4</sub> | 112                             | .....                        | 99                             | 110 <sup>3</sup> / <sub>8</sub> | 123 <sup>7</sup> / <sub>8</sub> | 112                             | 103 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 113                             | 123 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 98 <sup>3</sup> / <sub>4</sub> | 111                             | 125                             | 111 <sup>3</sup> / <sub>4</sub> | 103                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 110                             | 118 <sup>3</sup> / <sub>4</sub> | 110 <sup>1</sup> / <sub>2</sub> | .....                        | 98 <sup>3</sup> / <sub>4</sub> | 108 <sup>3</sup> / <sub>4</sub> | 118 <sup>3</sup> / <sub>4</sub> | 111 <sup>3</sup> / <sub>4</sub> | 103                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 111 <sup>3</sup> / <sub>8</sub> | 122 <sup>3</sup> / <sub>4</sub> | 112 <sup>1</sup> / <sub>2</sub> | .....                        | 98                             | 110                             | 122 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 103 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>April.</i>     |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 110 <sup>3</sup> / <sub>8</sub> | 122 <sup>7</sup> / <sub>8</sub> | 112 <sup>1</sup> / <sub>2</sub> | .....                        | 98                             | 109 <sup>3</sup> / <sub>4</sub> | 122 <sup>1</sup> / <sub>2</sub> | 112 <sup>1</sup> / <sub>2</sub> | 103                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 111                             | 122 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | .....                        | 98                             | 109 <sup>3</sup> / <sub>4</sub> | 121 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 107                             | 117 <sup>3</sup> / <sub>4</sub> | 110 <sup>3</sup> / <sub>4</sub> | .....                        | 98                             | 108 <sup>3</sup> / <sub>4</sub> | 116 <sup>3</sup> / <sub>4</sub> | 111 <sup>1</sup> / <sub>2</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 108                             | 119 <sup>3</sup> / <sub>4</sub> | 110                             | .....                        | 95                             | 106 <sup>3</sup> / <sub>4</sub> | 118 <sup>1</sup> / <sub>2</sub> | 111 <sup>1</sup> / <sub>2</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>May.</i>       |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 108                             | 118 <sup>1</sup> / <sub>2</sub> | 110                             | .....                        | 95                             | 106 <sup>3</sup> / <sub>4</sub> | 118 <sup>1</sup> / <sub>2</sub> | 110                             | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 111 <sup>1</sup> / <sub>2</sub> | 121 <sup>1</sup> / <sub>2</sub> | 111                             | .....                        | .....                          | 109                             | 122 <sup>1</sup> / <sub>2</sub> | 110 <sup>1</sup> / <sub>2</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 108                             | 120                             | 109 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 106 <sup>3</sup> / <sub>4</sub> | 121 <sup>1</sup> / <sub>2</sub> | 109 <sup>3</sup> / <sub>4</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 111                             | 122 <sup>3</sup> / <sub>4</sub> | 111 <sup>1</sup> / <sub>2</sub> | .....                        | 95                             | 108                             | 122 <sup>3</sup> / <sub>4</sub> | 111 <sup>1</sup> / <sub>2</sub> | 100 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>June.</i>      |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 111 <sup>1</sup> / <sub>2</sub> | 122 <sup>3</sup> / <sub>4</sub> | 111 <sup>1</sup> / <sub>2</sub> | .....                        | 95 <sup>1</sup> / <sub>2</sub> | 108                             | 122 <sup>3</sup> / <sub>4</sub> | 111 <sup>1</sup> / <sub>2</sub> | 100 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 111 <sup>1</sup> / <sub>2</sub> | 125                             | 111 <sup>1</sup> / <sub>2</sub> | .....                        | .....                          | 109 <sup>1</sup> / <sub>2</sub> | 124 <sup>3</sup> / <sub>4</sub> | 111 <sup>1</sup> / <sub>2</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 110                             | 122                             | 111                             | .....                        | .....                          | 107 <sup>1</sup> / <sub>2</sub> | 124 <sup>3</sup> / <sub>4</sub> | 111 <sup>1</sup> / <sub>2</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 112                             | 124 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 95                             | 110 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | 100 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>July.</i>      |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 111                             | 124 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 95                             | 110 <sup>3</sup> / <sub>8</sub> | 124 <sup>3</sup> / <sub>4</sub> | 113                             | 100 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 111 <sup>1</sup> / <sub>2</sub> | 125 <sup>3</sup> / <sub>4</sub> | 113 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 111                             | 124                             | 113                             | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 110 <sup>3</sup> / <sub>8</sub> | 125                             | 112 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 110 <sup>3</sup> / <sub>8</sub> | 124                             | 112                             | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 111                             | 128 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>4</sub> | .....                        | 95                             | 110 <sup>3</sup> / <sub>8</sub> | 127 <sup>3</sup> / <sub>4</sub> | 112                             | 102                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>August.</i>    |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 111 <sup>1</sup> / <sub>2</sub> | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 96 <sup>1</sup> / <sub>2</sub> | 111                             | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | 102                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 112                             | 127 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 111 <sup>1</sup> / <sub>2</sub> | 128 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 111                             | 126 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 111                             | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 112                             | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 98                             | 111 <sup>1</sup> / <sub>2</sub> | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>September.</i> |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 112                             | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 98                             | 110 <sup>3</sup> / <sub>8</sub> | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 112                             | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 110 <sup>3</sup> / <sub>8</sub> | 128 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 111 <sup>1</sup> / <sub>2</sub> | 127                             | 112 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 110 <sup>3</sup> / <sub>8</sub> | 127                             | 112 <sup>3</sup> / <sub>4</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 112 <sup>3</sup> / <sub>4</sub> | 127 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 99                             | 110 <sup>3</sup> / <sub>8</sub> | 127 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | 102 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| <i>October.</i>   |                                 |                                 |                                 |                              |                                |                                 |                                 |                                 |                                 |       |                |           |           |           |                              |               |           |           |           |                     |
| Opening           | 111 <sup>1</sup> / <sub>2</sub> | 127 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | 98 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 127 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | 101                             | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Highest (sales)   | 112                             | 128 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 111                             | 127 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Lowest (sales)    | 110 <sup>3</sup> / <sub>8</sub> | 127                             | 112 <sup>3</sup> / <sub>4</sub> | .....                        | .....                          | 110 <sup>3</sup> / <sub>8</sub> | 126 <sup>3</sup> / <sub>4</sub> | 112 <sup>3</sup> / <sub>4</sub> | .....                           | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |
| Closing           | 112 <sup>3</sup> / <sub>4</sub> | 128 <sup>1</sup> / <sub>2</sub> | 113 <sup>3</sup> / <sub>4</sub> | .....                        | 98 <sup>1</sup> / <sub>2</sub> | 110 <sup>3</sup> / <sub>8</sub> | 128 <sup>1</sup> / <sub>2</sub> | 112 <sup>3</sup> / <sub>4</sub> | 105 <sup>1</sup> / <sub>2</sub> | ..... | .....          | .....     | .....     | .....     | .....                        | .....         | .....     | .....     | .....     | .....               |

402 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 45.—INVESTMENT VALUE OF UNITED STATES 4½, 4 (OF 1907), 5, 4 (OF 1925) AND 3 PER CENT COUPON BONDS FROM 1887 TO 1898, INCLUSIVE.

[Prepared by the Government Actuary.]

| Date.   | 4½ per cent bonds.  |                                         | 4 per cent bonds.   |                                         |       |
|---------|---------------------|-----------------------------------------|---------------------|-----------------------------------------|-------|
|         | Average price flat. | Rate of interest realized by investors. | Average price flat. | Rate of interest realized by investors. |       |
| 1887:   |                     | <i>Per cent.</i>                        |                     | <i>Per cent.</i>                        |       |
| January | 110.2775            | 2.290                                   | 127.8325            | 2.320                                   |       |
| April   | 110.1847            | 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            | 2.239                                   | 126.1275            | 2.341                                   |       |
| April   | 107.1025            | 2.478                                   | 124.6400            | 2.449                                   |       |
| July    | 107.5175            | 2.195                                   | 127.4825            | 2.230                                   |       |
| October | 108.4213            | 1.693                                   | 128.1204            | 2.178                                   |       |
| 1889:   |                     |                                         |                     |                                         |       |
| January | 108.9255            | 1.254                                   | 127.2837            | 2.208                                   |       |
| April   | 108.1848            | 1.240                                   | 129.1902            | 2.080                                   |       |
| July    | 107.0038            | 1.421                                   | 128.3894            | 2.109                                   |       |
| October | 105.3241            | 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    | 103.2825            | 1.966                                   | 122.3200            | 2.407                                   |       |
| October | 104.1206            | 0.409                                   | 123.5602            | 2.309                                   |       |
| 1891:   |                     |                                         |                     |                                         |       |
| January | 103.1106            | 0.424                                   | 120.9279            | 2.463                                   |       |
| April   | 101.7596            | 1.363                                   | 122.0264            | 2.372                                   |       |
| July    | 100.3846            | 5.971                                   | 117.3317            | 2.676                                   |       |
| October |                     |                                         | 116.7546            | 2.761                                   |       |
| 1892:   |                     |                                         |                     |                                         |       |
| January |                     |                                         | 116.6719            | 2.693                                   |       |
| April   |                     |                                         | 116.1575            | 2.715                                   |       |
| July    |                     |                                         | 116.4557            | 2.677                                   |       |
| October |                     |                                         | 115.0978            | 2.766                                   |       |
| 1893:   |                     |                                         |                     |                                         |       |
| January |                     |                                         | 113.8250            | 2.849                                   |       |
| April   |                     |                                         | 113.3646            | 2.877                                   |       |
| July    |                     |                                         | 110.5450            | 3.079                                   |       |
| October |                     |                                         | 111.2356            | 3.011                                   |       |
| 1894:   |                     |                                         |                     |                                         |       |
| January |                     | 5 per cent bonds.                       | 113.3389            | 2.821                                   |       |
| April   |                     | 118.6225                                | 2.925               | 114.2800                                | 2.724 |
| July    |                     | 118.7500                                | 2.873               | 114.1900                                | 2.713 |
| October |                     | 119.7407                                | 2.716               | 114.7824                                | 2.642 |

| Date.   | 5 per cent bonds of 1904. |                                         | 4 per cent bonds of 1907. |                                         | 4 per cent bonds of 1925. |                                         | 3 per cent bonds, 1898-1918. |                                         |
|---------|---------------------------|-----------------------------------------|---------------------------|-----------------------------------------|---------------------------|-----------------------------------------|------------------------------|-----------------------------------------|
|         | Average price flat.       | Rate of interest realized by investors. | Average price flat.       | Rate of interest realized by investors. | Average price flat.       | Rate of interest realized by investors. | Average price flat.          | Rate of interest realized by investors. |
| 1895:   |                           | <i>Per cent.</i>                        |                           | <i>Per cent.</i>                        |                           | <i>Per cent.</i>                        |                              | <i>Per cent.</i>                        |
| January | 116.7476                  | 3.010                                   | 113.2548                  | 2.756                                   |                           |                                         |                              |                                         |
| April   | 116.0100                  | 3.048                                   | 112.3300                  | 2.818                                   | 120.9657                  | 2.977                                   |                              |                                         |
| July    | 116.7236                  | 2.920                                   | 112.7404                  | 2.762                                   | 124.0024                  | 2.839                                   |                              |                                         |
| October | 116.1157                  | 2.945                                   | 111.9583                  | 2.814                                   | 122.8819                  | 2.883                                   |                              |                                         |
| 1896:   |                           |                                         |                           |                                         |                           |                                         |                              |                                         |
| January | 113.1010                  | 3.289                                   | 109.7212                  | 3.012                                   | 115.6514                  | 3.214                                   |                              |                                         |
| April   | 113.7975                  | 3.146                                   | 109.7300                  | 2.992                                   | 117.7800                  | 3.107                                   |                              |                                         |
| July    | 112.1803                  | 3.326                                   | 108.2524                  | 3.131                                   | 114.8389                  | 3.246                                   |                              |                                         |
| October | 111.2639                  | 3.411                                   | 107.6528                  | 3.173                                   | 116.5347                  | 3.159                                   |                              |                                         |
| 1897:   |                           |                                         |                           |                                         |                           |                                         |                              |                                         |
| January | 114.5050                  | 2.882                                   | 111.9325                  | 2.705                                   | 121.6250                  | 2.913                                   |                              |                                         |
| April   | 114.2552                  | 2.848                                   | 112.6016                  | 2.608                                   | 124.2306                  | 2.786                                   |                              |                                         |
| July    | 114.8606                  | 2.691                                   | 112.3269                  | 2.611                                   | 125.4087                  | 2.729                                   |                              |                                         |
| October | 115.6010                  | 2.493                                   | 113.7067                  | 2.430                                   | 127.3173                  | 2.636                                   |                              |                                         |
| 1898:   |                           |                                         |                           |                                         |                           |                                         |                              |                                         |
| January | 114.7150                  | 2.552                                   | 114.3525                  | 2.325                                   | 129.0550                  | 2.552                                   |                              |                                         |
| April   | 111.5385                  | 3.014                                   | 109.5192                  | 2.844                                   | 119.8677                  | 2.967                                   |                              |                                         |
| July    | 112.9870                  | 2.676                                   | 110.8906                  | 2.652                                   | 125.3437                  | 2.704                                   |                              |                                         |
| October | 112.9928                  | 2.577                                   | 111.6859                  | 2.522                                   | 127.6490                  | 2.591                                   | 105.6659                     | 2.671                                   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 403

NO. 46.—NUMBER OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY, CAPITAL, BONDS ON DEPOSIT TO SECURE CIRCULATION ON SEPTEMBER 20, 1898, MINIMUM AMOUNT REQUIRED, AND THE EXCESS ON DEPOSIT, SEPTEMBER 20, 1898, AND OCTOBER 5, 1897.

| Reserve cities, States, and Territories. | No. of banks. | Capital.     | United States bonds. |                   | Excess of bonds.    |                  |
|------------------------------------------|---------------|--------------|----------------------|-------------------|---------------------|------------------|
|                                          |               |              | September 20, 1898.  | Minimum required. | September 20, 1898. | October 5, 1897. |
| <b>CENTRAL RESERVE CITIES.</b>           |               |              |                      |                   |                     |                  |
| New York City.....                       | 47            | \$48,700,000 | \$17,970,000         | \$2,350,000       | \$15,620,000        | \$16,539,000     |
| Chicago.....                             | 17            | 19,450,000   | 1,630,000            | 850,000           | 789,000             | 400,000          |
| St. Louis.....                           | 6             | 8,400,000    | 2,766,600            | 300,000           | 2,460,000           | 1,777,000        |
| Total.....                               | 70            | 76,550,000   | 22,360,000           | 3,500,000         | 18,860,000          | 18,718,000       |
| <b>OTHER RESERVE CITIES.</b>             |               |              |                      |                   |                     |                  |
| Boston.....                              | 52            | 48,150,000   | 7,077,000            | 2,600,000         | 4,477,000           | 6,077,000        |
| Albany.....                              | 6             | 1,550,000    | 350,000              | 300,000           | 50,000              | 100,000          |
| Brooklyn.....                            | 5             | 1,352,000    | 642,000              | 250,000           | 392,000             | 392,000          |
| Philadelphia.....                        | 37            | 19,655,000   | 6,992,500            | 1,837,500         | 5,155,000           | 6,175,000        |
| Pittsburg.....                           | 30            | 12,300,000   | 5,655,250            | 1,475,000         | 4,180,250           | 3,864,250        |
| Baltimore.....                           | 22            | 13,243,260   | 2,698,590            | 1,100,000         | 1,598,590           | 1,639,000        |
| Washington.....                          | 11            | 2,775,000    | 960,400              | 550,000           | 410,400             | 804,150          |
| Savannah.....                            | 2             | 750,000      | 102,000              | 100,000           | 2,000               | 2,000            |
| New Orleans.....                         | 7             | 2,300,000    | 622,000              | 350,000           | 272,000             | 522,000          |
| Louisville.....                          | 6             | 2,800,000    | 1,900,000            | 300,000           | 1,600,000           | 1,275,000        |
| Houston.....                             | 5             | 1,150,000    | 250,000              | 200,000           | 50,000              | .....            |
| Cincinnati.....                          | 13            | 7,700,000    | 4,981,500            | 650,000           | 4,331,500           | 4,786,000        |
| Cleveland.....                           | 13            | 9,400,000    | 1,630,000            | 650,000           | 989,000             | 950,000          |
| Detroit.....                             | 6             | 3,300,000    | 1,490,000            | 300,000           | 1,100,000           | 850,000          |
| Milwaukee.....                           | 4             | 2,950,000    | 820,000              | 200,000           | 620,000             | 470,000          |
| Des Moines.....                          | 4             | 800,000      | 343,000              | 175,000           | 168,000             | 117,200          |
| St. Paul.....                            | 5             | 3,800,000    | 252,000              | 256,000           | 2,000               | 2,000            |
| Minneapolis.....                         | 6             | 4,500,000    | 300,000              | 300,000           | .....               | .....            |
| Kansas City.....                         | 5             | 2,300,000    | 487,000              | 230,000           | 237,000             | .....            |
| St. Joseph.....                          | 2             | 350,000      | 150,000              | 75,000            | 75,000              | 75,000           |
| Lincoln.....                             | 3             | 800,000      | 150,000              | 150,000           | .....               | .....            |
| Omaha.....                               | 8             | 3,750,000    | 661,000              | 400,000           | 261,000             | 200,000          |
| San Francisco.....                       | 4             | 6,000,000    | 700,000              | 200,000           | 500,000             | 50,000           |
| Total.....                               | 256           | 151,675,260  | 39,124,150           | 12,662,500        | 26,461,650          | 27,850,600       |
| Total of all reserve cities.....         | 326           | 228,225,260  | 61,484,150           | 16,162,500        | 45,321,650          | 46,566,600       |
| <b>COUNTRY BANKS.</b>                    |               |              |                      |                   |                     |                  |
| Maine.....                               | 82            | 11,071,000   | 5,344,400            | 2,042,750         | 3,301,650           | 3,549,950        |
| New Hampshire.....                       | 51            | 5,850,000    | 4,014,170            | 1,457,500         | 2,556,670           | 2,501,250        |
| Vermont.....                             | 49            | 6,885,000    | 4,233,800            | 1,446,250         | 2,787,550           | 2,804,250        |
| Massachusetts.....                       | 211           | 42,327,500   | 20,028,900           | 3,378,125         | 16,650,775          | 14,083,000       |
| Rhode Island.....                        | 57            | 19,337,050   | 7,674,000            | 2,327,500         | 5,346,500           | 5,591,500        |
| Connecticut.....                         | 80            | 21,181,070   | 8,474,500            | 3,195,000         | 5,279,500           | 5,836,000        |
| New York.....                            | 266           | 31,392,940   | 17,040,250           | 6,987,410         | 10,052,840          | 10,044,340       |
| New Jersey.....                          | 104           | 14,486,800   | 5,821,350            | 2,956,723         | 2,864,627           | 2,724,500        |
| Pennsylvania.....                        | 359           | 40,804,590   | 19,238,300           | 9,123,648         | 10,109,652          | 10,275,140       |
| Delaware.....                            | 18            | 2,083,985    | 855,000              | 442,700           | 412,300             | 352,300          |
| Maryland.....                            | 48            | 3,891,210    | 2,065,750            | 937,377           | 1,128,373           | 1,109,250        |
| District of Columbia.....                | 1             | 252,000      | 250,000              | 50,000            | 200,000             | 200,000          |
| Virginia.....                            | 35            | 4,546,300    | 2,022,250            | 922,750           | 1,099,500           | 1,301,939        |
| West Virginia.....                       | 33            | 3,351,000    | 1,434,650            | 811,250           | 623,400             | 566,400          |
| North Carolina.....                      | 27            | 2,691,000    | 799,000              | 647,750           | 151,250             | 98,250           |
| South Carolina.....                      | 16            | 1,943,000    | 661,000              | 448,250           | 212,750             | 77,225           |
| Georgia.....                             | 27            | 3,166,000    | 1,119,000            | 716,500           | 402,500             | 317,500          |
| Florida.....                             | 15            | 1,150,000    | 390,000              | 287,500           | 102,500             | 67,500           |
| Alabama.....                             | 28            | 3,205,000    | 903,500              | 707,500           | 196,000             | 493,000          |
| Mississippi.....                         | 10            | 855,000      | 254,400              | 213,750           | 40,650              | 29,400           |
| Louisiana.....                           | 12            | 860,000      | 265,000              | 215,000           | 50,000              | 50,000           |
| Texas.....                               | 191           | 18,055,000   | 4,853,610            | 4,088,750         | 764,860             | 473,650          |
| Arkansas.....                            | 7             | 1,070,000    | 251,500              | 242,500           | 9,000               | 9,000            |
| Kentucky.....                            | 69            | 8,264,900    | 4,126,750            | 1,962,475         | 2,224,275           | 1,683,525        |
| Tennessee.....                           | 49            | 8,435,000    | 2,083,750            | 1,302,500         | 781,250             | 487,500          |
| Ohio.....                                | 226           | 27,765,100   | 12,445,600           | 6,127,775         | 6,317,825           | 5,797,575        |
| Indiana.....                             | 112           | 14,167,600   | 4,842,300            | 2,614,250         | 1,888,050           | 2,223,300        |
| Illinois.....                            | 201           | 17,496,000   | 6,528,900            | 4,305,250         | 2,223,650           | 2,018,750        |
| Michigan.....                            | 76            | 8,595,000    | 3,100,500            | 1,807,500         | 1,293,000           | 1,054,500        |
| Wisconsin.....                           | 73            | 6,710,000    | 2,362,500            | 1,627,500         | 735,000             | 672,750          |
| Minnesota.....                           | 59            | 4,590,000    | 1,314,000            | 1,053,750         | 260,250             | 161,500          |
| Iowa.....                                | 164           | 12,350,000   | 4,305,910            | 3,000,000         | 1,305,910           | 811,000          |
| Missouri.....                            | 49            | 3,515,000    | 1,260,550            | 878,750           | 381,800             | 203,800          |

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No. 46.—NUMBER OF NATIONAL BANKS IN EACH STATE, ETC.—Continued.

| Reserve cities, States, and Territories. | No. of banks. | Capital.    | United States bonds. |                   | Excess of bonds.    |                  |
|------------------------------------------|---------------|-------------|----------------------|-------------------|---------------------|------------------|
|                                          |               |             | September 20, 1898.  | Minimum required. | September 20, 1898. | October 5, 1897. |
| COUNTRY BANKS—continued.                 |               |             |                      |                   |                     |                  |
| North Dakota.....                        | 24            | \$1,500,000 | \$440,500            | \$375,600         | \$65,500            | \$60,250         |
| South Dakota.....                        | 26            | 1,585,000   | 508,750              | 396,250           | 112,500             | 62,500           |
| Nebraska.....                            | 91            | 5,675,000   | 1,653,400            | 1,418,750         | 234,650             | 37,650           |
| Kansas.....                              | 101           | 8,417,100   | 2,403,050            | 1,841,775         | 561,275             | 490,975          |
| Montana.....                             | 21            | 2,555,000   | 608,750              | 563,750           | 45,000              | 20,000           |
| Wyoming.....                             | 11            | 860,000     | 215,000              | 215,000           |                     |                  |
| Colorado.....                            | 37            | 4,707,000   | 1,527,800            | 851,750           | 676,050             | 316,000          |
| New Mexico.....                          | 6             | 600,000     | 415,000              | 150,000           | 265,000             | 190,000          |
| Oklahoma.....                            | 6             | 300,000     | 75,000               | 75,000            |                     |                  |
| Indian Territory.....                    | 14            | 795,000     | 203,500              | 198,750           | 4,750               | 4,750            |
| Washington.....                          | 32            | 3,838,000   | 858,800              | 820,000           | 38,800              | 23,800           |
| Oregon.....                              | 29            | 2,520,000   | 1,042,300            | 530,000           | 512,300             | 452,300          |
| California.....                          | 30            | 4,825,000   | 1,624,750            | 943,750           | 681,000             | 665,750          |
| Idaho.....                               | 10            | 600,000     | 187,500              | 150,000           | 37,500              | 37,500           |
| Utah.....                                | 11            | 1,750,000   | 812,500              | 325,000           | 487,500             | 475,000          |
| Nevada.....                              | 1             | 82,000      | 20,500               | 20,500            |                     |                  |
| Arizona.....                             | 5             | 400,000     | 175,000              | 100,000           | 75,000              | 75,250           |
| Alaska.....                              | 1             | 50,000      | 12,500               | 12,500            |                     |                  |
| Total of country banks.....              | 3,259         | 393,292,635 | 163,144,690          | 77,594,008        | 85,550,682          | 80,585,830       |
| Total of United States.....              | 3,585         | 621,517,895 | 224,628,840          | 93,756,508        | 130,872,332         | 127,152,430      |

No. 47.—NUMBER OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY, WITH CAPITAL OF \$150,000 AND UNDER, FOR THE YEARS 1897 AND 1898, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

| Reserve cities, States, and Territories. | Oct. 5, 1897. |             | Sept. 20, 1898. |             | Increase. |           | Decrease. |           |
|------------------------------------------|---------------|-------------|-----------------|-------------|-----------|-----------|-----------|-----------|
|                                          | No.           | Capital.    | No.             | Capital.    | No.       | Capital.  | No.       | Capital.  |
| <b>RESERVE CITIES.</b>                   |               |             |                 |             |           |           |           |           |
| Philadelphia.....                        | 1             | \$150,000   | 1               | \$150,000   |           |           |           |           |
| Pittsburg.....                           | 1             | 100,000     | 1               | 100,000     |           |           |           |           |
| Washington.....                          | 1             | 100,000     |                 |             |           |           | 1         | \$100,000 |
| Houston.....                             | 2             | 200,000     | 2               | 200,000     |           |           |           |           |
| Des Moines.....                          | 1             | 100,000     | 1               | 100,000     |           |           |           |           |
| St. Joseph.....                          | 1             | 100,000     | 1               | 100,000     |           |           |           |           |
| Total.....                               | 7             | 750,000     | 6               | 650,000     |           |           | 1         | 100,000   |
| Total of all reserve cities.....         | 7             | 750,000     | 6               | 650,000     |           |           | 1         | 100,000   |
| <b>COUNTRY BANKS.</b>                    |               |             |                 |             |           |           |           |           |
| Maine.....                               | 69            | 6,471,000   | 68              | 5,371,000   |           |           | 1         | 1,100,000 |
| New Hampshire.....                       | 43            | 4,430,000   | 44              | 4,480,000   | 1         |           |           |           |
| Vermont.....                             | 38            | 3,685,000   | 39              | 3,785,000   | 1         | \$100,000 |           |           |
| Massachusetts.....                       | 107           | 11,407,600  | 106             | 11,412,500  |           | 4,900     | 1         |           |
| Rhode Island.....                        | 23            | 2,510,000   | 23              | 2,510,000   |           |           |           |           |
| Connecticut.....                         | 35            | 3,690,000   | 34              | 3,580,000   |           |           | 1         | 110,000   |
| New York.....                            | 229           | 18,874,640  | 222             | 19,149,640  | 2         | 275,000   |           |           |
| New Jersey.....                          | 75            | 6,185,000   | 76              | 6,226,890   | 1         | 41,890    |           |           |
| Pennsylvania.....                        | 292           | 23,614,640  | 298             | 24,294,500  | 6         | 679,850   |           |           |
| Delaware.....                            | 14            | 970,800     | 14              | 970,800     |           |           |           |           |
| Maryland.....                            | 43            | 3,160,000   | 46              | 3,349,510   | 3         | 189,510   |           |           |
| Virginia.....                            | 26            | 1,991,000   | 27              | 2,091,000   | 1         | 100,000   |           |           |
| West Virginia.....                       | 27            | 2,145,000   | 28              | 2,245,000   | 1         | 100,000   |           |           |
| North Carolina.....                      | 23            | 1,801,000   | 23              | 1,791,000   |           |           |           | 10,000    |
| South Carolina.....                      | 13            | 1,140,100   | 13              | 1,193,000   |           | 52,900    |           |           |
| Georgia.....                             | 22            | 1,766,000   | 21              | 1,686,000   |           |           | 1         | 100,000   |
| Florida.....                             | 15            | 1,150,000   | 15              | 1,150,000   |           |           |           |           |
| Alabama.....                             | 19            | 1,430,000   | 19              | 1,430,000   |           |           |           |           |
| Mississippi.....                         | 10            | 855,000     | 10              | 855,000     |           |           |           |           |
| Louisiana.....                           | 11            | 660,000     | 11              | 660,000     |           |           |           |           |
| Texas.....                               | 178           | 13,431,200  | 174             | 12,955,000  |           |           | 4         | 476,200   |
| Arkansas.....                            | 6             | 520,000     | 4               | 370,000     |           |           | 2         | 150,000   |
| Kentucky.....                            | 53            | 4,872,900   | 55              | 4,809,500   | 2         |           |           | 63,000    |
| Tennessee.....                           | 36            | 2,635,000   | 36              | 2,610,000   |           |           |           | 25,000    |
| Ohio.....                                | 170           | 15,026,100  | 182             | 15,711,100  | 6         | 685,000   |           |           |
| Indiana.....                             | 93            | 8,007,000   | 93              | 8,017,000   |           | 10,000    |           |           |
| Illinois.....                            | 183           | 13,651,000  | 184             | 13,821,000  | 1         | 170,000   |           |           |
| Michigan.....                            | 69            | 5,680,000   | 67              | 5,430,000   |           |           | 2         | 250,000   |
| Wisconsin.....                           | 63            | 5,410,000   | 67              | 5,310,000   |           |           | 1         | 100,000   |
| Minnesota.....                           | 55            | 3,440,000   | 55              | 3,415,000   |           |           |           | 25,000    |
| Iowa.....                                | 151           | 9,895,000   | 155             | 10,200,000  | 4         | 305,000   |           |           |
| Missouri.....                            | 48            | 3,365,000   | 48              | 3,315,000   |           |           |           | 50,000    |
| North Dakota.....                        | 27            | 1,635,000   | 24              | 1,500,000   |           |           | 3         | 135,000   |
| South Dakota.....                        | 27            | 1,695,000   | 26              | 1,585,000   |           |           | 1         | 110,000   |
| Nebraska.....                            | 92            | 5,725,000   | 90              | 5,475,000   |           |           | 2         | 250,000   |
| Kansas.....                              | 99            | 6,717,100   | 97              | 6,567,100   |           |           | 2         | 150,000   |
| Montana.....                             | 16            | 1,355,000   | 17              | 1,455,000   | 1         | 100,000   |           |           |
| Wyoming.....                             | 11            | 800,000     | 11              | 800,000     |           |           |           |           |
| Colorado.....                            | 33            | 2,232,000   | 31              | 2,207,000   |           |           | 2         | 25,000    |
| New Mexico.....                          | 6             | 600,000     | 6               | 600,000     |           |           |           |           |
| Oklahoma.....                            | 5             | 250,000     | 6               | 300,000     | 1         | 50,000    |           |           |
| Indian Territory.....                    | 10            | 595,000     | 14              | 795,000     | 4         | 200,000   |           |           |
| Washington.....                          | 26            | 1,880,000   | 25              | 1,880,000   |           |           | 1         |           |
| Oregon.....                              | 26            | 1,520,000   | 26              | 1,520,000   |           |           |           |           |
| California.....                          | 21            | 2,010,000   | 21              | 1,975,000   |           |           |           | 35,000    |
| Idaho.....                               | 10            | 600,000     | 10              | 600,000     |           |           |           |           |
| Utah.....                                | 7             | 550,000     | 7               | 550,000     |           |           |           |           |
| Nevada.....                              | 1             | 82,000      | 1               | 82,000      |           |           |           |           |
| Arizona.....                             | 5             | 400,000     | 5               | 400,000     |           |           |           |           |
| Alaska.....                              | 1             |             | 1               | 50,000      | 1         | 50,000    |           |           |
| Total.....                               | 2,663         | 212,576,080 | 2,675           | 212,526,630 | 30        | 3,114,150 | 24        | 3,164,200 |
| Total United States.....                 | 2,670         | 213,326,080 | 2,681           | 213,176,030 | 36        | 3,114,150 | 25        | 3,264,200 |

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NO. 48.—NUMBER OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY, WITH CAPITAL EXCEEDING \$150,000, FOR THE YEARS 1897 AND 1898, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

| Reserve cities, States, and Territories. | Oct. 5, 1897. |              | Sept. 20, 1898. |              | Increase. |           | Decrease. |           |
|------------------------------------------|---------------|--------------|-----------------|--------------|-----------|-----------|-----------|-----------|
|                                          | No.           | Capital.     | No.             | Capital.     | No.       | Capital.  | No.       | Capital.  |
| <b>CENTRAL RESERVE CITIES.</b>           |               |              |                 |              |           |           |           |           |
| New York City.....                       | 48            | \$48,600,000 | 47              | \$48,700,000 | .....     | \$100,000 | 1         | .....     |
| Chicago.....                             | 19            | 19,700,000   | 17              | 19,450,000   | .....     | .....     | 2         | \$250,000 |
| St. Louis.....                           | 6             | 8,400,000    | 6               | 8,400,000    | .....     | .....     | .....     | .....     |
| Total.....                               | 73            | 76,700,000   | 70              | 76,550,000   | .....     | 100,000   | 3         | 250,000   |
| <b>OTHER RESERVE CITIES.</b>             |               |              |                 |              |           |           |           |           |
| Boston.....                              | 54            | 50,350,000   | 52              | 48,150,000   | .....     | .....     | 2         | 2,200,000 |
| Albany.....                              | 6             | 1,550,000    | 6               | 1,550,000    | .....     | .....     | .....     | .....     |
| Brooklyn.....                            | 5             | 1,352,000    | 5               | 1,352,000    | .....     | .....     | .....     | .....     |
| Philadelphia.....                        | 40            | 21,705,000   | 36              | 19,505,000   | .....     | .....     | 4         | 2,200,000 |
| Pittsburg.....                           | 29            | 12,200,000   | 29              | 12,200,000   | .....     | .....     | .....     | .....     |
| Baltimore.....                           | 22            | 13,243,260   | 22              | 13,243,260   | .....     | .....     | .....     | .....     |
| Washington.....                          | 11            | 2,775,000    | 11              | 2,775,000    | .....     | .....     | .....     | .....     |
| Savannah.....                            | 2             | 750,000      | 2               | 750,000      | .....     | .....     | .....     | .....     |
| New Orleans.....                         | 7             | 2,300,000    | 7               | 2,300,000    | .....     | .....     | .....     | .....     |
| Louisville.....                          | 6             | 3,000,000    | 6               | 2,800,000    | .....     | .....     | .....     | 200,000   |
| Houston.....                             | 3             | 950,000      | 3               | 950,000      | .....     | .....     | .....     | .....     |
| Cincinnati.....                          | 13            | 7,800,000    | 13              | 7,700,000    | .....     | .....     | .....     | 100,000   |
| Cleveland.....                           | 12            | 9,550,000    | 13              | 9,400,000    | 1         | .....     | .....     | 150,000   |
| Detroit.....                             | 6             | 3,300,000    | 6               | 3,300,000    | .....     | .....     | .....     | .....     |
| Milwaukee.....                           | 5             | 3,250,000    | 4               | 2,950,000    | .....     | .....     | 1         | 300,000   |
| Des Moines.....                          | 3             | 700,000      | 3               | 700,000      | .....     | .....     | .....     | .....     |
| St. Paul.....                            | 5             | 3,800,000    | 5               | 3,800,000    | .....     | .....     | .....     | .....     |
| Minneapolis.....                         | 6             | 4,500,000    | 6               | 4,500,000    | .....     | .....     | .....     | .....     |
| Kansas City.....                         | 5             | 2,300,000    | 5               | 2,300,000    | .....     | .....     | .....     | .....     |
| St. Joseph.....                          | 1             | 250,000      | 1               | 250,000      | .....     | .....     | .....     | .....     |
| Lincoln.....                             | 3             | 800,000      | 3               | 800,000      | .....     | .....     | .....     | .....     |
| Omaha.....                               | 8             | 3,750,000    | 8               | 3,750,000    | .....     | .....     | .....     | .....     |
| San Francisco.....                       | 2             | 2,500,000    | 4               | 6,000,000    | 2         | 3,500,000 | .....     | .....     |
| Total.....                               | 254           | 152,735,260  | 250             | 151,025,260  | 3         | 3,500,000 | 7         | 5,210,000 |
| Total of all reserve cities.....         | 327           | 229,435,260  | 320             | 227,575,260  | 3         | 3,600,000 | 10        | 5,460,000 |
| <b>COUNTRY BANKS.</b>                    |               |              |                 |              |           |           |           |           |
| Maine.....                               | 14            | 4,700,000    | 14              | 5,700,000    | .....     | 1,000,000 | .....     | .....     |
| New Hampshire.....                       | 7             | 1,400,000    | 7               | 1,400,000    | .....     | .....     | .....     | .....     |
| Vermont.....                             | 11            | 3,300,000    | 10              | 3,100,000    | .....     | .....     | 1         | 200,000   |
| Massachusetts.....                       | 106           | 32,565,000   | 105             | 30,015,000   | .....     | .....     | 1         | 1,650,000 |
| Rhode Island.....                        | 34            | 16,827,050   | 34              | 16,827,050   | .....     | .....     | .....     | .....     |
| Connecticut.....                         | 46            | 17,851,070   | 46              | 17,601,070   | .....     | .....     | .....     | 250,000   |
| New York.....                            | 47            | 12,793,300   | 44              | 12,243,300   | .....     | .....     | 3         | 540,000   |
| New Jersey.....                          | 28            | 8,260,000    | 28              | 8,260,000    | .....     | .....     | .....     | .....     |
| Pennsylvania.....                        | 64            | 17,855,150   | 61              | 16,510,000   | .....     | .....     | 3         | 845,150   |
| Delaware.....                            | 4             | 1,113,185    | 4               | 1,113,185    | .....     | .....     | .....     | .....     |
| Maryland.....                            | 3             | 651,700      | 2               | 451,700      | .....     | .....     | 1         | 200,000   |
| District of Columbia.....                | 1             | 252,000      | 1               | 252,000      | .....     | .....     | .....     | .....     |
| Virginia.....                            | 9             | 2,655,300    | 8               | 2,455,300    | .....     | .....     | 1         | 200,000   |
| West Virginia.....                       | 6             | 1,306,000    | 5               | 1,106,000    | .....     | .....     | 1         | 200,000   |
| North Carolina.....                      | 4             | 900,000      | 4               | 900,000      | .....     | .....     | .....     | .....     |
| South Carolina.....                      | 3             | 750,000      | 3               | 750,000      | .....     | .....     | .....     | .....     |
| Georgia.....                             | 6             | 1,500,000    | 6               | 1,500,000    | .....     | .....     | .....     | .....     |
| Alabama.....                             | 7             | 1,925,000    | 7               | 1,775,000    | .....     | .....     | .....     | 150,000   |
| Louisiana.....                           | 1             | 200,000      | 1               | 200,000      | .....     | .....     | .....     | .....     |
| Texas.....                               | 18            | 5,350,000    | 17              | 5,100,000    | .....     | .....     | 1         | 250,000   |
| Arkansas.....                            | 3             | 700,000      | 3               | 700,000      | .....     | .....     | .....     | .....     |
| Kentucky.....                            | 16            | 3,855,000    | 14              | 3,455,000    | .....     | .....     | 2         | 400,000   |
| Tennessee.....                           | 13            | 6,125,000    | 13              | 5,825,000    | .....     | .....     | .....     | 300,000   |
| Ohio.....                                | 47            | 12,804,000   | 44              | 12,054,000   | .....     | .....     | 3         | 750,000   |
| Indiana.....                             | 20            | 6,050,000    | 19              | 6,150,000    | .....     | 100,000   | 1         | .....     |
| Illinois.....                            | 19            | 4,125,000    | 17              | 3,675,000    | .....     | .....     | 2         | 450,000   |
| Michigan.....                            | 9             | 3,165,000    | 9               | 3,165,000    | .....     | .....     | .....     | .....     |
| Wisconsin.....                           | 6             | 1,500,000    | 6               | 1,400,000    | .....     | .....     | .....     | 100,000   |
| Minnesota.....                           | 5             | 1,425,000    | 4               | 1,175,000    | .....     | .....     | 1         | 250,000   |
| Iowa.....                                | 10            | 2,325,000    | 9               | 2,150,000    | .....     | .....     | 1         | 175,000   |
| Missouri.....                            | 2             | 400,000      | 1               | 200,000      | .....     | .....     | 1         | 200,000   |
| Nebraska.....                            | 1             | 200,000      | 1               | 200,000      | .....     | .....     | .....     | .....     |
| Kansas.....                              | 4             | 1,850,000    | 4               | 1,850,000    | .....     | .....     | .....     | .....     |
| Montana.....                             | 5             | 1,300,000    | 4               | 1,100,000    | .....     | .....     | 1         | 200,000   |
| Colorado.....                            | 8             | 3,000,000    | 6               | 2,500,000    | .....     | .....     | 2         | 500,000   |
| Washington.....                          | 9             | 2,508,000    | 7               | 1,958,000    | .....     | .....     | 2         | 550,000   |
| Oregon.....                              | 4             | 1,500,000    | 3               | 1,000,000    | .....     | .....     | 1         | 500,000   |

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No. 48.—NUMBER OF NATIONAL BANKS IN EACH STATE, ETC.—Continued.

| Reserve cities, States, and Territories. | Oct. 5, 1897. |             | Sept. 29, 1898. |             | Increase. |             | Decrease. |            |
|------------------------------------------|---------------|-------------|-----------------|-------------|-----------|-------------|-----------|------------|
|                                          | No.           | Capital.    | No.             | Capital.    | No.       | Capital.    | No.       | Capital.   |
| COUNTRY BANKS—cont'd.                    |               |             |                 |             |           |             |           |            |
| California.....                          | 9             | \$3,050,000 | 9               | \$2,850,000 | .....     | .....       | .....     | \$206,609  |
| Utah.....                                | 4             | 1,200,000   | 4               | 1,200,000   | .....     | .....       | .....     | .....      |
| Total .....                              | 613           | 188,726,755 | 584             | 180,766,605 | .....     | \$1,100,000 | 29        | 9,050,150  |
| Total United States..                    | 940           | 418,162,015 | 904             | 408,341,865 | 3         | 4,700,000   | 39        | 14,520,150 |

No. 49.—COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1898, INCLUSIVE.

|                                    | Oct. 3, 1864.    | Oct. 2, 1865.    | Oct. 1, 1866.    | Oct. 7, 1867.    | Oct. 5, 1868.    | Oct. 9, 1869.    | Oct. 8, 1870.    |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                    | 508 banks.       | 1,513 banks.     | 1,644 banks.     | 1,642 banks.     | 1,643 banks.     | 1,617 banks.     | 1,648 banks.     |
| <b>RESOURCES.</b>                  |                  |                  |                  |                  |                  |                  |                  |
|  | Millions. | Millions. | Millions. | Millions. | Millions. | Millions. | <i>Millions.</i> |
| Loans.....                         | 93.2             | 487.2            | 603.3            | 609.7            | 657.7            | 682.9            | 715.9            |
| Bonds for circulation.....         |                  |                  | 331.8            | 338.6            | 340.5            | 339.5            | 340.9            |
| Other United States bonds.....     | 108.1            | 427.7            | 95.0             | 80.3             | 74.1             | 44.6             | 37.7             |
| Stocks, 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            | 158.4            | 156.1            | 129.6            | 122.7            |
| National-bank notes.....           | 4.7              | 16.2             | 17.4             | 11.8             | 11.8             | 10.8             | 12.5             |
| Clearing-house exchanges.....      |                  | 72.3             | 103.7            | 134.6            | 143.2            | 108.8            | 79.1             |
| U. S. certificates of deposit..... |                  |                  |                  |                  |                  |                  |                  |
| Due from U. S. Treasurer.....      |                  |                  |                  |                  |                  |                  |                  |
| Other resources.....               | 10.1             | 26.3             | 7.9              | 8.6              | 9.6              | 9.8              | 22.9             |
| Total.....                         | 297.1            | 1,359.8          | 1,527.0          | 1,499.5          | 1,559.6          | 1,497.2          | 1,510.7          |
| <b>LIABILITIES.</b>                |                  |                  |                  |                  |                  |                  |                  |
| Capital stock.....                 | 86.8             | 393.2            | 415.5            | 420.1            | 420.6            | 426.4            | 430.4            |
| Surplus fund.....                  | 2.0              | 38.7             | 53.3             | 66.7             | 78.0             | 86.2             | 94.1             |
| Undivided profits.....             | 6.0              | 32.4             | 32.6             | 33.8             | 36.1             | 40.7             | 38.6             |
| Circulation outstanding.....       | 45.2             | 171.3            | 290.0            | 297.9            | 298.7            | 296.0            | 293.9            |
| Due to depositors.....             | 122.2            | 549.1            | 598.0            | 568.2            | 603.1            | 523.0            | 512.8            |
| Due to banks.....                  | 34.9             | 174.2            | 137.5            | 112.8            | 123.1            | 118.9            | 130.0            |
| Other liabilities.....             |                  | .9               | .1               |                  |                  | 6.0              | 10.9             |
| Total.....                         | 297.1            | 1,359.8          | 1,527.0          | 1,499.5          | 1,559.6          | 1,497.2          | 1,510.7          |

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No. 49.—COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1898, INCLUSIVE—Continued.

|                                    | Oct. 2,<br>1871. | Oct. 3,<br>1872. | Sept. 12,<br>1873. | Oct. 2,<br>1874. | Oct. 1,<br>1875. | Oct. 2,<br>1876. | Oct. 1,<br>1877. |
|------------------------------------|------------------|------------------|--------------------|------------------|------------------|------------------|------------------|
|                                    | 1,767<br>banks.  | 1,919<br>banks.  | 1,976<br>banks.    | 2,004<br>banks.  | 2,087<br>banks.  | 2,089<br>banks.  | 2,080<br>banks.  |
| <b>RESOURCES.</b>                  |                  |                  |                    |                  |                  |                  |                  |
|                                    | <i>Millions</i>  | <i>Millions</i>  | <i>Millions</i>    | <i>Millions</i>  | <i>Millions</i>  | <i>Millions</i>  | <i>Millions</i>  |
| Loans .....                        | 831.6            | 877.2            | 944.2              | 954.4            | 984.7            | 931.3            | 891.9            |
| Bonds for circulation.....         | 364.5            | 382.0            | 388.3              | 383.3            | 370.3            | 337.2            | 336.8            |
| Other United States bonds.....     | 45.8             | 27.6             | 23.6               | 28.0             | 28.1             | 47.8             | 45.0             |
| Stocks, bonds, etc.....            | 24.5             | 23.5             | 23.7               | 27.8             | 33.5             | 34.4             | 34.5             |
| Due from banks.....                | 143.2            | 128.2            | 149.5              | 134.8            | 144.7            | 146.9            | 129.9            |
| Real estate.....                   | 30.1             | 32.3             | 34.7               | 38.1             | 42.4             | 43.1             | 45.2             |
| Specie.....                        | 13.2             | 10.2             | 19.9               | 21.2             | 8.1              | 21.4             | 22.7             |
| Legal-tender notes.....            | 107.0            | 102.1            | 92.4               | 80.0             | 76.5             | 84.2             | 66.9             |
| National-bank notes.....           | 14.3             | 15.8             | 16.1               | 18.5             | 18.5             | 15.9             | 15.6             |
| Clearing-house exchanges.....      | 115.2            | 125.0            | 100.3              | 100.7            | 87.9             | 100.0            | 74.5             |
| U. S. certificates of deposit..... |                  | 6.7              | 20.6               | 42.8             | 48.8             | 29.2             | 33.4             |
| Due from U. S. Treasurer.....      |                  |                  |                    | 20.3             | 19.6             | 16.7             | 16.0             |
| Other resources.....               | 41.2             | 25.2             | 17.3               | 18.3             | 19.1             | 19.1             | 28.7             |
| <b>Total.....</b>                  | <b>1,730.6</b>   | <b>1,755.8</b>   | <b>1,830.6</b>     | <b>1,877.2</b>   | <b>1,882.2</b>   | <b>1,827.2</b>   | <b>1,741.1</b>   |
| <b>LIABILITIES.</b>                |                  |                  |                    |                  |                  |                  |                  |
| 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            | 132.8            |
| 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            | 161.0            |
| Other liabilities.....             | 8.5              | 11.5             | 11.5               | 9.1              | 11.8             | 10.6             | 10.4             |
| <b>Total.....</b>                  | <b>1,730.6</b>   | <b>1,755.8</b>   | <b>1,830.6</b>     | <b>1,877.2</b>   | <b>1,882.2</b>   | <b>1,827.2</b>   | <b>1,741.1</b>   |
| <b>RESOURCES.</b>                  |                  |                  |                    |                  |                  |                  |                  |
|                                    | <i>Millions</i>  | <i>Millions</i>  | <i>Millions</i>    | <i>Millions</i>  | <i>Millions</i>  | <i>Millions</i>  | <i>Millions</i>  |
| Loans .....                        | 834.0            | 878.5            | 1,041.0            | 1,173.8          | 1,243.2          | 1,309.2          | 1,245.3          |
| Bonds for circulation.....         | 347.6            | 357.3            | 357.8              | 363.3            | 357.6            | 351.4            | 327.4            |
| Other United States bonds.....     | 94.7             | 71.2             | 43.6               | 56.5             | 37.4             | 30.7             | 30.4             |
| Stocks, bonds, etc.....            | 36.9             | 39.7             | 48.9               | 61.9             | 66.2             | 71.1             | 71.4             |
| Due from banks.....                | 138.9            | 167.3            | 213.5              | 230.8            | 198.9            | 268.9            | 194.2            |
| Real estate.....                   | 46.7             | 47.8             | 48.0               | 47.3             | 46.5             | 48.3             | 49.9             |
| Specie.....                        | 30.7             | 42.2             | 109.3              | 114.3            | 102.9            | 107.8            | 128.6            |
| Legal-tender notes.....            | 64.4             | 69.2             | 56.6               | 53.2             | 63.2             | 70.7             | 77.0             |
| National-bank notes.....           | 16.9             | 16.7             | 18.2               | 17.7             | 20.7             | 22.7             | 23.3             |
| Clearing-house exchanges.....      | 82.4             | 113.0            | 121.1              | 189.2            | 208.4            | 96.4             | 66.3             |
| U. S. certificates of deposit..... | 32.7             | 26.8             | 7.7                | 6.7              | 8.7              | 10.0             | 14.2             |
| Due from U. S. Treasurer.....      | 16.5             | 17.0             | 17.1               | 17.5             | 17.2             | 16.6             | 17.7             |
| Other resources.....               | 24.9             | 22.1             | 23.0               | 26.2             | 28.9             | 28.9             | 33.8             |
| <b>Total.....</b>                  | <b>1,767.3</b>   | <b>1,868.8</b>   | <b>2,105.8</b>     | <b>2,358.4</b>   | <b>2,399.8</b>   | <b>2,372.7</b>   | <b>2,279.5</b>   |
| <b>LIABILITIES.</b>                |                  |                  |                    |                  |                  |                  |                  |
| Capital stock.....                 | 466.2            | 454.1            | 457.6              | 463.8            | 483.1            | 509.7            | 524.3            |
| Surplus fund.....                  | 116.0            | 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.....       | 301.0            | 313.8            | 317.3              | 320.2            | 315.0            | 310.5            | 289.8            |
| Due to depositors.....             | 668.4            | 736.9            | 887.9              | 1,063.1          | 1,134.9          | 1,068.6          | 893.0            |
| 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             |
| <b>Total.....</b>                  | <b>1,767.3</b>   | <b>1,868.8</b>   | <b>2,105.8</b>     | <b>2,358.4</b>   | <b>2,399.8</b>   | <b>2,372.7</b>   | <b>2,279.5</b>   |

No. 49.—COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1898, INCLUSIVE—Continued.

|                                    | Oct. 1,<br>1885. | Oct. 7,<br>1886. | Oct. 5,<br>1887. | Oct. 4,<br>1888. | Sept. 30,<br>1889. | Oct. 2,<br>1899. | Sept. 25,<br>1891. |
|------------------------------------|------------------|------------------|------------------|------------------|--------------------|------------------|--------------------|
|                                    | 2,714<br>banks.  | 2,852<br>banks.  | 3,049<br>banks.  | 3,140<br>banks.  | 3,290<br>banks.    | 3,540<br>banks.  | 3,677<br>banks.    |
| <b>RESOURCES.</b>                  |                  |                  |                  |                  |                    |                  |                    |
|                                    | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i>   | <i>Millions.</i> | <i>Millions.</i>   |
| Loans.....                         | 1,306.1          | 1,451.0          | 1,587.5          | 1,684.2          | 1,817.3            | 1,986.1          | 2,005.5            |
| Bonds for circulation.....         | 307.7            | 258.5            | 189.1            | 171.9            | 146.5              | 140.0            | 150.0              |
| Other United States bonds.....     | 31.8             | 32.4             | 34.7             | 60.7             | 48.5               | 30.7             | 24.9               |
| Stocks, securities, etc.....       | 77.5             | 81.8             | 88.8             | 99.8             | 109.3              | 115.5            | 125.2              |
| Due from banks.....                | 235.3            | 241.4            | 256.3            | 294.0            | 335.4              | 336.2            | 338.7              |
| Real estate.....                   | 51.3             | 54.1             | 58.0             | 62.6             | 69.4               | 76.8             | 81.3               |
| Specie.....                        | 174.9            | 156.4            | 165.1            | 178.1            | 164.3              | 195.9            | 183.5              |
| Legal-tender notes.....            | 69.7             | 62.8             | 73.7             | 81.1             | 86.8               | 80.6             | 97.6               |
| National-bank notes.....           | 23.1             | 22.7             | 21.9             | 21.6             | 20.9               | 18.5             | 20.0               |
| Clearing-house exchanges.....      | 84.9             | 95.9             | 88.8             | 102.4            | 136.8              | 106.8            | 132.0              |
| U. S. certificates of deposit..... | 18.8             | 5.9              | 6.2              | 8.9              | 12.9               | 6.2              | 15.7               |
| Due from U. S. Treasurer.....      | 14.0             | 14.0             | 9.3              | 8.5              | 7.4                | 6.9              | 8.0                |
| Other resources.....               | 36.9             | 37.4             | 40.8             | 41.9             | 42.8               | 41.3             | 38.7               |
| <b>Total.....</b>                  | <b>2,432.9</b>   | <b>2,513.9</b>   | <b>2,620.2</b>   | <b>2,815.7</b>   | <b>2,998.3</b>     | <b>3,141.5</b>   | <b>3,213.1</b>     |
| <b>LIABILITIES.</b>                |                  |                  |                  |                  |                    |                  |                    |
| Capital stock.....                 | 527.5            | 548.5            | 578.5            | 592.6            | 612.6              | 650.4            | 677.4              |
| Surplus fund.....                  | 146.6            | 157.3            | 173.9            | 185.5            | 197.4              | 213.6            | 227.6              |
| Undivided profits.....             | 59.3             | 66.5             | 71.5             | 77.4             | 84.9               | 97.0             | 103.3              |
| Circulation.....                   | 269.0            | 228.8            | 167.3            | 151.8            | 128.5              | 123.0            | 131.3              |
| Due to depositors.....             | 1,116.7          | 1,189.5          | 1,274.7          | 1,406.5          | 1,522.0            | 1,594.2          | 1,608.6            |
| Due to banks.....                  | 299.7            | 308.6            | 329.6            | 375.6            | 425.3              | 426.4            | 430.6              |
| Other liabilities.....             | 14.1             | 14.9             | 24.7             | 26.3             | 27.6               | 36.9             | 34.3               |
| <b>Total.....</b>                  | <b>2,432.9</b>   | <b>2,513.9</b>   | <b>2,620.2</b>   | <b>2,815.7</b>   | <b>2,998.3</b>     | <b>3,141.5</b>   | <b>3,213.1</b>     |

|                                    | Sept. 30,<br>1892. | Oct. 3,<br>1893. | Oct. 2,<br>1894. | Sept. 28,<br>1895. | Oct. 6,<br>1896. | Oct. 5,<br>1897. | Sept. 29,<br>1898. |
|------------------------------------|--------------------|------------------|------------------|--------------------|------------------|------------------|--------------------|
|                                    | 3,773<br>banks.    | 3,781<br>banks.  | 3,755<br>banks.  | 3,712<br>banks.    | 3,676<br>banks.  | 3,610<br>banks.  | 3,585<br>banks.    |
| <b>RESOURCES.</b>                  |                    |                  |                  |                    |                  |                  |                    |
|                                    | <i>Millions.</i>   | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i>   | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i>   |
| Loans.....                         | 2,171.0            | 1,843.6          | 2,007.1          | 2,059.4            | 1,893.3          | 2,066.8          | 2,172.5            |
| Bonds for circulation.....         | 163.3              | 206.4            | 199.6            | 208.7              | 237.3            | 227.5            | 224.6              |
| Other United States bonds.....     | 20.2               | 17.6             | 25.9             | 26.1               | 25.1             | 32.5             | 114.5              |
| Stocks, securities, etc.....       | 154.5              | 148.6            | 193.3            | 195.0              | 189.0            | 208.8            | 235.2              |
| Due from banks.....                | 409.5              | 277.5            | 399.3            | 376.7              | 331.5            | 404.4            | 525.5              |
| Real estate.....                   | 87.9               | 89.2             | 97.9             | 103.8              | 105.4            | 108.4            | 109.9              |
| Specie.....                        | 209.1              | 224.7            | 237.3            | 196.2              | 200.8            | 239.4            | 233.9              |
| Legal-tender notes.....            | 104.3              | 114.7            | 129.5            | 93.9               | 110.5            | 107.2            | 110.0              |
| National-bank notes.....           | 19.6               | 22.4             | 18.6             | 15.5               | 18.0             | 20.6             | 19.7               |
| Clearing-house exchanges.....      | 105.5              | 106.2            | 88.5             | 57.5               | 76.8             | 112.3            | 116.3              |
| U. S. certificates of deposit..... | 14.0               | 7.0              | 45.1             | 49.9               | 31.8             | 42.3             | 16.8               |
| Due from U. S. Treasurer.....      | 8.2                | 10.2             | 5.6              | 10.4               | 11.6             | 11.2             | 13.8               |
| Other resources.....               | 43.0               | 41.4             | 31.2             | 30.5               | 32.5             | 33.7             | 36.8               |
| <b>Total.....</b>                  | <b>3,510.1</b>     | <b>3,109.5</b>   | <b>3,473.9</b>   | <b>3,423.6</b>     | <b>3,263.6</b>   | <b>3,705.1</b>   | <b>4,003.5</b>     |
| <b>LIABILITIES.</b>                |                    |                  |                  |                    |                  |                  |                    |
| Capital stock.....                 | 688.6              | 678.5            | 668.9            | 657.1              | 648.5            | 631.5            | 621.5              |
| Surplus fund.....                  | 238.9              | 246.8            | 245.2            | 246.5              | 247.7            | 246.3            | 247.6              |
| Undivided profits.....             | 101.6              | 103.5            | 88.9             | 99.4               | 88.6             | 88.4             | 93.0               |
| Circulation.....                   | 143.4              | 183.0            | 172.3            | 182.5              | 209.9            | 198.9            | 194.5              |
| Due to depositors.....             | 1,774.3            | 1,465.4          | 1,742.1          | 1,715.2            | 1,613.1          | 1,899.5          | 2,106.6            |
| Due to banks.....                  | 530.7              | 349.3            | 526.9            | 494.9              | 415.1            | 645.7            | 698.3              |
| Other liabilities.....             | 29.6               | 83.0             | 29.6             | 37.0               | 40.7             | 24.8             | 42.0               |
| <b>Total.....</b>                  | <b>3,510.1</b>     | <b>3,109.5</b>   | <b>3,473.9</b>   | <b>3,423.6</b>     | <b>3,263.6</b>   | <b>3,705.1</b>   | <b>4,003.5</b>     |

410 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 50.—ABSTRACT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS AT CLOSE OF BUSINESS SEPTEMBER 20, 1898; THE CONDITION OF BANKS IN NEW YORK CITY, IN THE THREE CENTRAL RESERVE CITIES, IN OTHER RESERVE CITIES, AND OF THE COUNTRY BANKS.

|                                                  | Central reserve cities. |                                   | Other reserve cities. <sup>a</sup> | Country banks.          | Aggregate.              |
|--------------------------------------------------|-------------------------|-----------------------------------|------------------------------------|-------------------------|-------------------------|
|                                                  | New York City.          | New York, Chicago, and St. Louis. |                                    |                         |                         |
|                                                  | 47 banks.               | 70 banks.                         |                                    |                         |                         |
| <b>RESOURCES.</b>                                |                         |                                   |                                    |                         |                         |
| Loans and discounts.....                         | \$411,709,555.86        | \$582,286,488.69                  | \$558,657,911.98                   | \$1,015,017,227.24      | \$2,155,961,627.91      |
| Overdrafts.....                                  | 118,691.24              | 384,222.38                        | 1,671,263.91                       | 14,502,496.34           | 16,557,982.83           |
| Bonds for circulation.....                       | 17,970,000.00           | 22,369,000.00                     | 39,124,150.00                      | 103,144,690.00          | 224,628,840.00          |
| Bonds for deposits.....                          | 44,993,700.00           | 46,826,700.00                     | 17,433,800.00                      | 19,665,730.00           | 83,926,230.00           |
| U. S. bonds on hand.....                         | 2,370,370.00            | 2,879,620.00                      | 6,818,590.00                       | 20,915,800.00           | 30,614,016.00           |
| Premiums.....                                    | 3,635,962.85            | 3,923,178.70                      | 4,667,544.67                       | 10,351,473.85           | 18,971,197.22           |
| Stocks, securities, etc.                         | 56,511,022.69           | 68,336,952.15                     | 54,205,104.84                      | 132,656,870.70          | 255,198,927.69          |
| Banking house, furniture, and fixtures.....      | 14,567,454.74           | 16,286,149.55                     | 18,612,571.08                      | 44,487,616.88           | 79,386,337.51           |
| Other real estate and mortgages owned.....       | 1,911,333.18            | 2,881,907.64                      | 4,568,431.84                       | 23,034,073.23           | 30,484,417.71           |
| Due from national banks, not reserve agents..... | 32,782,042.45           | 64,994,033.35                     | 45,846,214.64                      | 48,287,797.18           | 159,123,045.17          |
| Due from State banks and bankers.....            | 5,552,833.82            | 14,045,939.17                     | 14,917,878.31                      | 17,361,060.55           | 43,324,878.06           |
| Due from reserve agents.....                     | .....                   | .....                             | 110,433,493.48                     | 289,568,555.42          | 320,002,050.80          |
| Checks and cash items.....                       | 3,053,869.66            | 3,381,223.04                      | 3,383,072.65                       | 10,064,546.42           | 16,828,942.11           |
| Exchanges for clearing house.....                | 64,946,267.69           | 72,339,582.24                     | 33,273,525.63                      | 4,673,828.28            | 110,285,635.55          |
| Bills of other national banks.....               | 1,020,659.00            | 2,575,593.00                      | 3,784,510.00                       | 13,289,615.00           | 19,649,723.00           |
| Fractional currency, nickels, and cents.....     | 63,835.52               | 89,439.70                         | 200,353.73                         | 734,040.60              | 1,023,834.63            |
| Specie.....                                      | 114,565,185.54          | 142,236,578.29                    | 71,504,197.35                      | 80,133,472.75           | 293,874,158.99          |
| Legal-tender notes.....                          | 31,265,585.00           | 48,768,076.00                     | 25,226,583.00                      | 36,045,641.00           | 110,038,300.00          |
| U. S. certificates of deposit.....               | 6,950,000.00            | 9,625,000.00                      | 6,905,000.00                       | 280,000.00              | 16,810,000.00           |
| Redemption fund.....                             | 792,900.00              | 985,950.00                        | 1,713,856.75                       | 7,093,248.50            | 9,795,055.25            |
| Due from U. S. Treasurer.....                    | 1,013,137.76            | 1,296,785.76                      | 456,889.05                         | 2,265,866.93            | 4,019,551.74            |
| <b>Total.....</b>                                | <b>845,791,464.91</b>   | <b>1,106,502,534.66</b>           | <b>1,023,436,854.34</b>            | <b>1,873,571,655.87</b> | <b>4,003,511,044.87</b> |
| <b>LIABILITIES.</b>                              |                         |                                   |                                    |                         |                         |
| Capital stock.....                               | 48,709,090.00           | 76,550,000.00                     | 151,673,260.00                     | 393,292,635.00          | 621,517,895.00          |
| Surplus fund.....                                | 43,041,000.00           | 54,143,900.00                     | 63,129,250.10                      | 130,281,958.47          | 247,555,198.57          |
| Undivided profits.....                           | 18,766,331.54           | 21,917,800.08                     | 18,574,029.81                      | 52,523,267.97           | 93,015,097.86           |
| National-bank notes.....                         | 15,410,537.50           | 18,909,077.50                     | 33,223,955.00                      | 142,350,733.00          | 194,483,765.50          |
| State-bank notes.....                            | 16,556.00               | 16,556.00                         | 6,350.00                           | 33,001.50               | 55,907.50               |
| Due to national banks.....                       | 199,310,191.00          | 267,758,272.75                    | 136,735,490.14                     | 41,923,781.16           | 446,417,454.05          |
| Due to State banks and bankers.....              | 92,416,782.42           | 131,110,278.61                    | 80,738,463.13                      | 40,071,219.15           | 251,917,900.89          |
| Dividends unpaid.....                            | 115,900.15              | 127,839.90                        | 255,506.09                         | 625,064.83              | 1,008,410.82            |
| Individual deposits.....                         | 367,750,334.15          | 473,941,696.82                    | 519,878,612.14                     | 1,037,634,231.33        | 2,031,454,504.29        |
| United States deposits.....                      | 40,360,072.65           | 41,980,347.32                     | 13,339,723.66                      | 14,867,297.14           | 70,187,363.12           |
| Deposits of U. S. disbursing officers.....       | 314,368.70              | 395,140.13                        | 1,701,651.03                       | 2,831,041.64            | 4,977,832.80            |
| Notes and bills rediscounted.....                | .....                   | .....                             | 134,697.26                         | 5,950,118.09            | 6,084,815.45            |
| Bills payable.....                               | 200,000.00              | 200,000.00                        | 1,545,267.33                       | 9,538,065.00            | 11,283,332.33           |
| Other liabilities.....                           | 19,449,390.80           | 19,451,625.55                     | 2,500,748.55                       | 1,599,241.59            | 23,551,615.69           |
| <b>Total.....</b>                                | <b>845,791,464.91</b>   | <b>1,106,502,534.66</b>           | <b>1,023,436,854.34</b>            | <b>1,873,571,655.87</b> | <b>4,003,511,044.87</b> |

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

No. 51.—HIGHEST AND LOWEST POINTS REACHED IN THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF NATIONAL BANKS DURING THE EXISTENCE OF THE SYSTEM, AS SHOWN BY REPORTS OF CONDITION.

|                                            | January 1,<br>1866. | Sept. 20,<br>1898. | Highest point reached. |                | Lowest point reached. |                |
|--------------------------------------------|---------------------|--------------------|------------------------|----------------|-----------------------|----------------|
|                                            |                     |                    | Amount.                | Date.          | Amount.               | Date.          |
| Capital .....                              | \$403,357,346       | \$621,517,895      | \$686,573,015          | Sept. 30, 1892 | \$403,357,346         | Jan. 1, 1866.  |
| Capital surplus, and undivided profits (a) | 475,330,294         | 962,088,101        | 1,028,765,781          | Oct. 3, 1893   | 475,330,294           | Do.            |
| Circulation .....                          | 213,239,530         | 194,483,765        | 341,320,256            | Dec. 26, 1873  | 122,928,684           | Oct. 2, 1890.  |
| Total investments in United States bonds.  | 440,380,350         | 339,169,080        | 712,437,900            | Apr. 4, 1879   | 170,653,059           | Do.            |
| Individual deposits...                     | 529,212,174         | 2,031,454,340      | 2,031,454,540          | Sept. 20, 1898 | 501,407,586           | Oct. 8, 1870.  |
| Loans and discounts...                     | 509,650,109         | 2,153,961,628      | 2,153,961,627          | .....do.....   | 509,650,109           | Jan. 1, 1866.  |
| Cash:                                      |                     |                    |                        |                |                       |                |
| National-bank notes .....                  | 29,406,442          | 19,649,723         | 28,809,699             | Dec. 31, 1883  | 11,841,104            | Oct. 7, 1867.  |
| Legal-tender notes                         | 187,846,548         | 110,038,306        | 205,793,578            | Oct. 1, 1866   | 52,156,439            | Mar. 11, 1861. |
| Specie .....                               | 16,909,363          | 293,874,158        | 335,677,131            | July 14, 1896  | 8,050,330             | Oct. 1, 1875.  |

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

No. 52.—PERCENTAGES OF LOANS, UNITED STATES BONDS, AND SPECIE TO THE AGGREGATE FUNDS OF NATIONAL BANKS, 1866 AND 1887 TO 1898.

|                           | 1866.               | 1887.               | 1888.               | 1889.               | 1890.               | 1891.               | 1892.               | 1893.               | 1894.               | 1895.               | 1896.               | 1897.               | 1898.               |
|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Loans and discounts ..... | <i>P. ct.</i> 41.22 | <i>P. ct.</i> 70.52 | <i>P. ct.</i> 71.04 | <i>P. ct.</i> 72.26 | <i>P. ct.</i> 74.37 | <i>P. ct.</i> 72.92 | <i>P. ct.</i> 73.35 | <i>P. ct.</i> 68.75 | <i>P. ct.</i> 68.60 | <i>P. ct.</i> 70.91 | <i>P. ct.</i> 67.19 | <i>P. ct.</i> 55.36 | <i>P. ct.</i> 67.63 |
| United States bonds ..... | 36.36               | 9.98                | 9.87                | 7.80                | 6.44                | 6.41                | 6.25                | 8.41                | 7.77                | 8.15                | 9.39                | 7.02                | 10.62               |
| Specie .....              | 1.57                | 7.37                | 11.90               | 6.58                | 7.40                | 6.73                | 7.12                | 4.31                | 8.17                | 6.81                | 7.19                | 6.46                | 9.22                |
| Total .....               | 79.25               | 87.87               | 92.81               | 86.64               | 88.21               | 86.06               | 86.72               | 81.47               | 84.54               | 85.90               | 83.77               | 68.84               | 87.47               |

# 412 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 53.—CLASSIFICATION OF LOANS MADE BY THE NATIONAL BANKS IN THE CENTRAL RESERVE CITIES (NEW YORK, CHICAGO, AND ST. LOUIS) AND OTHER RESERVE CITIES, IN GROUPS, TOGETHER WITH COUNTRY BANKS ON APPROXIMATE DATES FOR THE PAST FIVE YEARS.

OCTOBER 2, 1894.

|                     | No. of banks. | On demand, paper with one or more individual or firm names. | On demand, secured by stocks, bonds, and other personal securities. | On time, paper with two or more individual or firm names. | On time, single-name paper (one person or firm), without other security. | On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security. | Total.           |
|---------------------|---------------|-------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|------------------|
| New York.....       | 49            | \$4, 009, 254                                               | \$115, 514, 802                                                     | \$114, 317, 296                                           | \$49, 827, 589                                                           | \$76, 631, 519                                                                                                   | \$360, 300, 460  |
| Chicago.....        | 21            | 6, 311, 703                                                 | 18, 246, 472                                                        | 31, 333, 279                                              | 15, 421, 908                                                             | 20, 173, 208                                                                                                     | 91, 486, 570     |
| St. Louis.....      | 9             | 1, 484, 554                                                 | 4, 397, 974                                                         | 10, 453, 835                                              | 2, 036, 410                                                              | 10, 361, 574                                                                                                     | 28, 734, 347     |
| Group—              |               |                                                             |                                                                     |                                                           |                                                                          |                                                                                                                  |                  |
| No. 1, 5 cities (a) | 136           | 11, 518, 242                                                | 58, 745, 314                                                        | 129, 622, 895                                             | 47, 147, 795                                                             | 63, 151, 521                                                                                                     | 310, 185, 767    |
| No. 2, 4 cities (a) | 50            | 2, 152, 694                                                 | 9, 323, 952                                                         | 25, 476, 336                                              | 8, 750, 850                                                              | 14, 648, 534                                                                                                     | 60, 352, 366     |
| No. 3, 7 cities (a) | 52            | 8, 620, 372                                                 | 11, 046, 577                                                        | 48, 943, 142                                              | 16, 485, 651                                                             | 18, 984, 832                                                                                                     | 104, 080, 574    |
| No. 4, 5 cities (a) | 27            | 5, 368, 234                                                 | 4, 199, 419                                                         | 12, 316, 245                                              | 4, 691, 337                                                              | 10, 687, 373                                                                                                     | 37, 262, 668     |
| Country.....        | 3, 411        | 53, 531, 524                                                | 53, 603, 787                                                        | 561, 922, 868                                             | 145, 341, 090                                                            | 185, 072, 312                                                                                                    | 999, 471, 561    |
| Total.....          | 3, 755        | 92, 996, 577                                                | 275, 078, 297                                                       | 934, 385, 896                                             | 289, 702, 630                                                            | 399, 710, 873                                                                                                    | 1, 991, 874, 273 |

SEPTEMBER 28, 1895.

|                     |        |               |                 |                 |                |                |                  |
|---------------------|--------|---------------|-----------------|-----------------|----------------|----------------|------------------|
| New York.....       | 50     | \$5, 704, 039 | \$118, 810, 160 | \$116, 557, 607 | \$60, 161, 135 | \$62, 615, 633 | \$363, 848, 574  |
| Chicago.....        | 21     | 6, 656, 047   | 19, 242, 570    | 31, 912, 665    | 15, 545, 545   | 19, 676, 017   | 93, 032, 874     |
| St. Louis.....      | 8      | 2, 061, 090   | 3, 196, 546     | 13, 527, 023    | 2, 141, 943    | 9, 467, 365    | 30, 393, 967     |
| Group—              |        |               |                 |                 |                |                |                  |
| No. 1, 5 cities (a) | 137    | 11, 864, 475  | 63, 057, 197    | 130, 842, 281   | 52, 414, 062   | 57, 823, 767   | 316, 006, 782    |
| No. 2, 5 cities (a) | 52     | 2, 250, 860   | 10, 521, 611    | 26, 648, 519    | 9, 668, 542    | 13, 633, 205   | 62, 722, 737     |
| No. 3, 7 cities (a) | 53     | 10, 956, 018  | 12, 187, 680    | 49, 387, 589    | 17, 988, 228   | 19, 028, 947   | 109, 548, 462    |
| No. 4, 5 cities (a) | 26     | 6, 219, 305   | 3, 131, 157     | 12, 009, 348    | 4, 658, 428    | 10, 659, 525   | 36, 677, 763     |
| Country.....        | 3, 365 | 55, 898, 145  | 53, 934, 344    | 576, 271, 031   | 155, 208, 667  | 183, 302, 887  | 1, 029, 615, 074 |
| Total.....          | 3, 712 | 101, 609, 979 | 284, 081, 265   | 957, 156, 063   | 317, 786, 550  | 381, 212, 376  | 2, 041, 846, 233 |

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

No. 53.—CLASSIFICATION OF THE LOANS AND DISCOUNTS BY THE NATIONAL BANKS IN THE RESERVE CITIES, ETC.—Continued.

OCTOBER 6, 1896.

|                     | No. of banks. | On demand, paper with one or more individual or firm names. | On demand, secured by stocks, bonds, and other personal securities. | On time, paper with two or more individual or firm names. | On time, single-name paper (one person or firm) without other security. | On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security. | Total.           |
|---------------------|---------------|-------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|------------------|
| New York.....       | 49            | \$7, 876, 684                                               | \$102, 448, 172                                                     | \$103, 319, 706                                           | \$40, 598, 639                                                          | \$59, 913, 482                                                                                                   | \$314, 156, 683  |
| Chicago.....        | 21            | 6, 122, 491                                                 | 17, 375, 023                                                        | 26, 025, 996                                              | 13, 081, 889                                                            | 19, 749, 661                                                                                                     | 82, 355, 060     |
| St. Louis.....      | 8             | 1, 978, 667                                                 | 3, 418, 419                                                         | 10, 315, 627                                              | 2, 403, 478                                                             | 8, 081, 487                                                                                                      | 26, 196, 678     |
| Group—              |               |                                                             |                                                                     |                                                           |                                                                         |                                                                                                                  |                  |
| No. 1, 5 cities (a) | 137           | 12, 199, 317                                                | 51, 082, 178                                                        | 127, 983, 812                                             | 43, 234, 045                                                            | 54, 949, 208                                                                                                     | 289, 448, 560    |
| No. 2, 6 cities (a) | 55            | 2, 589, 924                                                 | 11, 335, 687                                                        | 24, 352, 839                                              | 8, 364, 667                                                             | 15, 153, 463                                                                                                     | 61, 796, 580     |
| No. 3, 7 cities (a) | 53            | 9, 979, 047                                                 | 11, 741, 712                                                        | 46, 961, 665                                              | 14, 930, 551                                                            | 17, 822, 907                                                                                                     | 101, 485, 882    |
| No. 4, 5 cities (a) | 24            | 6, 088, 661                                                 | 4, 112, 252                                                         | 8, 377, 978                                               | 3, 513, 942                                                             | 8, 357, 207                                                                                                      | 30, 450, 040     |
| Country.....        | 3, 329        | 54, 908, 770                                                | 57, 718, 377                                                        | 532, 358, 612                                             | 142, 080, 155                                                           | 183, 635, 318                                                                                                    | 970, 701, 232    |
| Total.....          | 3, 676        | 101, 743, 561                                               | 259, 231, 822                                                       | 879, 696, 235                                             | 268, 257, 365                                                           | 367, 662, 733                                                                                                    | 1, 876, 591, 716 |

OCTOBER 5, 1897.

|                     |        |               |                 |                 |                |                |                  |
|---------------------|--------|---------------|-----------------|-----------------|----------------|----------------|------------------|
| New York.....       | 48     | \$5, 429, 573 | \$145, 012, 501 | \$110, 002, 621 | \$67, 275, 594 | \$50, 624, 186 | \$408, 335, 475  |
| Chicago.....        | 19     | 4, 783, 802   | 16, 111, 013    | 29, 187, 170    | 14, 007, 059   | 22, 743, 862   | 86, 832, 906     |
| St. Louis.....      | 6      | 2, 412, 011   | 5, 399, 791     | 12, 686, 324    | 2, 507, 418    | 9, 054, 772    | 32, 060, 316     |
| Group—              |        |               |                 |                 |                |                |                  |
| No. 1, 5 cities (a) | 136    | 12, 896, 671  | 69, 434, 609    | 133, 746, 194   | 55, 624, 935   | 60, 943, 249   | 333, 645, 658    |
| No. 2, 6 cities (a) | 54     | 3, 563, 017   | 12, 525, 233    | 23, 821, 232    | 9, 220, 678    | 15, 069, 618   | 64, 199, 778     |
| No. 3, 7 cities (a) | 51     | 10, 090, 295  | 14, 042, 658    | 44, 999, 392    | 15, 970, 695   | 17, 842, 783   | 102, 915, 823    |
| No. 4, 5 cities (a) | 20     | 6, 892, 499   | 4, 591, 355     | 10, 173, 986    | 5, 248, 362    | 9, 134, 647    | 36, 040, 849     |
| Country.....        | 3, 276 | 57, 778, 711  | 59, 330, 692    | 531, 482, 477   | 146, 665, 761  | 191, 690, 992  | 986, 948, 633    |
| Total.....          | 3, 610 | 103, 837, 578 | 326, 447, 852   | 896, 099, 397   | 317, 520, 501  | 407, 104, 110  | 2, 051, 009, 438 |

SEPTEMBER 20, 1898.

|                     |        |               |                 |                 |                |                |                  |
|---------------------|--------|---------------|-----------------|-----------------|----------------|----------------|------------------|
| New York.....       | 47     | \$6, 009, 726 | \$170, 224, 464 | \$107, 462, 545 | \$68, 160, 380 | \$89, 849, 440 | \$441, 706, 555  |
| Chicago.....        | 17     | 6, 869, 258   | 18, 647, 665    | 36, 466, 804    | 17, 510, 171   | 26, 433, 310   | 105, 867, 208    |
| St. Louis.....      | 6      | 2, 426, 954   | 4, 898, 041     | 16, 037, 654    | 2, 252, 334    | 9, 037, 742    | 34, 712, 725     |
| Group—              |        |               |                 |                 |                |                |                  |
| No. 1, 5 cities (a) | 136    | 14, 271, 848  | 75, 476, 519    | 126, 623, 527   | 60, 159, 949   | 60, 196, 675   | 336, 728, 518    |
| No. 2, 6 cities (a) | 53     | 3, 481, 804   | 14, 193, 966    | 22, 777, 266    | 10, 104, 357   | 16, 572, 165   | 67, 129, 578     |
| No. 3, 7 cities (a) | 51     | 13, 052, 666  | 16, 370, 773    | 47, 191, 814    | 14, 859, 330   | 17, 469, 999   | 108, 944, 582    |
| No. 4, 5 cities (a) | 22     | 9, 868, 129   | 6, 274, 509     | 12, 767, 734    | 5, 877, 025    | 11, 067, 838   | 45, 855, 235     |
| Country.....        | 3, 259 | 64, 980, 868  | 65, 331, 665    | 532, 726, 294   | 154, 568, 061  | 197, 410, 339  | 1, 015, 017, 227 |
| Total.....          | 3, 585 | 120, 901, 253 | 371, 417, 602   | 902, 113, 658   | 333, 491, 607  | 428, 037, 508  | 2, 155, 991, 628 |

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

414 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 54.—CLASSIFICATION OF THE LOANS BY NATIONAL BANKS IN NEW YORK CITY FOR THE LAST SIX YEARS.

| Loans and dis-<br>counts.                                                                                                                                 | Oct. 3, 1893.     | Oct. 2, 1894.     | Sept. 28, 1895.   | Oct. 4, 1896.     | Oct. 5, 1897.     | Sept. 20, 1898.   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                                                                                                           | 49 banks.         | 49 banks.         | 50 banks.         | 49 banks.         | 48 banks.         | 47 banks.         |
| On demand, pa-<br>per with one<br>or more indi-<br>vidual or firm<br>names .....                                                                          | \$6, 216, 350. 57 | \$4, 009, 254. 02 | \$5, 704, 039. 09 | \$7, 876, 684. 32 | \$5, 420, 573. 27 | \$6, 009, 726. 57 |
| On demand,<br>secured by<br>stocks, bonds,<br>and other per-<br>sonal securi-<br>ties .....                                                               | 93, 897, 446. 82  | 115, 514, 801. 97 | 118, 810 159. 68  | 102, 448, 171. 56 | 145, 012 501. 22  | 170, 224. 463. 66 |
| On time, paper<br>with two or<br>more individ-<br>ual or firm<br>names .....                                                                              | 110, 225. 762. 11 | 114, 317, 296. 37 | 116, 557, 606. 54 | 103, 319, 706. 32 | 110, 002 620. 54  | 107, 462. 545. 60 |
| On time, single-<br>name paper<br>(one person or<br>firm), without<br>other security.                                                                     | 26, 864, 953. 38  | 49, 827, 589. 03  | 60, 161, 135. 33  | 40, 598, 638. 90  | 67, 275, 594. 40  | 68, 160, 379. 94  |
| On time, se-<br>cured by<br>stocks, bonds,<br>and other per-<br>sonal securi-<br>ties, or on<br>mortgages or<br>other real-<br>estate secu-<br>rity ..... | 43, 836, 150. 94  | 76, 631, 518. 58  | 62, 615, 632. 88  | 59, 913, 481. 53  | 80, 624, 185. 72  | 89, 849, 440. 09  |
| Total .....                                                                                                                                               | 281, 040, 663. 82 | 360, 300, 459. 97 | 363, 848, 573. 52 | 314, 156, 682. 72 | 408, 335, 475. 15 | 441, 706, 555. 86 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 415

No. 55.—CLASSIFICATION OF THE LOANS AND DISCOUNTS BY THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON SEPTEMBER 20, 1898.

| Reserve cities, States, and Territories. | No. of banks. | On demand, paper with one or more individual or firm names. | On demand, secured by stocks, bonds, and other personal securities. | On time, paper with two or more individual or firm names. | On time, single-paper (one person or firm), with other security. | On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security. | Total.        |
|------------------------------------------|---------------|-------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------|
| <b>CENTRAL RESERVE CITIES.</b>           |               |                                                             |                                                                     |                                                           |                                                                  |                                                                                                                  |               |
| New York City .....                      | 47            | \$6,009,726                                                 | \$170,224,464                                                       | \$107,462,546                                             | \$68,160,380                                                     | \$80,849,440                                                                                                     | \$414,706,536 |
| Chicago .....                            | 17            | 6,809,253                                                   | 18,647,665                                                          | 36,466,804                                                | 17,510,171                                                       | 26,433,310                                                                                                       | 165,867,208   |
| St. Louis .....                          | 6             | 2,426,954                                                   | 4,898,041                                                           | 16,097,654                                                | 2,252,334                                                        | 9,037,742                                                                                                        | 34,712,725    |
| Total .....                              | 70            | 15,245,933                                                  | 193,770,170                                                         | 160,027,004                                               | 87,922,885                                                       | 125,320,492                                                                                                      | 582,286,489   |
| <b>OTHER RESERVE CITIES.</b>             |               |                                                             |                                                                     |                                                           |                                                                  |                                                                                                                  |               |
| Boston .....                             | 52            | 8,840,632                                                   | 31,736,969                                                          | 69,493,331                                                | 33,130,453                                                       | 23,725,607                                                                                                       | 166,933,052   |
| Albany .....                             | 6             | 616,684                                                     | 3,648,298                                                           | 2,683,791                                                 | 284,427                                                          | 1,417,261                                                                                                        | 8,650,461     |
| Brooklyn .....                           | 5             | 536,112                                                     | 3,693,580                                                           | 4,691,662                                                 | 1,105,943                                                        | 1,568,905                                                                                                        | 10,965,603    |
| Philadelphia .....                       | 37            | 1,453,277                                                   | 25,886,411                                                          | 26,530,171                                                | 22,193,329                                                       | 24,047,557                                                                                                       | 109,110,745   |
| Pittsburg .....                          | 30            | 2,825,143                                                   | 10,541,261                                                          | 23,819,112                                                | 3,445,797                                                        | 9,437,344                                                                                                        | 50,068,657    |
| Baltimore .....                          | 22            | 1,947,152                                                   | 6,897,804                                                           | 11,289,806                                                | 8,085,084                                                        | 6,224,691                                                                                                        | 34,444,637    |
| Washington .....                         | 11            | 588,322                                                     | 3,827,222                                                           | 3,849,160                                                 | 254,971                                                          | 1,198,636                                                                                                        | 9,718,311     |
| Savannah .....                           | 2             | 8,870                                                       | 375,889                                                             | 622,687                                                   | 44,637                                                           | 392,758                                                                                                          | 1,354,841     |
| New Orleans .....                        | 7             | 684,831                                                     | 2,247,933                                                           | 3,439,863                                                 | 920,255                                                          | 4,499,117                                                                                                        | 11,792,049    |
| Louisville .....                         | 6             | 252,204                                                     | 815,568                                                             | 2,735,148                                                 | 102,323                                                          | 3,329,358                                                                                                        | 7,264,601     |
| Houston .....                            | 5             | 425                                                         | .....                                                               | 840,622                                                   | 697,087                                                          | 1,017,695                                                                                                        | 2,555,739     |
| Cincinnati .....                         | 13            | 2,356,412                                                   | 4,825,918                                                           | 9,370,347                                                 | 3,169,081                                                        | 3,982,079                                                                                                        | 23,694,837    |
| Cleveland .....                          | 13            | 3,743,774                                                   | 5,283,115                                                           | 14,163,416                                                | 3,331,646                                                        | 4,235,834                                                                                                        | 39,757,785    |
| Detroit .....                            | 6             | 1,755,736                                                   | 1,055,157                                                           | 8,429,892                                                 | 1,129,906                                                        | 2,340,914                                                                                                        | 14,711,565    |
| Milwaukee .....                          | 4             | 2,816,589                                                   | 2,393,853                                                           | 6,696,441                                                 | 2,553,904                                                        | 2,177,639                                                                                                        | 16,548,426    |
| Des Moines .....                         | 4             | 218,747                                                     | 190,096                                                             | 1,359,166                                                 | 789,115                                                          | 660,414                                                                                                          | 3,217,478     |
| St. Paul .....                           | 5             | 1,361,701                                                   | 1,128,003                                                           | 2,390,500                                                 | 2,306,103                                                        | 2,528,998                                                                                                        | 9,715,305     |
| Minneapolis .....                        | 6             | 799,657                                                     | 1,494,631                                                           | 4,872,201                                                 | 1,558,575                                                        | 1,544,121                                                                                                        | 10,299,185    |
| Kansas City .....                        | 5             | 1,049,578                                                   | 729,729                                                             | 6,857,315                                                 | 3,606,112                                                        | 6,145,080                                                                                                        | 18,378,814    |
| St. Joseph .....                         | 2             | 332,676                                                     | 90,518                                                              | 866,913                                                   | 468,345                                                          | 444,827                                                                                                          | 2,203,279     |
| Lincoln .....                            | 3             | 70,084                                                      | 77,087                                                              | 629,675                                                   | 195,540                                                          | 1,040,180                                                                                                        | 2,102,566     |
| Omaha .....                              | 8             | 994,784                                                     | 581,274                                                             | 3,734,977                                                 | 1,223,891                                                        | 3,229,615                                                                                                        | 9,766,541     |
| San Francisco .....                      | 4             | 7,421,607                                                   | 4,804,961                                                           | 6,783,854                                                 | 381,137                                                          | 208,136                                                                                                          | 13,494,035    |
| Total .....                              | 256           | 40,674,447                                                  | 112,315,767                                                         | 209,360,366                                               | 91,000,661                                                       | 105,306,677                                                                                                      | 558,857,912   |
| Total of all reserve cities .....        | 326           | 55,920,385                                                  | 366,085,937                                                         | 569,387,364                                               | 178,923,546                                                      | 230,627,169                                                                                                      | 1,140,944,401 |
| <b>COUNTRY BANKS.</b>                    |               |                                                             |                                                                     |                                                           |                                                                  |                                                                                                                  |               |
| Maine .....                              | 82            | 1,355,455                                                   | 1,353,630                                                           | 14,244,505                                                | 1,739,695                                                        | 2,852,629                                                                                                        | 21,545,824    |
| New Hampshire .....                      | 51            | 2,116,857                                                   | 1,891,876                                                           | 4,849,088                                                 | 689,853                                                          | 1,610,818                                                                                                        | 11,258,492    |
| Vermont .....                            | 40            | 9,976,018                                                   | 848,062                                                             | 6,283,451                                                 | 1,027,989                                                        | 1,448,062                                                                                                        | 11,628,525    |
| Massachusetts .....                      | 211           | 5,691,749                                                   | 7,132,996                                                           | 55,784,292                                                | 21,521,433                                                       | 15,544,615                                                                                                       | 195,675,065   |
| Rhode Island .....                       | 57            | 7,400,470                                                   | 1,628,193                                                           | 16,845,114                                                | 8,964,949                                                        | 6,336,582                                                                                                        | 34,515,308    |
| Connecticut .....                        | 89            | 2,947,327                                                   | 4,462,922                                                           | 22,137,816                                                | 9,399,355                                                        | 6,274,587                                                                                                        | 45,221,489    |
| New York .....                           | 268           | 6,275,595                                                   | 5,234,907                                                           | 59,692,330                                                | 9,626,947                                                        | 10,185,098                                                                                                       | 91,014,277    |
| New Jersey .....                         | 104           | 2,547,714                                                   | 10,681,549                                                          | 31,632,182                                                | 4,812,171                                                        | 4,588,576                                                                                                        | 54,262,192    |
| Pennsylvania .....                       | 359           | 2,601,116                                                   | 3,771,877                                                           | 79,735,591                                                | 11,999,239                                                       | 17,491,742                                                                                                       | 115,599,365   |
| Delaware .....                           | 18            | 264,892                                                     | 479,374                                                             | 3,743,959                                                 | 379,992                                                          | 857,231                                                                                                          | 5,725,448     |
| Maryland .....                           | 43            | 250,176                                                     | 484,839                                                             | 7,903,385                                                 | 910,269                                                          | 1,538,817                                                                                                        | 11,124,426    |
| District of Columbia .....               | 1             | 106,425                                                     | 168,318                                                             | 289,668                                                   | .....                                                            | 80,697                                                                                                           | 1,645,198     |
| Virginia .....                           | 35            | 705,654                                                     | 857,140                                                             | 9,141,899                                                 | 1,063,778                                                        | 3,370,541                                                                                                        | 15,138,962    |
| West Virginia .....                      | 33            | 311,159                                                     | 129,404                                                             | 6,740,361                                                 | 450,080                                                          | 1,048,926                                                                                                        | 8,676,930     |
| North Carolina .....                     | 27            | 204,110                                                     | 225,105                                                             | 3,973,349                                                 | 467,356                                                          | 1,611,218                                                                                                        | 6,501,133     |
| South Carolina .....                     | 16            | 43,472                                                      | 426,473                                                             | 3,241,298                                                 | 229,339                                                          | 1,966,153                                                                                                        | 5,906,730     |
| Georgia .....                            | 27            | 268,661                                                     | 616,762                                                             | 3,191,217                                                 | 1,403,415                                                        | 3,136,489                                                                                                        | 8,618,514     |
| Florida .....                            | 15            | 186,165                                                     | 187,946                                                             | 1,168,075                                                 | 710,134                                                          | 792,394                                                                                                          | 3,044,714     |
| Alabama .....                            | 26            | 409,248                                                     | 326,065                                                             | 2,883,120                                                 | 1,170,983                                                        | 1,892,594                                                                                                        | 6,681,950     |
| Mississippi .....                        | 10            | 73,408                                                      | 214,486                                                             | 769,652                                                   | 276,034                                                          | 1,141,896                                                                                                        | 2,475,476     |
| Louisiana .....                          | 12            | 140,245                                                     | 86,994                                                              | 1,456,899                                                 | 428,274                                                          | 411,208                                                                                                          | 2,523,610     |
| Texas .....                              | 191           | 1,546,531                                                   | 856,908                                                             | 14,307,799                                                | 9,909,064                                                        | 13,662,011                                                                                                       | 40,282,403    |
| Arkansas .....                           | 7             | 87,607                                                      | 74,052                                                              | 1,234,976                                                 | 536,699                                                          | 509,550                                                                                                          | 2,442,884     |
| Kentucky .....                           | 99            | 1,045,784                                                   | 661,611                                                             | 10,577,166                                                | 1,166,839                                                        | 3,358,744                                                                                                        | 16,810,884    |
| Tennessee .....                          | 49            | 1,272,350                                                   | 1,113,255                                                           | 8,376,337                                                 | 3,908,910                                                        | 5,799,555                                                                                                        | 20,470,637    |
| Ohio .....                               | 226           | 3,399,950                                                   | 3,001,449                                                           | 44,120,820                                                | 7,484,855                                                        | 12,391,632                                                                                                       | 70,389,766    |
| Indiana .....                            | 112           | 2,747,123                                                   | 1,595,875                                                           | 20,409,884                                                | 4,525,391                                                        | 5,174,065                                                                                                        | 34,452,338    |

# 416 REPORT OF THE COMPTROLLER OF THE CURRENCY.

**NO. 55.—CLASSIFICATION OF THE LOANS AND DISCOUNTS BY THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON SEPTEMBER 20, 1898—Continued.**

| Reserve cities, States, and Territories. | No. of banks. | On demand, paper with one or more individual or firm names. | On demand, secured by stocks, bonds, and other personal securities. | On time, paper with two or more individual or firm names. | On time, single-name paper (one person or firm), with out other security. | On time secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security. | Total.               |
|------------------------------------------|---------------|-------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------|
| <b>COUNTRY BANKS—continued.</b>          |               |                                                             |                                                                     |                                                           |                                                                           |                                                                                                                 |                      |
| Illinois.....                            | 201           | \$6,483,620                                                 | \$2,891,829                                                         | \$23,702,119                                              | \$7,880,602                                                               | \$9,887,339                                                                                                     | \$50,842,509         |
| Michigan.....                            | 76            | 2,396,725                                                   | 2,934,205                                                           | 13,551,562                                                | 5,045,174                                                                 | 4,728,703                                                                                                       | 28,656,369           |
| Wisconsin.....                           | 73            | 1,255,358                                                   | 877,732                                                             | 12,183,079                                                | 3,443,988                                                                 | 4,265,878                                                                                                       | 22,026,035           |
| Minnesota.....                           | 59            | 1,268,748                                                   | 1,138,675                                                           | 5,753,744                                                 | 2,787,587                                                                 | 3,675,421                                                                                                       | 14,624,175           |
| Iowa.....                                | 164           | 3,162,203                                                   | 1,314,915                                                           | 13,844,347                                                | 8,272,750                                                                 | 5,447,492                                                                                                       | 32,041,707           |
| Missouri.....                            | 49            | 609,681                                                     | 197,870                                                             | 4,328,175                                                 | 1,334,590                                                                 | 1,493,441                                                                                                       | 7,969,757            |
| North Dakota.....                        | 24            | 98,484                                                      | 115,371                                                             | 788,796                                                   | 626,491                                                                   | 2,966,660                                                                                                       | 4,605,802            |
| South Dakota.....                        | 26            | 140,750                                                     | 101,752                                                             | 486,872                                                   | 542,891                                                                   | 2,181,457                                                                                                       | 3,453,722            |
| Nebraska.....                            | 91            | 655,955                                                     | 442,082                                                             | 3,539,186                                                 | 2,185,226                                                                 | 6,494,338                                                                                                       | 13,316,787           |
| Kansas.....                              | 101           | 790,080                                                     | 300,250                                                             | 5,139,633                                                 | 3,385,523                                                                 | 12,220,042                                                                                                      | 21,745,528           |
| Montana.....                             | 21            | 709,452                                                     | 260,927                                                             | 1,627,544                                                 | 2,360,459                                                                 | 2,266,172                                                                                                       | 7,224,534            |
| Wyoming.....                             | 11            | 81,964                                                      | 25,477                                                              | 458,114                                                   | 570,800                                                                   | 943,074                                                                                                         | 2,079,429            |
| Colorado.....                            | 37            | 1,470,794                                                   | 1,076,753                                                           | 4,722,341                                                 | 6,316,029                                                                 | 6,325,663                                                                                                       | 19,911,580           |
| New Mexico.....                          | 6             | 254,153                                                     | 117,859                                                             | 528,539                                                   | 397,811                                                                   | 461,021                                                                                                         | 1,759,380            |
| Oklahoma.....                            | 6             | 15,310                                                      | 4,000                                                               | 376,956                                                   | 104,520                                                                   | 210,033                                                                                                         | 710,819              |
| Indian Territory.....                    | 14            | 21,758                                                      | 10,098                                                              | 648,790                                                   | 186,167                                                                   | 858,444                                                                                                         | 1,725,227            |
| Washington.....                          | 32            | 1,061,344                                                   | 1,871,107                                                           | 1,641,957                                                 | 678,233                                                                   | 2,150,117                                                                                                       | 7,402,758            |
| Oregon.....                              | 29            | 927,107                                                     | 762,455                                                             | 1,547,501                                                 | 1,489,961                                                                 | 1,802,254                                                                                                       | 6,029,258            |
| California.....                          | 30            | 3,672,560                                                   | 2,049,758                                                           | 1,702,364                                                 | 1,029,071                                                                 | 2,713,696                                                                                                       | 11,167,449           |
| Idaho.....                               | 10            | 213,001                                                     | 77,705                                                              | 292,220                                                   | 232,778                                                                   | 317,807                                                                                                         | 1,133,511            |
| Utah.....                                | 11            | 136,119                                                     | 200,275                                                             | 712,242                                                   | 539,993                                                                   | 1,145,647                                                                                                       | 2,734,216            |
| Nevada.....                              | 1             | 67,000                                                      | 1,500                                                               | 23,223                                                    | 86,589                                                                    | 18,667                                                                                                          | 196,959              |
| Arizona.....                             | 5             | 115,386                                                     | 50,755                                                              | 383,412                                                   | 192,505                                                                   | 251,103                                                                                                         | 993,161              |
| Alaska.....                              | 1             | 20,075                                                      | 40                                                                  | 12,775                                                    | 460                                                                       | 3,500                                                                                                           | 36,850               |
| <b>Total.....</b>                        | <b>3,259</b>  | <b>64,980,868</b>                                           | <b>65,331,665</b>                                                   | <b>532,726,294</b>                                        | <b>154,568,061</b>                                                        | <b>197,410,339</b>                                                                                              | <b>1,015,017,227</b> |
| <b>Total United States.....</b>          | <b>3,585</b>  | <b>120,901,253</b>                                          | <b>371,417,602</b>                                                  | <b>902,113,658</b>                                        | <b>333,491,607</b>                                                        | <b>428,037,508</b>                                                                                              | <b>2,155,961,628</b> |

**NO. 53.—LOANS AND DISCOUNTS, CAPITAL STOCK, SURPLUS, AND OTHER UNDIVIDED PROFITS, AND CIRCULATION OF NATIONAL BANKS, ON SEPTEMBER 20, 1898.**

| Cities, States, and Territories.         | Loans and discounts.  | Capital stock.       | Surplus and other profits. | Capital surplus, and other profits. | Circulation.         |
|------------------------------------------|-----------------------|----------------------|----------------------------|-------------------------------------|----------------------|
| <b>CENTRAL RESERVE CITIES.</b>           |                       |                      |                            |                                     |                      |
| New York City.....                       | \$441,706,555.89      | \$48,700,000.00      | \$61,747,331.54            | \$110,447,331.54                    | \$15,410,537.50      |
| Chicago.....                             | 103,867,207.58        | 19,450,000.00        | 11,688,087.41              | 31,138,087.41                       | 1,029,255.00         |
| St. Louis.....                           | 31,712,725.25         | 8,400,000.00         | 2,626,281.13               | 11,026,281.13                       | 2,469,285.00         |
| <b>Total central reserve cities.....</b> | <b>582,286,488.69</b> | <b>76,550,000.00</b> | <b>76,061,700.08</b>       | <b>152,611,700.08</b>               | <b>18,909,077.50</b> |
| <b>OTHER RESERVE CITIES.</b>             |                       |                      |                            |                                     |                      |
| Boston.....                              | 166,933,052.27        | 48,150,000.00        | 20,840,621.63              | 68,990,621.63                       | 6,250,302.50         |
| Albany.....                              | 8,650,460.49          | 1,550,000.00         | 1,581,496.75               | 3,131,496.75                        | 301,760.00           |
| Brooklyn.....                            | 10,965,603.08         | 1,352,000.00         | 2,706,332.41               | 4,058,332.41                        | 560,980.00           |
| Philadelphia.....                        | 100,110,745.19        | 19,655,000.00        | 17,297,621.80              | 36,952,621.80                       | 6,184,775.00         |
| Pittsburg.....                           | 50,968,056.60         | 12,300,000.00        | 11,741,198.46              | 24,041,198.46                       | 4,926,270.00         |
| Baltimore.....                           | 34,444,036.50         | 13,243,260.00        | 6,332,128.32               | 19,575,388.32                       | 2,384,180.00         |
| Washington.....                          | 9,718,311.09          | 2,775,000.00         | 1,526,365.53               | 4,301,365.53                        | 750,035.00           |
| Savannah.....                            | 1,354,841.31          | 750,000.00           | 284,381.66                 | 1,034,381.66                        | 88,145.00            |
| New Orleans.....                         | 11,792,018.58         | 2,300,000.00         | 2,746,426.19               | 5,046,426.19                        | 511,695.00           |
| Louisville.....                          | 7,264,690.80          | 2,800,000.00         | 876,119.83                 | 3,676,119.83                        | 1,419,595.00         |
| Houston.....                             | 2,555,738.67          | 1,150,000.00         | 680,188.47                 | 1,830,188.47                        | 209,590.00           |
| Cincinnati.....                          | 23,694,837.26         | 7,700,000.00         | 3,871,647.31               | 11,571,647.31                       | 4,288,685.00         |
| Cleveland.....                           | 30,757,784.87         | 9,400,000.00         | 2,806,712.38               | 12,206,712.38                       | 1,453,350.00         |
| Detroit.....                             | 14,711,565.06         | 3,300,000.00         | 907,583.16                 | 4,207,583.16                        | 1,169,080.00         |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 417

No. 56.—LOANS AND DISCOUNTS, CAPITAL STOCK, SURPLUS, AND OTHER UNDIVIDED PROFITS, AND CIRCULATION OF NATIONAL BANKS, ON SEPTEMBER 20, 1898—Continued.

| Cities, States, and Territories.       | Loans and discounts. | Capital stock. | Surplus and other profits. | Capital, surplus and other profits. | Circulation.   |
|----------------------------------------|----------------------|----------------|----------------------------|-------------------------------------|----------------|
| <b>OTHER RESERVE CITIES—continued.</b> |                      |                |                            |                                     |                |
| Milwaukee.....                         | \$16,548,426.27      | \$2,950,000.00 | \$788,354.39               | \$3,738,354.39                      | \$711,120.00   |
| Des Moines.....                        | 3,217,478.21         | 800,000.00     | 277,426.17                 | 1,077,426.17                        | 304,667.50     |
| St. Paul.....                          | 9,715,305.00         | 3,800,000.00   | 1,474,690.75               | 5,274,690.75                        | 203,270.00     |
| Minneapolis.....                       | 10,299,184.97        | 4,500,000.00   | 825,479.97                 | 5,325,479.97                        | 192,360.00     |
| Kansas City.....                       | 18,378,813.53        | 2,300,000.00   | 943,188.78                 | 3,243,188.78                        | 291,450.00     |
| St. Joseph.....                        | 2,203,279.31         | 356,000.00     | 135,74.93                  | 485,074.93                          | 135,000.00     |
| Lincoln.....                           | 2,012,565.88         | 800,000.00     | 21,807.75                  | 821,807.75                          | 134,308.00     |
| Omaha.....                             | 9,766,541.25         | 3,750,000.00   | 454,800.96                 | 4,204,800.96                        | 472,590.00     |
| San Francisco.....                     | 13,494,035.79        | 6,000,000.00   | 2,583,632.31               | 8,583,632.31                        | 90,000.00      |
| Total other reserve cities.....        | 558,057,911.98       | 151,675,260.00 | 81,703,279.91              | 233,378,539.91                      | 33,223,955.00  |
| Total all reserve cities.....          | 1,140,944,400.67     | 228,225,260.00 | 157,764,979.99             | 385,990,239.99                      | 52,133,032.50  |
| <b>COUNTRY BANKS.</b>                  |                      |                |                            |                                     |                |
| Maine.....                             | 21,545,824.12        | 11,071,000.00  | 4,230,583.16               | 15,351,583.16                       | 4,745,738.00   |
| New Hampshire.....                     | 11,258,492.28        | 5,830,000.00   | 1,964,098.21               | 7,794,098.21                        | 3,491,980.00   |
| Vermont.....                           | 11,628,525.23        | 6,885,000.00   | 2,360,917.35               | 9,245,917.35                        | 3,719,821.50   |
| Massachusetts.....                     | 105,675,085.25       | 42,327,500.00  | 20,522,808.76              | 62,850,308.76                       | 17,712,809.50  |
| Rhode Island.....                      | 34,515,308.01        | 19,337,050.00  | 6,135,821.64               | 25,472,871.64                       | 6,797,260.00   |
| Connecticut.....                       | 45,221,488.62        | 21,181,070.00  | 10,455,310.25              | 31,636,380.25                       | 7,427,760.00   |
| New York.....                          | 91,014,277.37        | 31,392,940.00  | 17,716,925.80              | 49,109,865.80                       | 19,919,610.00  |
| New Jersey.....                        | 54,262,192.32        | 14,486,890.00  | 12,940,659.21              | 27,427,549.21                       | 5,030,587.00   |
| Pennsylvania.....                      | 115,599,365.33       | 40,894,500.00  | 26,921,635.25              | 67,726,225.25                       | 16,840,699.00  |
| Delaware.....                          | 5,725,448.36         | 2,093,985.00   | 1,247,868.90               | 3,331,853.90                        | 754,297.50     |
| Maryland.....                          | 11,124,426.36        | 3,801,210.00   | 2,153,930.78               | 5,955,140.78                        | 1,769,205.00   |
| District of Columbia.....              | 645,168.63           | 252,000.00     | 218,511.23                 | 470,511.23                          | 220,950.00     |
| Virginia.....                          | 15,138,961.88        | 4,546,306.00   | 3,486,054.54               | 8,032,354.54                        | 1,714,765.00   |
| West Virginia.....                     | 8,676,929.81         | 3,351,000.00   | 1,187,442.25               | 4,538,442.25                        | 1,262,147.50   |
| North Carolina.....                    | 6,501,138.06         | 2,909,000.00   | 1,166,363.27               | 3,857,953.27                        | 680,642.50     |
| South Carolina.....                    | 5,906,739.30         | 1,943,000.00   | 1,242,397.07               | 3,185,397.07                        | 539,290.00     |
| Georgia.....                           | 8,616,543.53         | 3,166,000.00   | 1,787,083.45               | 4,953,083.45                        | 947,977.50     |
| Florida.....                           | 3,044,713.96         | 1,150,000.00   | 648,388.48                 | 1,798,388.48                        | 331,030.00     |
| Alabama.....                           | 6,681,950.33         | 3,205,000.00   | 1,187,609.87               | 4,392,609.87                        | 809,345.00     |
| Mississippi.....                       | 2,475,475.77         | 855,000.00     | 551,717.69                 | 1,406,717.69                        | 227,520.60     |
| Louisiana.....                         | 2,523,609.58         | 860,000.00     | 611,288.61                 | 1,471,288.61                        | 236,147.50     |
| Texas.....                             | 40,282,408.06        | 18,055,000.00  | 6,721,199.25               | 24,776,199.25                       | 4,218,587.50   |
| Arkansas.....                          | 2,442,883.88         | 1,070,000.00   | 337,835.90                 | 1,407,635.90                        | 225,706.00     |
| Kentucky.....                          | 16,810,083.53        | 8,264,900.00   | 2,700,078.58               | 10,964,978.50                       | 3,643,312.50   |
| Tennessee.....                         | 20,470,637.02        | 8,435,000.00   | 2,715,286.58               | 11,150,286.58                       | 1,737,177.50   |
| Ohio.....                              | 70,389,706.15        | 27,765,100.00  | 10,684,476.23              | 38,449,576.23                       | 10,938,117.50  |
| Indiana.....                           | 34,452,337.58        | 14,167,000.00  | 5,719,468.20               | 19,886,468.20                       | 4,191,458.00   |
| Illinois.....                          | 50,842,508.57        | 17,496,000.00  | 9,413,225.79               | 26,909,225.79                       | 5,753,020.00   |
| Michigan.....                          | 28,656,369.27        | 8,595,000.00   | 3,614,308.50               | 12,209,308.50                       | 2,727,687.50   |
| Wisconsin.....                         | 22,026,034.69        | 6,710,000.00   | 2,363,751.57               | 9,073,751.57                        | 2,069,822.50   |
| Minnesota.....                         | 14,624,175.05        | 4,590,000.00   | 1,516,529.06               | 6,106,529.06                        | 1,164,955.00   |
| Iowa.....                              | 32,041,706.58        | 12,350,000.00  | 3,921,374.02               | 16,271,374.02                       | 3,626,645.00   |
| Missouri.....                          | 7,969,757.15         | 3,315,000.00   | 1,092,454.22               | 4,517,454.22                        | 1,118,530.00   |
| North Dakota.....                      | 4,605,802.25         | 1,500,000.00   | 447,770.61                 | 1,947,770.63                        | 390,937.50     |
| South Dakota.....                      | 3,457,722.22         | 1,585,000.00   | 459,401.41                 | 2,044,401.41                        | 448,452.50     |
| Nebraska.....                          | 13,316,786.87        | 5,675,000.00   | 1,587,129.57               | 7,262,129.57                        | 1,458,577.50   |
| Kansas.....                            | 21,745,627.64        | 8,417,100.00   | 2,240,296.39               | 10,657,396.39                       | 2,147,345.00   |
| Montana.....                           | 7,224,534.00         | 2,535,000.00   | 1,131,350.77               | 3,686,350.77                        | 525,467.50     |
| Wyoming.....                           | 2,079,428.73         | 860,000.00     | 175,750.12                 | 1,033,750.12                        | 192,395.00     |
| Colorado.....                          | 19,911,589.20        | 4,767,000.00   | 1,863,115.24               | 6,570,115.24                        | 1,139,605.00   |
| New Mexico.....                        | 1,759,380.22         | 600,000.00     | 141,853.08                 | 741,853.08                          | 372,980.00     |
| Oklahoma.....                          | 710,818.67           | 300,000.00     | 47,840.24                  | 347,840.24                          | 67,490.00      |
| Indian Territory.....                  | 1,725,226.74         | 795,000.00     | 230,788.79                 | 1,025,788.79                        | 183,030.00     |
| Washington.....                        | 7,402,757.98         | 3,838,000.00   | 853,519.23                 | 4,691,519.29                        | 757,180.00     |
| Oregon.....                            | 6,029,258.08         | 2,520,000.00   | 1,310,538.00               | 3,830,538.00                        | 728,127.50     |
| California.....                        | 11,167,440.27        | 4,825,000.00   | 1,744,795.92               | 6,569,795.92                        | 1,397,020.00   |
| Idaho.....                             | 1,133,511.31         | 600,000.00     | 387,139.30                 | 987,139.30                          | 150,530.00     |
| Utah.....                              | 2,734,275.91         | 1,750,000.00   | 574,642.08                 | 2,324,642.08                        | 512,660.00     |
| Nevada.....                            | 196,958.98           | 82,000.00      | 5,284.29                   | 87,284.29                           | 18,450.00      |
| Arizona.....                           | 993,160.94           | 400,000.00     | 108,220.73                 | 508,220.73                          | 135,560.00     |
| Alaska.....                            | 36,850.31            | 50,000.00      | .....                      | 50,000.00                           | 2,350.00       |
| Total country banks.....               | 1,015,017,227.24     | 393,292,635.90 | 182,805,226.44             | 576,097,861.44                      | 142,350,733.00 |
| Total United States.....               | 2,155,961,627.91     | 621,517,895.00 | 340,570,206.43             | 962,088,101.43                      | 194,483,765.50 |

No. 57.—SPECIE AND CIRCULATION OF NATIONAL  
DECEMBER 15, 1897.

|                         | Cities, States, and Territories.  | No. of banks. | Specie.         |                             |                                   |
|-------------------------|-----------------------------------|---------------|-----------------|-----------------------------|-----------------------------------|
|                         |                                   |               | Gold coin.      | Gold Treasury certificates. | Gold clearing-house certificates. |
| CENTRAL RESERVE CITIES. |                                   |               |                 |                             |                                   |
| 1                       | New York City.....                | 48            | \$17,324,955.00 | \$8,699,720                 | \$61,205,000                      |
| 2                       | Chicago.....                      | 18            | 14,537,237.00   | 2,891,150                   |                                   |
| 3                       | St. Louis.....                    | 6             | 1,218,562.50    | 239,440                     |                                   |
|                         | Total central reserve cities..... | 72            | 33,077,754.50   | 11,830,310                  | 61,205,000                        |
| OTHER RESERVE CITIES.   |                                   |               |                 |                             |                                   |
| 4                       | Boston.....                       | 54            | 7,558,752.00    | 1,417,650                   |                                   |
| 5                       | Albany.....                       | 6             | 495,021.00      | 334,250                     |                                   |
| 6                       | Brooklyn.....                     | 5             | 599,154.50      | 165,000                     |                                   |
| 7                       | Philadelphia.....                 | 41            | 1,843,031.50    | 203,760                     | 6,550,000                         |
| 8                       | Pittsburg.....                    | 30            | 3,351,852.00    | 416,930                     |                                   |
| 9                       | Baltimore.....                    | 22            | 1,695,392.00    | 345,970                     |                                   |
| 10                      | Washington.....                   | 12            | 439,601.50      | 583,800                     |                                   |
| 11                      | Savannah.....                     | 2             | 3,000.00        | 3,000                       |                                   |
| 12                      | New Orleans.....                  | 7             | 759,525.50      | 122,920                     |                                   |
| 13                      | Louisville.....                   | 6             | 601,805.00      | 5,000                       |                                   |
| 14                      | Houston.....                      | 5             | 360,508.50      | 138,790                     |                                   |
| 15                      | Cincinnati.....                   | 13            | 1,069,010.00    | 328,160                     |                                   |
| 16                      | Cleveland.....                    | 13            | 1,479,692.50    | 239,670                     |                                   |
| 17                      | Detroit.....                      | 6             | 1,343,995.00    | 13,810                      |                                   |
| 18                      | Milwaukee.....                    | 5             | 1,872,855.00    |                             |                                   |
| 19                      | Des Moines.....                   | 4             | 154,210.00      | 3,880                       |                                   |
| 20                      | St. Paul.....                     | 5             | 1,937,216.03    |                             |                                   |
| 21                      | Minneapolis.....                  | 6             | 811,687.50      | 8,900                       |                                   |
| 22                      | Kansas City.....                  | 5             | 400,675.00      | 21,020                      |                                   |
| 23                      | St. Joseph.....                   | 2             | 83,562.50       | 6,980                       |                                   |
| 24                      | Lincoln.....                      | 3             | 153,262.50      |                             |                                   |
| 25                      | Omaha.....                        | 8             | 850,719.90      | 31,480                      |                                   |
| 26                      | San Francisco.....                | 3             | 3,178,812.50    |                             |                                   |
|                         | Total other reserve cities.....   | 263           | 31,052,341.93   | 4,391,060                   | 6,550,000                         |
|                         | Total all reserve cities.....     | 335           | 64,130,096.43   | 16,221,370                  | 67,755,000                        |
| COUNTRY BANKS.          |                                   |               |                 |                             |                                   |
| 27                      | Maine.....                        | 83            | 990,246.26      | 26,650                      |                                   |
| 28                      | New Hampshire.....                | 51            | 449,233.36      | 2,660                       |                                   |
| 29                      | Vermont.....                      | 49            | 501,976.15      | 23,150                      |                                   |
| 30                      | Massachusetts.....                | 213           | 3,246,494.15    | 194,180                     |                                   |
| 31                      | Rhode Island.....                 | 57            | 677,482.60      | 101,520                     |                                   |
| 32                      | Connecticut.....                  | 81            | 1,959,431.87    | 363,890                     |                                   |
|                         | Total New England States.....     | 534           | 7,824,864.39    | 712,050                     |                                   |
| 33                      | New York.....                     | 267           | 3,812,124.72    | 526,960                     | 45,000                            |
| 34                      | New Jersey.....                   | 103           | 1,815,455.22    | 259,490                     |                                   |
| 35                      | Pennsylvania.....                 | 354           | 5,698,672.40    | 398,140                     |                                   |
| 36                      | Delaware.....                     | 18            | 153,745.95      | 15,000                      |                                   |
| 37                      | Maryland.....                     | 47            | 380,825.98      | 24,440                      |                                   |
| 38                      | District of Columbia.....         | 1             | 136,892.00      | 42,000                      |                                   |
|                         | Total Eastern States.....         | 790           | 11,997,716.27   | 1,266,030                   | 45,000                            |
| 39                      | Virginia.....                     | 35            | 578,665.60      | 11,860                      |                                   |
| 40                      | West Virginia.....                | 33            | 423,005.22      | 41,430                      |                                   |
| 41                      | North Carolina.....               | 26            | 295,384.50      | 1,140                       |                                   |
| 42                      | South Carolina.....               | 16            | 110,397.00      | 20                          |                                   |
| 43                      | Georgia.....                      | 28            | 298,650.90      | 1,780                       |                                   |
| 44                      | Florida.....                      | 15            | 92,362.65       | 70                          |                                   |
| 45                      | Alabama.....                      | 26            | 361,393.60      | 38,400                      |                                   |
| 46                      | Mississippi.....                  | 10            | 48,622.00       | 50                          |                                   |
| 47                      | Louisiana.....                    | 12            | 51,013.00       |                             |                                   |
| 48                      | Texas.....                        | 197           | 1,763,191.80    | 67,790                      |                                   |
| 49                      | Arkansas.....                     | 9             | 118,340.00      | 4,980                       |                                   |
| 50                      | Kentucky.....                     | 68            | 741,104.50      | 18,540                      |                                   |
| 51                      | Tennessee.....                    | 49            | 813,929.55      | 112,130                     |                                   |
|                         | Total Southern States.....        | 524           | 5,696,060.32    | 298,190                     |                                   |

REPORT OF THE COMPTROLLER OF THE CURRENCY.

419

BANKS, YEAR ENDED SEPTEMBER 20, 1898.

DECEMBER 15, 1897.

| Specie.         |                               |                         |                 | Circulating notes.         |              |                 |    |
|-----------------|-------------------------------|-------------------------|-----------------|----------------------------|--------------|-----------------|----|
| Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.          | Received from Comptroller. | On hand.     | Outstanding.    |    |
| \$63,337        | \$4,689,103                   | \$547,510.65            | \$92,529,625.65 | \$16,730,100               | \$726,764.50 | \$16,003,335.50 | 1  |
| 164,029         | 2,402,482                     | 201,529.05              | 20,196,427.05   | 1,125,000                  | 520,765.00   | 604,235.00      | 2  |
| 32,572          | 966,485                       | 23,005.90               | 2,477,065.40    | 1,867,500                  | 14,420.00    | 1,853,080.00    | 3  |
| 259,938         | 8,058,070                     | 772,045.60              | 115,203,118.10  | 19,722,600                 | 1,261,949.50 | 18,460,650.50   |    |
| 83,845          | 3,121,215                     | 163,856.46              | 12,345,318.46   | 6,192,000                  | 403,100.00   | 5,788,900.00    | 4  |
| 27,297          | 36,403                        | 20,593.50               | 913,564.50      | 360,000                    | 11,460.00    | 348,540.00      | 5  |
| 21,500          | 480,075                       | 71,534.22               | 1,337,263.72    | 577,800                    |              | 577,800.00      | 6  |
| 265,200         | 3,730,983                     | 318,882.85              | 12,910,957.35   | 6,830,560                  | 229,447.50   | 6,601,112.50    | 7  |
| 154,158         | 801,035                       | 122,028.15              | 4,846,003.15    | 4,804,825                  | 34,912.50    | 4,769,912.50    | 8  |
| 60,167          | 1,584,517                     | 85,466.71               | 3,771,512.71    | 1,880,100                  | 40,060.00    | 1,840,040.00    | 9  |
| 8,529           | 944,092                       | 46,342.51               | 2,022,365.01    | 745,320                    | 12,215.00    | 733,105.00      | 10 |
| 25,000          | 69,451                        | 5,809.00                | 106,251.00      | 91,860                     | 6,045.00     | 85,755.00       | 11 |
| 74,026          | 850,666                       | 53,619.70               | 1,860,737.20    | 1,860,737.20               | 36,055.00    | 747,945.00      | 12 |
| 25,750          |                               | 14,033.42               | 646,588.42      | 705,000                    | 2,120.00     | 762,880.00      | 13 |
| 94,629          | 171,229                       | 15,040.95               | 780,197.45      | 180,000                    | 42,120.00    | 137,880.00      | 14 |
| 65,596          | 382,486                       | 33,970.86               | 1,869,222.86    | 5,077,800                  | 134,250.00   | 4,943,550.00    | 15 |
| 78,897          | 128,560                       | 28,927.00               | 1,063,746.50    | 1,287,030                  | 35,020.00    | 1,251,980.00    | 16 |
| 73,725          | 106,569                       | 64,481.55               | 1,662,580.55    | 1,045,000                  | 46,900.00    | 983,100.00      | 17 |
| 35,221          | 200,766                       | 20,590.03               | 2,429,442.03    | 648,000                    | 8,100.00     | 639,900.00      | 18 |
| 24,920          | 18,851                        | 9,709.95                | 211,580.95      | 263,700                    | 3,852.50     | 259,847.50      | 19 |
| 156,060         | 159,905                       | 41,743.10               | 2,294,864.15    | 226,800                    | 15,960.00    | 210,840.00      | 20 |
| 43,720          | 47,500                        | 24,847.80               | 2,496,745.30    | 270,000                    | 59,760.00    | 210,240.00      | 21 |
| 102,193         | 662,338                       | 22,941.20               | 1,209,217.20    | 225,000                    |              | 225,000.00      | 22 |
| 10,736          | 104,269                       | 4,461.70                | 210,009.20      | 135,600                    |              | 135,000.00      | 23 |
| 18,665          | 2,981                         | 11,369.25               | 187,287.75      | 135,600                    |              | 135,000.00      | 24 |
| 101,034         | 177,652                       | 48,508.20               | 1,218,398.20    | 540,000                    | 1,805.00     | 538,195.00      | 25 |
| 49,024          | 24,360                        | 41,938.65               | 3,294,135.15    | 135,000                    | 45,000.00    | 90,000.00       | 26 |
| 1,599,872       | 13,864,003                    | 1,270,728.86            | 58,728,005.79   | 33,190,505                 | 1,168,982.50 | 32,021,522.50   |    |
| 1,859,810       | 21,922,073                    | 2,042,774.46            | 173,931,123.89  | 52,913,105                 | 2,430,932.00 | 50,482,173.00   |    |
| 43,663          | 129,501                       | 67,272.11               | 1,257,422.37    | 5,492,425                  | 129,432.00   | 5,362,993.00    | 27 |
| 41,372          | 118,442                       | 45,319.48               | 657,026.84      | 3,504,375                  |              | 3,421,590.00    | 28 |
| 39,039          | 53,873                        | 40,333.83               | 658,371.08      | 3,769,200                  | 75,217.50    | 3,693,982.50    | 29 |
| 233,829         | 790,526                       | 381,013.42              | 4,846,042.57    | 19,056,110                 | 299,898.00   | 18,756,212.00   | 30 |
| 21,801          | 189,654                       | 95,779.30               | 1,086,236.90    | 6,969,600                  | 146,957.50   | 6,822,642.50    | 31 |
| 85,041          | 476,153                       | 160,255.83              | 3,044,771.70    | 8,152,650                  | 139,583.00   | 8,013,067.00    | 32 |
| 464,745         | 1,758,239                     | 769,973.97              | 11,549,872.36   | 46,944,360                 | 873,873.00   | 46,070,487.00   |    |
| 309,514         | 640,901                       | 362,165.65              | 5,687,665.37    | 15,369,750                 | 253,350.00   | 15,116,400.00   | 33 |
| 120,050         | 1,021,965                     | 246,236.95              | 3,463,197.17    | 5,119,875                  | 111,695.50   | 4,999,179.50    | 34 |
| 563,588         | 1,463,665                     | 385,965.93              | 8,510,031.33    | 17,458,400                 | 233,182.50   | 17,225,217.50   | 35 |
| 19,946          | 99,839                        | 23,410.40               | 311,941.35      | 715,500                    | 15,332.50    | 700,167.50      | 36 |
| 38,037          | 173,240                       | 50,644.65               | 667,187.63      | 1,871,320                  | 84,705.00    | 1,786,615.00    | 37 |
| 3,870           | 42,019                        | 3,635.30                | 228,436.30      | 225,000                    |              | 225,000.00      | 38 |
| 1,046,005       | 3,441,629                     | 1,072,078.88            | 18,868,459.15   | 40,750,905                 | 698,265.50   | 40,052,639.50   |    |
| 67,688          | 152,064                       | 71,803.75               | 882,081.35      | 1,919,015                  | 36,310.00    | 1,882,705.00    | 39 |
| 43,965          | 153,732                       | 24,855.47               | 686,987.69      | 1,280,360                  | 27,682.50    | 1,252,677.50    | 40 |
| 109,517         | 74,503                        | 41,193.25               | 521,827.75      | 651,145                    | 33,442.50    | 617,702.50      | 41 |
| 65,862          | 62,846                        | 27,862.70               | 266,987.70      | 461,025                    | 5,710.00     | 455,315.00      | 42 |
| 112,862         | 201,798                       | 36,598.70               | 651,689.50      | 908,100                    | 54,172.50    | 853,927.50      | 43 |
| 65,460          | 43,717                        | 27,841.27               | 229,450.92      | 297,000                    | 16,740.00    | 280,260.00      | 44 |
| 152,315         | 93,994                        | 27,037.39               | 673,139.99      | 1,083,150                  | 26,650.00    | 1,056,500.00    | 45 |
| 42,098          | 16,569                        | 11,429.15               | 118,768.15      | 218,800                    | 2,920.00     | 215,880.00      | 46 |
| 60,061          | 88,479                        | 18,932.90               | 224,485.30      | 238,500                    | 1,912.50     | 236,587.50      | 47 |
| 879,748         | 511,571                       | 151,600.64              | 3,373,901.44    | 4,252,610                  | 71,887.50    | 4,180,722.50    | 48 |
| 22,464          | 65,679                        | 9,771.20                | 221,234.20      | 260,100                    | 450.00       | 259,650.00      | 49 |
| 86,092          | 99,295                        | 33,545.10               | 978,576.60      | 3,214,500                  | 35,920.00    | 3,178,640.00    | 50 |
| 166,911         | 344,060                       | 76,718.16               | 1,513,748.71    | 1,016,620                  | 72,742.50    | 1,543,877.50    | 51 |
| 1,881,043       | 1,998,397                     | 559,189.68              | 10,342,880.00   | 16,400,985                 | 386,540.00   | 16,014,445.00   |    |

## No. 57.—SPECIE AND CIRCULATION OF NATIONAL

DECEMBER 15, 1897—Continued.

|                            | Cities, States, and Territories. | No. of banks. | Specie.        |                             |                                   |
|----------------------------|----------------------------------|---------------|----------------|-----------------------------|-----------------------------------|
|                            |                                  |               | Gold coin.     | Gold Treasury certificates. | Gold clearing-house certificates. |
| COUNTRY BANKS—continued.   |                                  |               |                |                             |                                   |
| 52                         | Ohio .....                       | 224           | \$3,761,116.16 | \$134,430                   | .....                             |
| 53                         | Indiana .....                    | 112           | 3,507,429.51   | 145,830                     | .....                             |
| 54                         | Illinois .....                   | 202           | 2,855,308.83   | 306,170                     | .....                             |
| 55                         | Michigan .....                   | 76            | 1,524,735.73   | 31,590                      | .....                             |
| 56                         | Wisconsin .....                  | 74            | 1,428,409.66   | 24,460                      | .....                             |
| 57                         | Minnesota .....                  | 60            | 959,804.00     | 14,400                      | .....                             |
| 58                         | Iowa .....                       | 161           | 1,524,633.86   | 138,010                     | .....                             |
| 59                         | Missouri .....                   | 50            | 367,076.50     | 7,770                       | .....                             |
| Total Middle States .....  |                                  | 959           | 15,928,514.25  | 802,660                     | .....                             |
| 60                         | North Dakota .....               | 26            | 219,568.50     | 1,260                       | .....                             |
| 61                         | South Dakota .....               | 27            | 287,930.50     | 2,500                       | .....                             |
| 62                         | Nebraska .....                   | 92            | 580,540.95     | 1,500                       | .....                             |
| 63                         | Kansas .....                     | 104           | 1,050,610.11   | 37,220                      | .....                             |
| 64                         | Montana .....                    | 21            | 640,717.50     | 1,000                       | .....                             |
| 65                         | Wyoming .....                    | 11            | 201,463.05     | .....                       | .....                             |
| 66                         | Colorado .....                   | 40            | 4,136,319.75   | 93,600                      | .....                             |
| 67                         | New Mexico .....                 | 6             | 126,930.00     | 1,500                       | .....                             |
| 68                         | Oklahoma .....                   | 5             | 21,837.50      | .....                       | .....                             |
| 69                         | Indian Territory .....           | 11            | 24,847.50      | .....                       | .....                             |
| Total Western States ..... |                                  | 343           | 7,290,765.36   | 138,580                     | .....                             |
| 70                         | Washington .....                 | 35            | 2,118,051.50   | 18,740                      | .....                             |
| 71                         | Oregon .....                     | 30            | 1,679,107.50   | 40                          | .....                             |
| 72                         | California .....                 | 30            | 2,004,900.00   | 19,850                      | \$61,000                          |
| 73                         | Idaho .....                      | 10            | 222,174.50     | 580                         | .....                             |
| 74                         | Utah .....                       | 11            | 680,376.70     | 6,410                       | .....                             |
| 75                         | Nevada .....                     | 1             | 32,445.00      | .....                       | .....                             |
| 76                         | Arizona .....                    | 5             | 136,572.50     | .....                       | .....                             |
| Total Pacific States ..... |                                  | 122           | 6,879,627.70   | 45,620                      | 61,000                            |
| Total country banks .....  |                                  | 3,272         | 55,617,548.29  | 3,263,130                   | 106,000                           |
| Total United States .....  |                                  | 3,607         | 119,747,644.72 | 19,484,500                  | 67,861,000                        |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 421

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

DECEMBER 15, 1897—Continued.

| Specie.            |                               |                         |                          | Circulating notes.         |                        |                          |    |
|--------------------|-------------------------------|-------------------------|--------------------------|----------------------------|------------------------|--------------------------|----|
| Silver dollars.    | Silver Treasury certificates. | Fractional silver coin. | Total.                   | Received from Comptroller. | On hand.               | Outstanding.             |    |
| \$338, 559         | \$373, 341                    | \$192, 131.94           | \$4, 799, 578. 10        | \$10, 695, 685             | \$157, 282. 50         | \$10, 538, 402. 50       | 52 |
| 256, 240           | 317, 702                      | 149, 153. 66            | 4, 376, 360. 17          | 4, 642, 245                | 92, 532. 00            | 4, 549, 713. 00          | 53 |
| 270, 672           | 353, 887                      | 196, 367. 17            | 3, 988, 405. 00          | 5, 665, 025                | 153, 477. 50           | 5, 511, 547. 50          | 54 |
| 119, 591           | 191, 179                      | 80, 550. 21             | 1, 947, 654. 94          | 2, 598, 300                | 34, 632. 50            | 2, 563, 667. 50          | 55 |
| 100, 782           | 153, 251                      | 68, 176. 56             | 1, 775, 079. 22          | 2, 092, 700                | 44, 495. 00            | 2, 048, 205. 00          | 56 |
| 72, 056            | 110, 063                      | 48, 916. 05             | 1, 205, 239. 05          | 1, 144, 340                | 10, 085. 00            | 1, 134, 255. 00          | 57 |
| 197, 008           | 270, 666                      | 106, 123. 48            | 2, 236, 441. 34          | 3, 406, 240                | 36, 550. 00            | 3, 369, 690. 00          | 58 |
| 89, 806            | 75, 980                       | 27, 481. 10             | 568, 113. 60             | 1, 030, 545                | 14, 925. 00            | 1, 016, 520. 00          | 59 |
| <b>1, 444, 714</b> | <b>1, 852, 069</b>            | <b>868, 914. 17</b>     | <b>20, 896, 871. 42</b>  | <b>31, 275, 080</b>        | <b>543, 079. 50</b>    | <b>30, 732, 000. 50</b>  |    |
| 18, 048            | 34, 727                       | 16, 372. 80             | 289, 976. 30             | 418, 940                   | 1, 112. 50             | 417, 827. 50             | 60 |
| 33, 928            | 15, 258                       | 13, 868. 55             | 353, 485. 05             | 437, 625                   | 11, 385. 00            | 426, 240. 00             | 61 |
| 68, 736            | 50, 396                       | 33, 330. 05             | 734, 503. 00             | 1, 355, 510                | 2, 700. 00             | 1, 352, 810. 00          | 62 |
| 175, 905           | 185, 597                      | 66, 310. 10             | 1, 515, 642. 21          | 2, 121, 940                | 9, 855. 00             | 2, 112, 085. 00          | 63 |
| 54, 867            | 103, 502                      | 29, 412. 00             | 829, 498. 50             | 547, 875                   | 14, 342. 50            | 533, 532. 50             | 64 |
| 13, 649            | 6, 416                        | 8, 791. 00              | 230, 319. 05             | 193, 495                   | 950. 00                | 192, 545. 00             | 65 |
| 128, 071           | 216, 659                      | 69, 384. 30             | 4, 644, 034. 05          | 1, 135, 345                | 2, 530. 00             | 1, 232, 815. 00          | 66 |
| 26, 827            | 8, 500                        | 10, 210. 85             | 173, 967. 85             | 306, 000                   | .....                  | 306, 000. 00             | 67 |
| 18, 851            | 13, 139                       | 2, 545. 90              | 56, 373. 40              | 56, 240                    | .....                  | 56, 240. 00              | 68 |
| 20, 495            | 8, 252                        | 11, 485. 55             | 65, 080. 05              | 149, 400                   | .....                  | 149, 400. 00             | 69 |
| <b>559, 377</b>    | <b>642, 446</b>               | <b>261, 711. 10</b>     | <b>8, 892, 879. 46</b>   | <b>6, 722, 370</b>         | <b>42, 875. 00</b>     | <b>6, 679, 495. 00</b>   |    |
| 81, 717            | 109, 725                      | 45, 175. 40             | 2, 373, 408. 90          | 840, 420                   | 9, 862. 50             | 830, 557. 50             | 70 |
| 40, 507            | 23, 518                       | 43, 765. 18             | 1, 786, 935. 68          | 929, 070                   | 160, 212. 50           | 768, 857. 50             | 71 |
| 89, 586            | 45, 051                       | 95, 508. 47             | 2, 315, 895. 47          | 1, 474, 420                | 95, 050. 00            | 1, 379, 370. 00          | 72 |
| 11, 313            | 24, 932                       | 8, 223. 65              | 267, 223. 15             | 168, 750                   | 6, 080. 00             | 162, 670. 00             | 73 |
| 22, 740            | 24, 171                       | 13, 788. 75             | 753, 486. 45             | 731, 250                   | 286, 160. 00           | 445, 090. 00             | 74 |
| 1, 551             | 346                           | 1, 565. 35              | 35, 907. 35              | 18, 450                    | .....                  | 18, 450. 00              | 75 |
| 6, 139             | .....                         | 5, 898. 15              | 148, 609. 65             | 157, 500                   | 9, 750. 00             | 147, 750. 00             | 76 |
| <b>253, 553</b>    | <b>227, 743</b>               | <b>213, 922. 95</b>     | <b>7, 681, 466. 65</b>   | <b>4, 319, 860</b>         | <b>567, 115. 00</b>    | <b>3, 752, 745. 00</b>   |    |
| <b>5, 649, 497</b> | <b>9, 830, 523</b>            | <b>3, 765, 790. 75</b>  | <b>78, 232, 429. 04</b>  | <b>146, 413, 560</b>       | <b>3, 111, 748. 00</b> | <b>143, 301, 812. 00</b> |    |
| <b>7, 509, 247</b> | <b>31, 752, 596</b>           | <b>5, 808, 565. 21</b>  | <b>252, 163, 552. 93</b> | <b>199, 326, 065</b>       | <b>5, 542, 680. 00</b> | <b>193, 783, 985. 00</b> |    |

No. 57.—SPECIE AND CIRCULATION OF NATIONAL  
FEBRUARY 18, 1898.

|                                | Cities, States, and Territories.   | No. of banks. | Specie.         |                             |                                   |
|--------------------------------|------------------------------------|---------------|-----------------|-----------------------------|-----------------------------------|
|                                |                                    |               | Gold coin.      | Gold Treasury certificates. | Gold clearing-house certificates. |
| <b>CENTRAL RESERVE CITIES.</b> |                                    |               |                 |                             |                                   |
| 1                              | New York City .....                | 48            | \$20,555,561.00 | \$6,802,510                 | \$72,130,060                      |
| 2                              | Chicago .....                      | 16            | 15,134,895.00   | 3,143,050                   | .....                             |
| 3                              | St. Louis .....                    | 6             | 1,214,328.00    | 240,210                     | .....                             |
|                                | Total central reserve cities ..... | 70            | 36,904,784.00   | 10,190,770                  | 72,130,090                        |
| <b>OTHER RESERVE CITIES.</b>   |                                    |               |                 |                             |                                   |
| 4                              | Boston .....                       | 53            | 7,815,929.50    | 1,297,410                   | .....                             |
| 5                              | Albany .....                       | 6             | 496,082.50      | 334,420                     | .....                             |
| 6                              | Brooklyn .....                     | 5             | 498,484.80      | 165,000                     | .....                             |
| 7                              | Philadelphia .....                 | 39            | 1,927,921.50    | 158,880                     | 6,825,000                         |
| 8                              | Pittsburg .....                    | 30            | 3,407,026.30    | 406,400                     | .....                             |
| 9                              | Baltimore .....                    | 22            | 1,706,129.50    | 345,210                     | .....                             |
| 10                             | Washington .....                   | 11            | 429,720.50      | 577,610                     | .....                             |
| 11                             | Savannah .....                     | 2             | 2,000.00        | 3,000                       | .....                             |
| 12                             | New Orleans .....                  | 7             | 790,164.00      | 134,630                     | .....                             |
| 13                             | Louisville .....                   | 6             | 587,339.50      | 5,000                       | .....                             |
| 14                             | Houston .....                      | 5             | 353,763.50      | 134,020                     | .....                             |
| 15                             | Cincinnati .....                   | 13            | 1,100,700.00    | 317,150                     | .....                             |
| 16                             | Cleveland .....                    | 13            | 1,507,082.50    | 246,190                     | .....                             |
| 17                             | Detroit .....                      | 6             | 1,346,825.00    | 18,000                      | .....                             |
| 18                             | Milwaukee .....                    | 5             | 1,961,412.50    | .....                       | .....                             |
| 19                             | Des Moines .....                   | 4             | 146,157.50      | 4,270                       | .....                             |
| 20                             | St. Paul .....                     | 5             | 1,630,554.50    | .....                       | .....                             |
| 21                             | Minneapolis .....                  | 6             | 744,187.50      | 10,000                      | .....                             |
| 22                             | Kansas City .....                  | 5             | 550,615.00      | 51,020                      | .....                             |
| 23                             | St. Joseph .....                   | 2             | 71,577.50       | 8,460                       | .....                             |
| 24                             | Lincoln .....                      | 3             | 109,480.00      | .....                       | .....                             |
| 25                             | Omaha .....                        | 8             | 1,159,890.00    | 32,400                      | .....                             |
| 26                             | San Francisco .....                | 4             | 5,086,047.50    | 345,000                     | .....                             |
|                                | Total other reserve cities .....   | 260           | 33,409,901.10   | 4,694,070                   | 6,825,000                         |
|                                | Total all reserve cities .....     | 330           | 70,314,775.10   | 14,884,840                  | 78,955,090                        |
| <b>COUNTRY BANKS.</b>          |                                    |               |                 |                             |                                   |
| 27                             | Maine .....                        | 82            | 991,693.97      | 24,970                      | .....                             |
| 28                             | New Hampshire .....                | 51            | 451,380.96      | 2,950                       | .....                             |
| 29                             | Vermont .....                      | 49            | 500,245.22      | 23,450                      | .....                             |
| 30                             | Massachusetts .....                | 213           | 3,251,086.26    | 189,240                     | .....                             |
| 31                             | Rhode Island .....                 | 57            | 686,037.03      | 101,740                     | .....                             |
| 32                             | Connecticut .....                  | 81            | 1,974,865.05    | 339,690                     | .....                             |
|                                | Total New England States .....     | 533           | 7,855,308.49    | 682,040                     | .....                             |
| 33                             | New York .....                     | 267           | 3,805,165.56    | 524,950                     | 40,000                            |
| 34                             | New Jersey .....                   | 103           | 1,830,892.30    | 256,040                     | .....                             |
| 35                             | Pennsylvania .....                 | 355           | 5,634,358.72    | 400,240                     | .....                             |
| 36                             | Delaware .....                     | 18            | 156,107.95      | 15,150                      | .....                             |
| 37                             | Maryland .....                     | 47            | 384,568.98      | 25,150                      | .....                             |
| 38                             | District of Columbia .....         | 1             | 137,169.50      | 42,000                      | .....                             |
|                                | Total Eastern States .....         | 791           | 11,948,263.01   | 1,263,530                   | 40,000                            |
| 39                             | Virginia .....                     | 35            | 596,300.85      | 11,660                      | .....                             |
| 40                             | West Virginia .....                | 33            | 442,055.52      | 40,970                      | .....                             |
| 41                             | North Carolina .....               | 27            | 308,773.50      | 1,000                       | .....                             |
| 42                             | South Carolina .....               | 16            | 148,388.00      | .....                       | .....                             |
| 43                             | Georgia .....                      | 27            | 297,777.70      | 8,760                       | .....                             |
| 44                             | Florida .....                      | 15            | 101,958.21      | 50                          | .....                             |
| 45                             | Alabama .....                      | 26            | 369,197.60      | 39,780                      | .....                             |
| 46                             | Mississippi .....                  | 10            | 41,438.50       | .....                       | .....                             |
| 47                             | Louisiana .....                    | 12            | 50,782.00       | .....                       | .....                             |
| 48                             | Texas .....                        | 197           | 1,867,922.25    | 57,260                      | .....                             |
| 49                             | Arkansas .....                     | 7             | 145,290.50      | 4,180                       | .....                             |
| 50                             | Kentucky .....                     | 68            | 739,512.76      | 18,640                      | .....                             |
| 51                             | Tennessee .....                    | 49            | 890,949.05      | 101,470                     | .....                             |
|                                | Total Southern States .....        | 522           | 5,991,346.44    | 283,970                     | .....                             |
| 52                             | Ohio .....                         | 226           | 3,635,319.57    | 131,560                     | .....                             |
| 53                             | Indiana .....                      | 111           | 3,430,566.96    | 147,890                     | .....                             |
| 54                             | Illinois .....                     | 202           | 2,840,331.89    | 308,080                     | .....                             |
| 55                             | Michigan .....                     | 76            | 1,542,159.80    | 29,870                      | .....                             |
| 56                             | Wisconsin .....                    | 74            | 1,293,959.41    | 27,576                      | .....                             |
| 57                             | Minnesota .....                    | 59            | 932,261.95      | 13,620                      | .....                             |

BANKS, YEAR ENDED SEPTEMBER 20, 1898--Continued.

FEBRUARY 18, 1898.

| Specie.         |                               |                         |                  | Circulating notes.         |              |                 |    |
|-----------------|-------------------------------|-------------------------|------------------|----------------------------|--------------|-----------------|----|
| Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.           | Received from Comptroller. | On hand.     | Outstanding.    |    |
| \$76,051        | \$7,198,871                   | \$550,093.26            | \$107,313,686.26 | \$14,805,000               | \$724,682.50 | \$14,080,317.50 | 1  |
| 175,578         | 3,102,133                     | 216,138.40              | 21,776,794.40    | 990,000                    | 427,285.00   | 562,715.00      | 2  |
| 32,674          | 1,230,010                     | 1,498,48                | 2,736,720.48     | 1,629,000                  | 34,905.00    | 1,574,095.00    | 3  |
| 284,303         | 11,531,014                    | 786,330.14              | 131,827,201.14   | 17,424,000                 | 1,206,872.50 | 16,217,127.50   |    |
| 74,286          | 2,686,831                     | 154,437.79              | 12,128,894.29    | 5,694,300                  | 313,177.50   | 5,381,122.50    | 4  |
| 25,127          | 30,593                        | 33,824.20               | 920,046.70       | 270,000                    | 8,850.00     | 261,150.00      | 5  |
| 17,815          | 396,287                       | 58,111.37               | 1,135,698.17     | 577,800                    | 10,130.00    | 567,670.00      | 6  |
| 209,054         | 3,434,339                     | 282,763.08              | 12,837,957.58    | 6,216,750                  | 218,315.00   | 5,998,435.00    | 7  |
| 181,083         | 943,211                       | 133,174.20              | 5,071,794.50     | 4,616,725                  | 55,402.50    | 4,561,322.50    | 8  |
| 63,459          | 1,905,582                     | 88,169.15               | 4,198,549.65     | 1,766,500                  | 58,430.00    | 1,728,070.00    | 9  |
| 11,056          | 1,223,250                     | 30,884.50               | 2,272,521.00     | 774,350                    | 11,475.00    | 762,875.00      | 10 |
| 41,500          | 45,000                        | 18,700.00               | 110,200.00       | 91,800                     | 6,445.00     | 85,355.00       | 11 |
| 97,068          | 1,192,216                     | 68,873.35               | 2,282,951.35     | 559,800                    | 37,755.00    | 522,045.00      | 12 |
| 36,306          |                               | 10,048.75               | 638,694.25       | 765,000                    | 1,560.00     | 763,440.00      | 13 |
| 72,592          | 107,872                       | 14,047.85               | 682,295.35       | 180,000                    | 45,160.00    | 134,840.00      | 14 |
| 62,738          | 394,890                       | 27,792.65               | 1,903,270.65     | 5,084,100                  | 202,070.00   | 4,882,030.00    | 15 |
| 142,235         | 138,175                       | 32,284.40               | 2,065,966.90     | 1,242,000                  | 14,820.00    | 1,227,180.00    | 16 |
| 74,338          | 147,558                       | 80,721.00               | 1,667,442.00     | 1,035,000                  | 59,350.00    | 975,650.00      | 17 |
| 49,314          | 123,245                       | 27,032.52               | 2,161,004.02     | 648,000                    | 17,330.00    | 630,670.00      | 18 |
| 24,881          | 15,450                        | 12,276.30               | 203,034.80       | 263,700                    | 7,217.50     | 256,482.50      | 19 |
| 115,900         | 94,048                        | 54,603.50               | 1,595,105.00     | 226,700                    | 16,630.00    | 210,130.00      | 20 |
| 32,416          | 32,700                        | 12,520.80               | 831,824.30       | 270,000                    | 68,770.00    | 201,230.00      | 21 |
| 101,370         | 609,373                       | 28,899.00               | 1,332,273.00     | 225,000                    |              | 225,000.00      | 22 |
| 10,128          | 86,834                        | 5,036.40                | 182,035.90       | 135,000                    |              | 135,000.00      | 23 |
| 21,414          | 2,603                         | 14,021.25               | 147,518.25       | 135,000                    | 1,200.00     | 133,800.00      | 24 |
| 138,392         | 96,396                        | 43,718.85               | 1,470,796.85     | 562,500                    |              | 562,500.00      | 25 |
| 41,754          | 12,966                        | 48,220.60               | 5,513,988.10     | 315,000                    | 225,000.00   | 90,660.00       | 26 |
| 1,644,232       | 13,800,419                    | 1,280,151.51            | 61,653,863.61    | 31,675,085                 | 1,379,087.50 | 30,295,997.50   |    |
| 1,928,535       | 25,331,433                    | 2,066,498.65            | 193,481,064.75   | 49,099,085                 | 2,585,960.00 | 46,513,125.00   |    |
| 43,259          | 122,901                       | 81,396.37               | 1,264,220.34     | 5,435,455                  | 139,387.00   | 5,296,068.00    | 27 |
| 40,185          | 114,118                       | 52,080.99               | 660,714.95       | 3,436,875                  | 95,395.00    | 3,341,480.00    | 28 |
| 39,447          | 66,440                        | 43,805.38               | 673,387.60       | 3,748,950                  | 85,557.50    | 3,663,392.50    | 29 |
| 184,531         | 790,432                       | 350,799.43              | 4,796,268.69     | 17,557,680                 | 365,360.50   | 17,192,319.50   | 30 |
| 21,476          | 195,416                       | 98,727.01               | 1,103,396.04     | 6,924,600                  | 203,989.00   | 6,720,610.00    | 31 |
| 82,832          | 495,616                       | 185,583.65              | 3,078,586.70     | 7,487,550                  | 145,518.00   | 7,342,032.00    | 32 |
| 411,730         | 1,784,923                     | 812,572.83              | 11,546,574.32    | 44,590,990                 | 1,635,208.00 | 43,555,782.00   |    |
| 300,405         | 532,588                       | 379,414.88              | 5,582,523.44     | 14,957,080                 | 425,335.00   | 14,531,745.00   | 33 |
| 110,195         | 1,011,780                     | 220,494.42              | 3,429,401.72     | 5,087,925                  | 161,200.50   | 4,926,724.50    | 34 |
| 544,931         | 1,388,914                     | 383,383.89              | 8,351,827.61     | 16,528,305                 | 331,430.00   | 16,196,875.00   | 35 |
| 31,041          | 129,199                       | 24,104.55               | 348,602.50       | 715,500                    | 22,412.50    | 693,087.50      | 36 |
| 44,758          | 205,049                       | 54,434.55               | 713,960.53       | 1,882,570                  | 64,200.00    | 1,818,370.00    | 37 |
| 303             | 78,789                        | 3,724.60                | 261,986.10       | 225,000                    |              | 225,000.00      | 38 |
| 1,031,633       | 3,339,319                     | 1,065,556.89            | 18,088,301.90    | 39,396,380                 | 1,604,578.00 | 38,391,802.00   |    |
| 85,485          | 187,622                       | 66,973.26               | 958,241.11       | 1,730,025                  | 55,500.00    | 1,674,525.00    | 39 |
| 56,885          | 139,838                       | 31,791.13               | 711,539.63       | 1,211,060                  | 31,602.50    | 1,179,457.50    | 40 |
| 137,536         | 65,750                        | 78,528.75               | 586,588.25       | 615,145                    | 38,932.50    | 576,212.50      | 41 |
| 73,160          | 102,385                       | 40,845.75               | 364,778.75       | 461,025                    | 14,840.00    | 446,185.00      | 42 |
| 134,806         | 172,501                       | 58,343.00               | 672,187.70       | 908,100                    | 54,082.50    | 854,017.50      | 43 |
| 47,184          | 50,186                        | 30,334.95               | 229,713.16       | 297,000                    | 14,260.00    | 282,740.00      | 44 |
| 157,062         | 117,180                       | 43,607.66               | 717,827.26       | 813,150                    | 33,340.00    | 779,810.00      | 45 |
| 38,987          | 11,284                        | 10,758.10               | 102,467.60       | 218,810                    | 8,460.00     | 210,350.00      | 46 |
| 103,023         | 76,366                        | 23,883.45               | 254,054.45       | 238,500                    | 3,502.50     | 234,997.50      | 47 |
| 659,558         | 507,329                       | 180,879.83              | 3,272,949.08     | 4,176,205                  | 91,107.50    | 4,085,097.50    | 48 |
| 26,516          | 43,530                        | 15,054.85               | 234,571.35       | 226,350                    | 1,500.00     | 224,850.00      | 49 |
| 81,279          | 75,754                        | 37,289.48               | 952,475.24       | 3,237,060                  | 48,472.50    | 3,188,587.50    | 50 |
| 169,881         | 352,754                       | 88,853.50               | 1,603,907.55     | 1,616,620                  | 89,832.50    | 1,526,787.50    | 51 |
| 1,771,362       | 1,912,479                     | 702,143.71              | 10,661,301.15    | 15,749,050                 | 485,432.50   | 15,263,617.50   |    |
| 409,058         | 389,994                       | 238,315.75              | 4,804,247.32     | 10,628,125                 | 196,522.50   | 10,431,602.50   | 52 |
| 240,551         | 310,253                       | 133,236.74              | 4,262,497.70     | 4,428,495                  | 119,307.00   | 4,309,188.00    | 53 |
| 290,088         | 401,526                       | 206,707.28              | 4,046,733.17     | 5,633,525                  | 189,487.50   | 5,444,037.50    | 54 |
| 127,929         | 148,656                       | 81,926.68               | 1,930,601.48     | 2,598,300                  | 54,382.50    | 2,543,917.50    | 55 |
| 108,733         | 172,656                       | 79,245.55               | 1,782,163.96     | 2,040,950                  | 27,525.00    | 2,013,425.00    | 56 |
| 81,820          | 74,555                        | 62,060.95               | 1,164,317.90     | 1,133,090                  | 14,595.00    | 1,118,495.00    | 57 |

No. 57.—SPECIE AND CIRCULATION OF NATIONAL  
FEBRUARY 18, 1898—Continued.

|                          | Cities, States, and Territories. | No. of banks. | Specie.        |                             |                                   |
|--------------------------|----------------------------------|---------------|----------------|-----------------------------|-----------------------------------|
|                          |                                  |               | Gold coin.     | Gold Treasury certificates. | Gold clearing-house certificates. |
| COUNTRY BANKS—continued. |                                  |               |                |                             |                                   |
| 58                       | Iowa.....                        | 161           | \$1,473,248.25 | \$112,410                   |                                   |
| 59                       | Missouri.....                    | 50            | 421,776.00     | 5,860                       |                                   |
|                          | Total Middle States.....         | 959           | 15,669,623.83  | 776,860                     |                                   |
| 60                       | North Dakota.....                | 25            | 227,390.85     | 1,200                       |                                   |
| 61                       | South Dakota.....                | 26            | 304,955.50     | 2,500                       |                                   |
| 62                       | Nebraska.....                    | 92            | 528,150.10     | 1,300                       |                                   |
| 63                       | Kansas.....                      | 102           | 983,859.30     | 26,350                      |                                   |
| 64                       | Montana.....                     | 21            | 738,932.50     | 1,000                       |                                   |
| 65                       | Wyoming.....                     | 11            | 191,610.00     |                             |                                   |
| 66                       | Colorado.....                    | 39            | 4,147,160.50   | 92,940                      |                                   |
| 67                       | New Mexico.....                  | 6             | 142,960.00     | 1,500                       |                                   |
| 68                       | Oklahoma.....                    | 5             | 23,845.00      |                             |                                   |
| 69                       | Indian Territory.....            | 11            | 27,212.50      | 500                         |                                   |
|                          | Total Western States.....        | 338           | 7,316,076.25   | 127,350                     |                                   |
| 70                       | Washington.....                  | 34            | 1,952,830.75   | 18,440                      |                                   |
| 71                       | Oregon.....                      | 30            | 1,389,420.00   | 40                          |                                   |
| 72                       | California.....                  | 30            | 2,218,215.00   | 18,590                      | \$88,000                          |
| 73                       | Idaho.....                       | 10            | 209,629.50     | 240                         |                                   |
| 74                       | Utah.....                        | 11            | 672,853.40     | 6,450                       |                                   |
| 75                       | Nevada.....                      | 1             | 15,580.00      |                             |                                   |
| 76                       | Arizona.....                     | 5             | 156,245.00     |                             |                                   |
|                          | Total Pacific States.....        | 121           | 6,614,773.65   | 43,760                      | 88,000                            |
|                          | Total country banks.....         | 3,264         | 55,395,391.67  | 3,177,510                   | 128,000                           |
|                          | Total United States.....         | 3,594         | 125,710,166.77 | 18,062,350                  | 79,083,000                        |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 425

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

FEBRUARY 18, 1898—Continued.

| Specie.         |                               |                         |                | Circulating notes.         |              |                |    |
|-----------------|-------------------------------|-------------------------|----------------|----------------------------|--------------|----------------|----|
| Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.         | Received from Comptroller. | On hand.     | Outstanding.   |    |
| \$193,642       | \$226,547                     | \$116,197.46            | \$2,122,044.71 | \$3,305,890                | \$54,112.50  | \$3,251,777.50 | 58 |
| 68,756          | 59,076                        | 26,112.37               | 581,580.37     | 1,019,295                  | 23,325.00    | 995,970.00     | 59 |
| 1,520,577       | 1,783,263                     | 943,862.78              | 20,694,186.61  | 30,787,670                 | 679,257.00   | 30,108,413.00  |    |
| 23,651          | 15,266                        | 18,447.05               | 286,014.90     | 407,690                    | 5,522.50     | 402,167.50     | 60 |
| 34,927          | 17,869                        | 15,830.45               | 376,081.95     | 424,125                    | 11,122.50    | 413,002.50     | 61 |
| 66,497          | 45,129                        | 31,850.69               | 672,926.79     | 1,355,520                  | 4,680.00     | 1,350,840.00   | 62 |
| 161,781         | 125,335                       | 65,191.11               | 1,362,516.41   | 2,114,540                  | 7,635.00     | 2,106,905.00   | 63 |
| 63,320          | 67,437                        | 30,821.15               | 901,510.65     | 547,875                    | 26,757.50    | 521,117.50     | 64 |
| 12,721          | 6,870                         | 10,720.50               | 221,921.50     | 193,495                    | 250.00       | 193,245.00     | 65 |
| 125,070         | 266,021                       | 65,797.70               | 4,696,989.20   | 1,135,345                  | 9,170.00     | 1,126,175.00   | 66 |
| 26,418          | 7,500                         | 14,995.30               | 193,373.30     | 306,000                    | 689.00       | 305,320.00     | 67 |
| 11,207          | 5,108                         | 3,758.40                | 43,918.40      | 56,240                     | .....        | 56,240.00      | 68 |
| 26,098          | 19,016                        | 7,013.70                | 79,840.20      | 149,400                    | .....        | 149,400.00     | 69 |
| 551,690         | 575,551                       | 264,426.05              | 8,835,093.30   | 6,690,230                  | 65,817.50    | 6,624,412.50   |    |
| 69,021          | 140,077                       | 50,908.54               | 2,231,277.29   | 795,420                    | 19,240.50    | 776,177.50     | 70 |
| 30,731          | 21,614                        | 45,719.60               | 1,487,524.60   | 929,070                    | 170,352.50   | 758,717.50     | 71 |
| 91,892          | 40,228                        | 110,833.74              | 2,567,758.74   | 1,496,020                  | 129,305.00   | 1,366,715.00   | 72 |
| 7,304           | 21,239                        | 9,980.05                | 248,392.55     | 168,750                    | 9,270.00     | 159,480.00     | 73 |
| 33,853          | 14,113                        | 17,376.15               | 744,645.55     | 731,250                    | 309,210.00   | 422,040.00     | 74 |
| 1,868           | .....                         | 2,434.00                | 19,882.00      | 18,450                     | .....        | 18,450.00      | 75 |
| 9,232           | .....                         | 6,445.85                | 171,922.85     | 157,500                    | 9,910.00     | 147,590.00     | 76 |
| 243,901         | 237,271                       | 243,697.93              | 7,471,403.58   | 4,296,460                  | 647,290.00   | 3,649,170.00   |    |
| 5,530,893       | 9,632,806                     | 4,032,260.19            | 77,896,860.86  | 141,510,780                | 3,917,583.00 | 137,593,197.00 |    |
| 7,459,428       | 34,964,239                    | 6,098,741.84            | 271,377,925.61 | 190,609,865                | 6,503,543.00 | 184,106,322.00 |    |

## No. 57.—SPECIE AND CIRCULATION OF NATIONAL

MAY 5, 1898.

|                         | Cities, States, and Territories.  | No. of banks. | Specie.         |                             |                                   |
|-------------------------|-----------------------------------|---------------|-----------------|-----------------------------|-----------------------------------|
|                         |                                   |               | Gold coin.      | Gold Treasury certificates. | Gold clearing-house certificates. |
| CENTRAL RESERVE CITIES. |                                   |               |                 |                             |                                   |
| 1                       | New York City.....                | 48            | \$24,017,313.00 | \$6,812,270                 | \$105,907,000                     |
| 2                       | Chicago.....                      | 16            | 16,055,787.00   | 3,276,230                   |                                   |
| 3                       | St. Louis.....                    | 6             | 1,419,633.00    | 242,170                     |                                   |
|                         | Total central reserve cities..... | 70            | 41,493,733.00   | 10,330,670                  | 105,907,000                       |
| OTHER RESERVE CITIES.   |                                   |               |                 |                             |                                   |
| 4                       | Boston.....                       | 53            | 6,233,554.50    | 1,395,420                   | 4,560,000                         |
| 5                       | Albany.....                       | 6             | 497,627.50      | 334,420                     |                                   |
| 6                       | Brooklyn.....                     | 5             | 564,068.80      | 168,000                     |                                   |
| 7                       | Philadelphia.....                 | 38            | 1,730,423.00    | 159,740                     | 7,730,000                         |
| 8                       | Pittsburg.....                    | 30            | 3,517,083.00    | 401,380                     |                                   |
| 9                       | Baltimore.....                    | 22            | 1,625,903.48    | 327,230                     |                                   |
| 10                      | Washington.....                   | 11            | 395,336.50      | 574,580                     |                                   |
| 11                      | Savannah.....                     | 2             | 12,000.00       | 3,000                       |                                   |
| 12                      | New Orleans.....                  | 7             | 888,483.50      | 113,670                     |                                   |
| 13                      | Louisville.....                   | 6             | 607,392.50      | 5,000                       |                                   |
| 14                      | Houston.....                      | 5             | 345,892.50      | 135,760                     |                                   |
| 15                      | Cincinnati.....                   | 13            | 1,111,653.00    | 294,400                     |                                   |
| 16                      | Cleveland.....                    | 13            | 1,570,627.50    | 249,570                     |                                   |
| 17                      | Detroit.....                      | 6             | 1,357,527.50    | 20,600                      |                                   |
| 18                      | Milwaukee.....                    | 5             | 2,128,676.62    |                             |                                   |
| 19                      | Des Moines.....                   | 4             | 145,600.00      | 4,480                       |                                   |
| 20                      | St. Paul.....                     | 5             | 1,620,528.45    |                             |                                   |
| 21                      | Minneapolis.....                  | 6             | 597,652.50      | 9,000                       |                                   |
| 22                      | Kansas City.....                  | 5             | 830,715.00      | 101,120                     |                                   |
| 23                      | St. Joseph.....                   | 2             | 92,252.50       | 12,680                      |                                   |
| 24                      | Lincoln.....                      | 3             | 92,215.09       |                             |                                   |
| 25                      | Omaha.....                        | 8             | 894,522.50      | 37,730                      |                                   |
| 26                      | San Francisco.....                | 4             | 4,701,562.50    | 345,000                     |                                   |
|                         | Total other reserve cities.....   | 259           | 31,561,298.35   | 4,692,380                   | 12,290,000                        |
|                         | Total all reserve cities.....     | 329           | 73,055,031.35   | 15,023,050                  | 118,197,000                       |
| COUNTRY BANKS.          |                                   |               |                 |                             |                                   |
| 27                      | Maine.....                        | 82            | 992,925.92      | 29,010                      |                                   |
| 28                      | New Hampshire.....                | 51            | 496,509.96      | 2,200                       |                                   |
| 29                      | Vermont.....                      | 49            | 515,037.73      | 23,450                      |                                   |
| 30                      | Massachusetts.....                | 211           | 3,318,087.45    | 200,190                     |                                   |
| 31                      | Rhode Island.....                 | 57            | 725,855.24      | 101,740                     |                                   |
| 32                      | Connecticut.....                  | 80            | 2,067,065.14    | 338,790                     |                                   |
|                         | Total New England States.....     | 530           | 8,115,481.44    | 695,380                     |                                   |
| 33                      | New York.....                     | 266           | 3,819,417.50    | 521,220                     | 70,000                            |
| 34                      | New Jersey.....                   | 103           | 1,821,758.13    | 253,580                     |                                   |
| 35                      | Pennsylvania.....                 | 356           | 5,806,127.48    | 391,560                     |                                   |
| 36                      | Delaware.....                     | 18            | 159,200.95      | 15,100                      |                                   |
| 37                      | Maryland.....                     | 47            | 387,104.48      | 25,190                      |                                   |
| 38                      | District of Columbia.....         | 1             | 135,687.50      | 42,000                      |                                   |
|                         | Total Eastern States.....         | 791           | 12,129,296.04   | 1,248,650                   | 70,000                            |
| 39                      | Virginia.....                     | 35            | 679,798.40      | 11,860                      |                                   |
| 40                      | West Virginia.....                | 33            | 434,605.32      | 41,160                      |                                   |
| 41                      | North Carolina.....               | 27            | 306,628.00      | 1,020                       |                                   |
| 42                      | South Carolina.....               | 16            | 141,240.50      |                             |                                   |
| 43                      | Georgia.....                      | 27            | 318,808.85      | 760                         |                                   |
| 44                      | Florida.....                      | 15            | 90,745.45       | 210                         |                                   |
| 45                      | Alabama.....                      | 26            | 384,756.00      | 50,240                      |                                   |
| 46                      | Mississippi.....                  | 10            | 56,391.00       |                             |                                   |
| 47                      | Louisiana.....                    | 12            | 46,815.60       | 1,000                       |                                   |
| 48                      | Texas.....                        | 193           | 2,370,768.60    | 63,740                      |                                   |
| 49                      | Arkansas.....                     | 7             | 114,270.50      | 4,500                       |                                   |
| 50                      | Kentucky.....                     | 68            | 763,044.76      | 19,370                      |                                   |
| 51                      | Tennessee.....                    | 49            | 1,053,097.80    | 91,720                      |                                   |
|                         | Total Southern States.....        | 518           | 6,760,979.18    | 290,580                     |                                   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 427

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

MAY 5, 1898.

| Specie.         |                               |                         |                  | Circulating notes.         |              |                 |    |
|-----------------|-------------------------------|-------------------------|------------------|----------------------------|--------------|-----------------|----|
| Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.           | Received from Comptroller. | On hand.     | Outstanding.    |    |
| \$104,089       | \$4,171,617                   | \$527,290.93            | \$141,539,579.93 | \$15,438,340               | \$400,242.50 | \$13,038,097.50 | 1  |
| 182,897         | 3,064,362                     | 297,805.71              | 22,788,081.71    | 945,000                    | 391,955.00   | 553,045.00      | 2  |
| 17,998          | 1,617,410                     | 16,244.85               | 3,313,455.85     | 1,029,000                  | 11,832.50    | 1,617,167.50    | 3  |
| 304,984         | 8,853,389                     | 751,341.49              | 167,641,117.49   | 18,012,340                 | 804,030.00   | 17,208,310.00   |    |
| 65,207          | 1,744,041                     | 153,920.95              | 14,152,143.45    | 6,291,900                  | 99,317.50    | 6,192,582.50    | 4  |
| 18,414          | 35,235                        | 19,119.60               | 904,816.10       | 270,000                    | 5,610.00     | 264,390.00      | 5  |
| 16,000          | 656,608                       | 78,751.98               | 1,483,428.78     | 577,800                    | 3,050.00     | 571,750.00      | 6  |
| 252,359         | 3,666,626                     | 265,463.70              | 13,804,611.70    | 6,293,250                  | 90,965.00    | 6,202,285.00    | 7  |
| 214,594         | 1,160,703                     | 102,528.75              | 5,396,288.75     | 4,882,725                  | 55,045.00    | 4,827,680.00    | 8  |
| 61,054          | 1,234,871                     | 90,439.30               | 3,339,497.78     | 1,736,500                  | 19,640.00    | 1,766,860.00    | 9  |
| 9,184           | 1,877,897                     | 98,876.35               | 2,895,873.85     | 774,350                    | 13,645.00    | 760,705.00      | 10 |
| 36,000          | 22,800                        | 12,600.00               | 86,400.00        | 91,800                     | 2,305.00     | 89,495.00       | 11 |
| 73,505          | 1,171,718                     | 72,850.02               | 2,320,295.52     | 559,800                    | 40,905.00    | 518,895.00      | 12 |
| 31,734          | .....                         | 14,349.77               | 658,496.27       | 803,900                    | 35,440.00    | 768,550.00      | 13 |
| 95,661          | 139,999                       | 27,649.25               | 744,961.75       | 194,300                    | 60,080.00    | 134,220.00      | 14 |
| 71,973          | 733,120                       | 24,844.75               | 2,235,990.75     | 5,034,600                  | 268,820.00   | 4,765,780.00    | 15 |
| 122,723         | 156,675                       | 33,936.00               | 2,133,531.50     | 1,332,000                  | 34,540.00    | 1,297,460.00    | 16 |
| 78,648          | 138,050                       | 52,608.51               | 1,646,832.01     | 1,080,000                  | 68,080.00    | 1,011,920.00    | 17 |
| 35,953          | 110,288                       | 22,560.15               | 2,297,477.77     | 770,750                    | 6,550.00     | 764,200.00      | 18 |
| 32,782          | 68,897                        | 17,652.05               | 269,411.05       | 308,700                    | 19,392.50    | 289,307.50      | 19 |
| 146,500         | 220,912                       | 58,198.40               | 2,046,138.85     | 226,760                    | 20,030.00    | 206,730.00      | 20 |
| 30,594          | 58,200                        | 10,892.60               | 706,339.10       | 270,000                    | 69,590.00    | 200,410.00      | 21 |
| 89,110          | 1,053,571                     | 26,545.77               | 2,108,061.77     | 225,000                    | .....        | 225,000.00      | 22 |
| 13,557          | 112,969                       | 4,633.70                | 236,292.20       | 135,000                    | .....        | 135,000.00      | 23 |
| 18,429          | 14,169                        | 15,632.90               | 140,445.90       | 135,000                    | 300.00       | 134,700.00      | 24 |
| 123,866         | 142,737                       | 39,805.30               | 1,238,660.80     | 562,500                    | 4,910.00     | 557,590.00      | 25 |
| 30,171          | 24,158                        | 32,111.55               | 5,133,003.05     | 369,060                    | 270,000.00   | 99,000.00       | 26 |
| 1,608,098       | 14,549,244                    | 1,215,978.35            | 65,976,998.70    | 32,966,725                 | 1,188,215.00 | 31,778,510.00   |    |
| 1,973,682       | 23,402,633                    | 1,967,319.84            | 233,618,116.19   | 50,979,065                 | 1,992,245.00 | 48,986,820.00   |    |
| 45,515          | 132,195                       | 72,036.76               | 1,271,682.68     | 5,435,455                  | 44,719.50    | 5,390,735.50    | 27 |
| 53,292          | 145,218                       | 48,356.50               | 745,776.46       | 3,541,275                  | 63,880.00    | 3,477,395.00    | 28 |
| 48,256          | 58,819                        | 43,157.00               | 688,699.73       | 3,748,950                  | 63,493.50    | 3,685,456.50    | 29 |
| 246,016         | 962,301                       | 339,869.32              | 5,066,463.77     | 17,364,660                 | 176,279.50   | 17,187,780.50   | 30 |
| 20,483          | 212,304                       | 96,324.79               | 1,156,707.03     | 6,938,940                  | 67,775.00    | 6,871,165.00    | 31 |
| 103,808         | 561,861                       | 177,763.18              | 3,249,287.32     | 7,424,550                  | 66,730.50    | 7,357,819.50    | 32 |
| 517,350         | 2,072,698                     | 777,707.55              | 12,178,616.99    | 44,453,230                 | 482,878.00   | 43,970,352.00   |    |
| 296,203         | 673,258                       | 382,500.72              | 5,762,689.22     | 15,018,370                 | 226,355.00   | 14,792,015.00   | 33 |
| 127,373         | 1,112,470                     | 236,172.41              | 3,551,353.54     | 5,111,045                  | 92,475.50    | 5,018,569.50    | 34 |
| 665,905         | 1,940,980                     | 467,123.62              | 9,271,696.10     | 16,844,895                 | 269,861.00   | 16,575,034.00   | 35 |
| 30,345          | 143,153                       | 80,668.70               | 384,457.65       | 715,500                    | 12,002.50    | 703,497.50      | 36 |
| 43,036          | 191,249                       | 90,458.50               | 707,047.98       | 1,882,570                  | 53,175.00    | 1,829,395.00    | 37 |
| 2,394           | 75,279                        | 5,524.25                | 260,794.75       | 225,000                    | 2,180.00     | 222,820.00      | 38 |
| 1,171,166       | 4,136,389                     | 1,182,538.20            | 19,938,039.24    | 39,797,380                 | 656,049.00   | 39,141,331.00   |    |
| 116,733         | 346,078                       | 73,203.65               | 1,227,673.05     | 1,779,515                  | 75,370.00    | 1,704,145.00    | 39 |
| 51,705          | 150,731                       | 34,071.50               | 712,872.82       | 1,237,160                  | 23,502.50    | 1,213,657.50    | 40 |
| 113,627         | 96,637                        | 60,818.55               | 578,730.55       | 637,615                    | 43,482.50    | 594,162.50      | 41 |
| 69,672          | 51,831                        | 40,067.00               | 302,810.50       | 461,025                    | 14,170.00    | 446,855.00      | 42 |
| 126,229         | 185,733                       | 67,855.15               | 699,386.00       | 908,100                    | 54,402.50    | 853,697.50      | 43 |
| 62,205          | 68,928                        | 34,217.07               | 256,305.52       | 297,000                    | 16,150.00    | 280,850.00      | 44 |
| 183,459         | 164,288                       | 54,106.29               | 836,849.29       | 813,150                    | 36,880.00    | 776,270.00      | 45 |
| 54,983          | 20,905                        | 22,683.65               | 154,962.65       | 218,810                    | 6,780.00     | 212,030.00      | 46 |
| 83,537          | 64,475                        | 22,823.25               | 218,650.25       | 238,500                    | 5,812.50     | 232,687.50      | 47 |
| 787,416         | 638,266                       | 187,458.31              | 4,052,618.91     | 4,139,155                  | 113,557.50   | 4,075,597.50    | 48 |
| 51,639          | 45,697                        | 15,328.60               | 231,444.10       | 226,350                    | 3,300.00     | 223,050.00      | 49 |
| 90,998          | 107,659                       | 41,054.52               | 1,022,126.28     | 3,538,560                  | 55,577.50    | 3,482,982.50    | 50 |
| 222,088         | 582,901                       | 85,474.10               | 2,035,280.90     | 1,863,870                  | 96,130.00    | 1,567,740.00    | 51 |
| 2,014,291       | 2,524,129                     | 739,761.64              | 12,329,740.82    | 16,208,840                 | 545,115.00   | 15,663,725.00   |    |

## No. 57.—SPECIE AND CIRCULATION OF NATIONAL

MAY 5, 1898—Continued.

|                            | Cities, States, and Territories. | No. of banks. | Specie.           |                             |                                   |
|----------------------------|----------------------------------|---------------|-------------------|-----------------------------|-----------------------------------|
|                            |                                  |               | Gold coin.        | Gold Treasury certificates. | Gold clearing-house certificates. |
| COUNTRY BANKS—continued.   |                                  |               |                   |                             |                                   |
| 52                         | Ohio.....                        | 227           | \$3, 739, 046. 67 | \$150, 930                  | .....                             |
| 53                         | Indiana.....                     | 112           | 4, 084, 461. 36   | 172, 340                    | .....                             |
| 54                         | Illinois.....                    | 202           | 3, 126, 852. 34   | 286, 680                    | .....                             |
| 55                         | Michigan.....                    | 76            | 1, 572, 194. 63   | 32, 760                     | .....                             |
| 56                         | Wisconsin.....                   | 74            | 1, 427, 090. 26   | 26, 900                     | .....                             |
| 57                         | Minnesota.....                   | 59            | 967, 168. 25      | 13, 790                     | .....                             |
| 58                         | Iowa.....                        | 161           | 1, 594, 284. 40   | 111, 610                    | .....                             |
| 59                         | Missouri.....                    | 50            | 454, 233. 50      | 5, 680                      | .....                             |
| Total Middle States .....  |                                  | 961           | 16, 965, 331. 41  | 800, 690                    | .....                             |
| 60                         | North Dakota.....                | 24            | 226, 378. 50      | 1, 260                      | .....                             |
| 61                         | South Dakota.....                | 26            | 320, 262. 00      | 2, 500                      | .....                             |
| 62                         | Nebraska.....                    | 92            | 648, 366. 80      | 1, 800                      | .....                             |
| 63                         | Kansas.....                      | 101           | 1, 105, 614. 96   | 28, 510                     | .....                             |
| 64                         | Montana.....                     | 21            | 734, 655. 00      | 1, 000                      | .....                             |
| 65                         | Wyoming.....                     | 11            | 206, 498. 35      | .....                       | .....                             |
| 66                         | Colorado.....                    | 38            | 4, 096, 309. 53   | 92, 660                     | .....                             |
| 67                         | New Mexico.....                  | 6             | 110, 170. 00      | 1, 500                      | .....                             |
| 68                         | Oklahoma.....                    | 6             | 29, 792. 50       | .....                       | .....                             |
| 69                         | Indian Territory.....            | 11            | 37, 907. 50       | 1, 000                      | .....                             |
| Total Western States ..... |                                  | 336           | 7, 515, 955. 11   | 130, 230                    | .....                             |
| 70                         | Washington.....                  | 33            | 1, 985, 785. 75   | 16, 140                     | .....                             |
| 71                         | Oregon.....                      | 30            | 1, 486, 485. 00   | .....                       | .....                             |
| 72                         | California.....                  | 30            | 1, 833, 735. 00   | 19, 210                     | \$66, 000                         |
| 73                         | Idaho.....                       | 10            | 310, 192. 50      | 150                         | .....                             |
| 74                         | Utah.....                        | 11            | 635, 120. 90      | 6, 610                      | .....                             |
| 75                         | Nevada.....                      | 1             | 24, 700. 00       | .....                       | .....                             |
| 76                         | Arizona.....                     | 5             | 244, 870. 00      | .....                       | .....                             |
| 77                         | Alaska.....                      | 1             | 13, 300. 00       | .....                       | .....                             |
| Total Pacific States ..... |                                  | 121           | 6, 539, 189. 15   | 42, 110                     | 66, 000                           |
| Total country banks .....  |                                  | 3, 257        | 58, 026, 232. 33  | 3, 207, 640                 | 136, 000                          |
| Total United States .....  |                                  | 3, 586        | 131, 081, 263. 68 | 18, 230, 690                | 118, 333, 000                     |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 429

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

MAY 5, 1898—Continued.

| Specie.          |                               |                         |                       | Circulating notes.         |                     |                       |    |
|------------------|-------------------------------|-------------------------|-----------------------|----------------------------|---------------------|-----------------------|----|
| Silver dollars.  | Silver Treasury certificates. | Fractional silver coin. | Total.                | Received from Comptroller. | On hand.            | Outstanding.          |    |
| \$402,375        | \$482,932                     | \$223,796.93            | \$4,999,080.60        | \$10,845,535               | \$175,567.50        | \$10,669,967.50       | 52 |
| 302,444          | 401,849                       | 160,588.53              | 5,211,682.89          | 4,187,060                  | 56,702.00           | 4,130,358.00          | 53 |
| 300,027          | 447,381                       | 203,007.51              | 4,364,547.85          | 5,633,530                  | 116,042.50          | 5,517,487.50          | 54 |
| 121,453          | 172,079                       | 94,346.74               | 1,992,833.37          | 2,633,640                  | 45,912.50           | 2,587,727.50          | 55 |
| 103,889          | 183,332                       | 73,206.45               | 1,814,417.71          | 1,991,440                  | 17,950.00           | 1,973,490.00          | 56 |
| 79,332           | 82,473                        | 53,594.00               | 1,196,357.25          | 1,178,090                  | 13,862.50           | 1,164,227.50          | 57 |
| 198,001          | 325,796                       | 109,167.90              | 2,338,769.30          | 3,350,340                  | 62,012.50           | 3,288,327.50          | 58 |
| 73,326           | 115,648                       | 30,717.90               | 679,605.40            | 1,054,395                  | 9,220.00            | 1,045,175.00          | 59 |
| <b>1,581,447</b> | <b>2,301,400</b>              | <b>948,425.96</b>       | <b>22,597,294.37</b>  | <b>30,874,030</b>          | <b>497,269.50</b>   | <b>30,376,760.50</b>  |    |
| 21,180           | 9,498                         | 19,777.65               | 278,004.15            | 396,440                    | 4,892.50            | 391,547.50            | 60 |
| 30,388           | 13,474                        | 10,688.20               | 377,312.20            | 424,125                    | 7,382.50            | 416,742.50            | 61 |
| 76,542           | 55,101                        | 38,745.30               | 820,555.10            | 1,344,270                  | 3,340.00            | 1,340,930.00          | 62 |
| 183,755          | 205,146                       | 73,683.35               | 1,596,709.31          | 2,103,940                  | 6,865.00            | 2,097,075.00          | 63 |
| 70,018           | 89,460                        | 33,670.20               | 928,803.20            | 547,875                    | 16,507.50           | 531,367.50            | 64 |
| 12,278           | 5,451                         | 10,414.58               | 234,641.93            | 193,495                    | 760.00              | 192,795.00            | 65 |
| 129,847          | 239,226                       | 72,248.84               | 4,630,291.34          | 1,161,595                  | 3,140.00            | 1,098,455.00          | 66 |
| 29,024           | 6,986                         | 12,289.90               | 159,936.90            | 306,000                    | 770.00              | 305,230.00            | 67 |
| 12,091           | 7,756                         | 4,289.60                | 53,929.10             | 67,490                     | .....               | 67,490.00             | 68 |
| 35,038           | 26,098                        | 8,991.80                | 109,035.30            | 149,400                    | .....               | 149,400.00            | 69 |
| <b>600,161</b>   | <b>658,106</b>                | <b>284,760.42</b>       | <b>9,180,212.53</b>   | <b>6,634,630</b>           | <b>43,597.50</b>    | <b>6,591,032.50</b>   |    |
| 68,755           | 131,711                       | 38,044.15               | 2,240,435.90          | 783,670                    | 20,220.00           | 763,450.00            | 70 |
| 41,031           | 15,672                        | 50,591.55               | 1,593,779.55          | 929,070                    | 134,782.50          | 794,287.50            | 71 |
| 86,167           | 51,622                        | 99,337.75               | 2,161,071.75          | 1,496,620                  | 123,230.00          | 1,372,790.00          | 72 |
| 6,016            | 13,150                        | 7,093.20                | 336,541.70            | 168,750                    | 9,510.00            | 159,240.00            | 73 |
| 28,485           | 6,246                         | 15,332.40               | 691,794.30            | 731,250                    | 291,360.00          | 439,890.00            | 74 |
| 1,956            | .....                         | 2,335.65                | 28,991.65             | 18,450                     | .....               | 18,450.00             | 75 |
| 9,734            | .....                         | 6,142.00                | 260,746.00            | 157,500                    | 10,320.00           | 147,180.00            | 76 |
| 903              | 3,040                         | 1,148.85                | 18,391.85             | .....                      | .....               | .....                 | 77 |
| <b>243,047</b>   | <b>221,441</b>                | <b>219,965.55</b>       | <b>7,331,752.70</b>   | <b>4,284,710</b>           | <b>589,422.50</b>   | <b>3,695,287.50</b>   |    |
| <b>6,127,462</b> | <b>11,914,163</b>             | <b>4,153,159.32</b>     | <b>83,564,656.65</b>  | <b>142,252,820</b>         | <b>2,814,331.50</b> | <b>139,438,488.50</b> |    |
| <b>8,100,544</b> | <b>35,316,796</b>             | <b>6,120,479.10</b>     | <b>317,182,772.84</b> | <b>193,231,885</b>         | <b>4,806,576.50</b> | <b>188,425,308.50</b> |    |

430 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 57.—SPECIE AND CIRCULATION OF NATIONAL

JULY 14, 1898.

|                         | Cities, States, and Territories.   | No. of banks | Specie.         |                             |                                   |
|-------------------------|------------------------------------|--------------|-----------------|-----------------------------|-----------------------------------|
|                         |                                    |              | Gold coin.      | Gold Treasury certificates. | Gold clearing-house certificates. |
| CENTRAL RESERVE CITIES. |                                    |              |                 |                             |                                   |
| 1                       | New York City .....                | 47           | \$19,682,681.00 | \$7,070,830                 | \$118,270,000                     |
| 2                       | Chicago .....                      | 17           | 16,848,226.00   | 3,097,050                   |                                   |
| 3                       | St. Louis .....                    | 6            | 2,366,820.50    | 243,440                     |                                   |
|                         | Total central reserve cities ..... | 70           | 38,897,727.50   | 10,411,320                  | 118,270,000                       |
| OTHER RESERVE CITIES.   |                                    |              |                 |                             |                                   |
| 4                       | Boston .....                       | 52           | 5,722,937.00    | 1,562,980                   | 6,295,000                         |
| 5                       | Albany .....                       | 6            | 535,677.50      | 330,920                     |                                   |
| 6                       | Brooklyn .....                     | 5            | 840,810.30      | 178,000                     |                                   |
| 7                       | Philadelphia .....                 | 37           | 1,740,016.00    | 155,950                     | 8,860,000                         |
| 8                       | Pittsburg .....                    | 30           | 3,571,067.00    | 422,870                     |                                   |
| 9                       | Baltimore .....                    | 22           | 1,696,555.98    | 355,820                     | 20,000                            |
| 10                      | Washington .....                   | 11           | 557,324.00      | 568,020                     |                                   |
| 11                      | Savannah .....                     | 2            | 9,000.00        | 3,000                       |                                   |
| 12                      | New Orleans .....                  | 7            | 1,016,392.00    | 107,130                     |                                   |
| 13                      | Louisville .....                   | 6            | 701,877.00      | 5,000                       |                                   |
| 14                      | Houston .....                      | 5            | 363,216.00      | 135,940                     |                                   |
| 15                      | Cincinnati .....                   | 13           | 1,183,681.50    | 304,120                     |                                   |
| 16                      | Cleveland .....                    | 13           | 1,623,407.50    | 253,170                     |                                   |
| 17                      | Detroit .....                      | 6            | 1,359,652.30    | 20,000                      |                                   |
| 18                      | Milwaukee .....                    | 5            | 2,141,934.00    |                             |                                   |
| 19                      | Des Moines .....                   | 4            | 147,912.50      | 4,830                       |                                   |
| 20                      | St. Paul .....                     | 5            | 1,780,145.30    | 10,500                      |                                   |
| 21                      | Minneapolis .....                  | 6            | 677,047.50      | 9,000                       |                                   |
| 22                      | Kansas City .....                  | 5            | 830,680.00      | 50,000                      |                                   |
| 23                      | St. Joseph .....                   | 2            | 132,052.50      | 10,660                      |                                   |
| 24                      | Lincoln .....                      | 3            | 89,780.00       |                             |                                   |
| 25                      | Omaha .....                        | 8            | 1,129,705.00    | 37,150                      |                                   |
| 26                      | San Francisco .....                | 4            | 6,216,065.00    | 345,000                     |                                   |
|                         | Total other reserve cities .....   | 257          | 34,119,535.88   | 4,870,060                   | 15,175,000                        |
|                         | Total all reserve cities .....     | 327          | 73,017,263.38   | 15,281,380                  | 133,445,000                       |
| COUNTRY BANKS.          |                                    |              |                 |                             |                                   |
| 27                      | Maine .....                        | 82           | 1,007,163.63    | 31,500                      |                                   |
| 28                      | New Hampshire .....                | 51           | 512,473.71      | 2,080                       |                                   |
| 29                      | Vermont .....                      | 49           | 516,912.36      | 23,070                      |                                   |
| 30                      | Massachusetts .....                | 211          | 3,469,279.51    | 194,520                     |                                   |
| 31                      | Rhode Island .....                 | 57           | 741,029.06      | 101,740                     |                                   |
| 32                      | Connecticut .....                  | 80           | 2,048,171.35    | 338,900                     |                                   |
|                         | Total New England States .....     | 530          | 8,295,029.92    | 692,710                     |                                   |
| 33                      | New York .....                     | 265          | 3,936,544.16    | 510,760                     | 70,600                            |
| 34                      | New Jersey .....                   | 103          | 1,878,713.71    | 244,030                     |                                   |
| 35                      | Pennsylvania .....                 | 356          | 6,083,624.44    | 399,880                     |                                   |
| 36                      | Delaware .....                     | 18           | 154,732.20      | 15,700                      |                                   |
| 37                      | Maryland .....                     | 48           | 402,676.62      | 25,090                      |                                   |
| 38                      | District of Columbia .....         | 1            | 168,571.00      | 42,000                      |                                   |
|                         | Total Eastern States .....         | 791          | 12,624,862.13   | 1,237,460                   | 70,000                            |
| 39                      | Virginia .....                     | 35           | 778,575.04      | 8,770                       |                                   |
| 40                      | West Virginia .....                | 33           | 453,630.11      | 41,820                      |                                   |
| 41                      | North Carolina .....               | 27           | 325,654.60      | 1,000                       |                                   |
| 42                      | South Carolina .....               | 16           | 133,454.00      |                             |                                   |
| 43                      | Georgia .....                      | 27           | 341,404.45      | 920                         |                                   |
| 44                      | Florida .....                      | 15           | 103,327.40      |                             |                                   |
| 45                      | Alabama .....                      | 26           | 382,106.00      | 39,820                      |                                   |
| 46                      | Mississippi .....                  | 10           | 68,197.00       | 120                         |                                   |
| 47                      | Louisiana .....                    | 12           | 54,880.00       |                             |                                   |
| 48                      | Texas .....                        | 191          | 2,535,431.25    | 66,500                      |                                   |
| 49                      | Arkansas .....                     | 7            | 109,546.00      | 5,300                       |                                   |
| 50                      | Kentucky .....                     | 68           | 804,837.76      | 22,030                      |                                   |
| 51                      | Tennessee .....                    | 49           | 1,185,414.85    | 89,900                      |                                   |
|                         | Total Southern States .....        | 516          | 7,276,457.86    | 276,360                     |                                   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 431

BANKS, YEAR ENDED SEPTEMBER 20, 1898-- Continued.

JULY 14, 1898.

| Specie.         |                               |                         |                  | Circulating notes.         |              |                 |    |
|-----------------|-------------------------------|-------------------------|------------------|----------------------------|--------------|-----------------|----|
| Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.           | Received from Comptroller. | On hand.     | Outstanding.    |    |
| \$103,683       | \$6,734,511                   | \$545,238.04            | \$152,406,043.94 | \$15,543,000               | \$618,582.50 | \$14,924,417.50 | 1  |
| 208,657         | 3,578,556                     | 228,637.37              | 23,961,126.37    | 990,000                    | 450,935.00   | 539,065.00      | 2  |
| 21,898          | 1,780,795                     | 17,060.85               | 4,430,014.35     | 2,079,000                  | 38,102.50    | 2,040,897.50    | 3  |
| 334,238         | 12,093,862                    | 790,937.16              | 180,798,084.66   | 18,612,000                 | 1,107,620.00 | 17,504,380.00   |    |
| 60,583          | 1,800,066                     | 163,179.81              | 15,604,745.51    | 6,518,920                  | 114,800.00   | 6,404,120.00    | 4  |
| 19,957          | 34,417                        | 14,017.50               | 934,989.00       | 270,000                    | 10,720.00    | 259,280.00      | 5  |
| 18,000          | 816,981                       | 83,728.08               | 1,937,519.38     | 575,810                    | 2,850.00     | 572,960.00      | 6  |
| 263,960         | 3,991,053                     | 324,943.96              | 15,335,922.96    | 6,248,210                  | 136,805.00   | 6,111,405.00    | 7  |
| 205,336         | 1,156,072                     | 115,748.05              | 5,472,593.05     | 5,134,225                  | 46,245.00    | 5,087,980.00    | 8  |
| 70,844          | 1,078,932                     | 87,802.97               | 3,309,954.95     | 2,389,509                  | 23,719.00    | 2,365,790.00    | 9  |
| 11,652          | 1,084,465                     | 28,176.74               | 2,249,637.74     | 774,350                    | 18,585.00    | 755,765.00      | 10 |
| 13,000          | 29,965                        | 17,700.00               | 72,665.00        | 91,800                     | 4,715.00     | 87,085.00       | 11 |
| 63,849          | 989,882                       | 79,817.60               | 2,257,070.60     | 559,800                    | 41,865.00    | 517,995.00      | 12 |
| 49,621          | .....                         | 20,575.26               | 777,073.26       | 1,215,000                  | 310.00       | 1,214,690.00    | 13 |
| 38,356          | 76,015                        | 11,951.15               | 625,478.15       | 225,000                    | 92,580.00    | 132,430.00      | 14 |
| 62,861          | 552,777                       | 24,516.87               | 2,127,956.37     | 4,524,750                  | 320,260.00   | 4,204,490.00    | 15 |
| 112,428         | 198,493                       | 30,965.00               | 2,229,463.50     | 1,332,000                  | 10,050.00    | 1,321,950.00    | 16 |
| 93,907          | 149,743                       | 59,810.45               | 1,683,112.75     | 1,290,000                  | 137,170.00   | 1,122,830.00    | 17 |
| 74,010          | 151,861                       | 34,512.40               | 2,402,317.40     | 783,000                    | 13,800.00    | 769,200.00      | 18 |
| 21,254          | 16,272                        | 7,714.08                | 1,397,882.58     | 308,700                    | 3,282.50     | 305,417.50      | 19 |
| 128,838         | 250,044                       | 49,872.55               | 2,219,399.85     | 226,760                    | 21,990.00    | 204,770.00      | 20 |
| 56,734          | 27,500                        | 21,413.95               | 771,695.45       | 270,000                    | 74,080.00    | 195,920.00      | 21 |
| 68,283          | 1,025,464                     | 22,487.55               | 2,044,914.55     | 225,000                    | .....        | 225,000.00      | 22 |
| 8,577           | 95,254                        | 4,884.80                | 251,428.30       | 135,000                    | .....        | 135,000.00      | 23 |
| 12,712          | 17,338                        | 14,692.25               | 134,522.25       | 135,000                    | 850.00       | 134,150.00      | 24 |
| 175,662         | 118,145                       | 60,614.40               | 1,521,276.40     | 517,500                    | 13,050.00    | 504,450.00      | 25 |
| 56,477          | 12,273                        | 48,189.05               | 6,677,004.05     | 629,900                    | 539,900.00   | 90,000.00       | 26 |
| 1,663,901       | 13,673,912                    | 1,327,314.47            | 70,829,723.35    | 34,350,225                 | 1,627,557.50 | 32,722,667.50   |    |
| 1,998,139       | 25,767,774                    | 2,118,251.63            | 251,627,808.01   | 52,962,225                 | 2,735,177.50 | 50,227,047.50   |    |
| 48,395          | 128,278                       | 68,401.58               | 1,231,828.51     | 5,435,455                  | 75,672.00    | 5,359,783.00    | 27 |
| 58,802          | 136,448                       | 46,351.23               | 756,154.94       | 3,541,275                  | 60,295.00    | 3,481,070.00    | 28 |
| 44,964          | 49,309                        | 41,953.44               | 690,608.80       | 3,748,950                  | 66,533.50    | 3,682,416.50    | 29 |
| 233,478         | 895,349                       | 381,750.77              | 5,172,377.29     | 17,532,810                 | 258,825.50   | 17,273,984.50   | 30 |
| 28,095          | 194,670                       | 100,907.47              | 1,168,441.53     | 7,014,600                  | 78,805.00    | 6,935,795.00    | 31 |
| 97,429          | 634,212                       | 174,853.56              | 3,293,565.91     | 7,424,550                  | 88,575.50    | 7,335,974.50    | 32 |
| 511,163         | 2,047,766                     | 814,308.05              | 12,360,976.97    | 44,697,640                 | 628,616.50   | 44,069,023.50   |    |
| 328,655         | 675,625                       | 393,188.63              | 5,914,772.79     | 13,025,265                 | 312,222.50   | 14,713,042.50   | 33 |
| 129,224         | 1,132,721                     | 250,634.00              | 3,635,322.71     | 5,124,225                  | 108,693.00   | 5,015,622.00    | 34 |
| 600,551         | 1,080,554                     | 433,857.96              | 9,198,497.40     | 16,774,455                 | 224,892.50   | 16,549,562.50   | 35 |
| 27,248          | 126,678                       | 92,359.25               | 556,717.45       | 724,500                    | 15,912.50    | 708,587.50      | 36 |
| 38,272          | 172,730                       | 92,925.61               | 691,604.23       | 1,732,470                  | 76,685.00    | 1,715,785.00    | 37 |
| 1,692           | 62,208                        | 8,730.90                | 283,201.90       | 225,000                    | .....        | 225,000.00      | 38 |
| 1,125,672       | 3,850,516                     | 1,171,690.35            | 20,080,206.48    | 39,665,915                 | 738,315.50   | 38,927,599.50   |    |
| 121,837         | 338,277                       | 79,831.39               | 1,327,290.43     | 1,797,515                  | 79,950.00    | 1,717,565.00    | 39 |
| 58,057          | 125,369                       | 35,489.97               | 714,357.08       | 1,237,160                  | 30,022.50    | 1,207,137.50    | 40 |
| 90,690          | 78,316                        | 57,826.34               | 553,486.34       | 637,645                    | 46,662.50    | 590,982.50      | 41 |
| 64,954          | 77,328                        | 49,142.30               | 324,878.30       | 461,025                    | 22,570.00    | 438,455.00      | 42 |
| 130,985         | 151,556                       | 63,045.65               | 687,911.10       | 908,100                    | 55,812.50    | 852,287.50      | 43 |
| 94,208          | 45,340                        | 48,380.06               | 291,255.46       | 342,000                    | 18,280.00    | 323,720.00      | 44 |
| 144,600         | 01,513                        | 56,912.80               | 714,951.80       | 813,150                    | 41,025.00    | 772,125.00      | 45 |
| 74,501          | 17,319                        | 24,725.35               | 184,862.35       | 218,810                    | 3,120.00     | 215,690.00      | 46 |
| 75,252          | 25,076                        | 32,339.45               | 187,747.45       | 238,500                    | 3,917.50     | 234,582.50      | 47 |
| 689,559         | 478,333                       | 179,268.21              | 3,949,191.46     | 4,205,455                  | 118,727.50   | 4,086,727.50    | 48 |
| 45,313          | 40,332                        | 21,188.90               | 221,679.90       | 226,350                    | 4,650.00     | 221,700.00      | 49 |
| 83,172          | 80,596                        | 41,081.23               | 1,031,716.99     | 3,592,560                  | 50,537.50    | 3,542,022.50    | 50 |
| 199,142         | 502,641                       | 73,238.05               | 2,050,425.90     | 1,663,870                  | 111,322.50   | 1,552,547.50    | 51 |
| 1,872,280       | 2,061,996                     | 752,660.70              | 12,239,754.56    | 16,342,140                 | 586,597.50   | 15,755,542.50   |    |

## 432 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 57.—SPECIE AND CIRCULATION OF NATIONAL  
JULY 14, 1898—Continued.

|                           | Cities, States, and Territories. | No. of banks. | Specie.        |                             |                                   |
|---------------------------|----------------------------------|---------------|----------------|-----------------------------|-----------------------------------|
|                           |                                  |               | Gold coin.     | Gold Treasury certificates. | Gold clearing-house certificates. |
| COUNTRY BANKS—continued.  |                                  |               |                |                             |                                   |
| 52                        | Ohio.....                        | 227           | \$3,794,563.57 | \$136,150                   | .....                             |
| 53                        | Indiana.....                     | 112           | 4,285,775.85   | 174,340                     | .....                             |
| 54                        | Illinois.....                    | 202           | 3,018,144.82   | 287,790                     | .....                             |
| 55                        | Michigan.....                    | 76            | 1,606,013.79   | 29,810                      | .....                             |
| 56                        | Wisconsin.....                   | 73            | 1,448,268.26   | 28,180                      | .....                             |
| 57                        | Minnesota.....                   | 59            | 978,304.75     | 14,070                      | .....                             |
| 58                        | Iowa.....                        | 161           | 1,676,805.90   | 112,750                     | .....                             |
| 59                        | Missouri.....                    | 50            | 419,126.00     | 4,680                       | .....                             |
| Total Middle States.....  |                                  | 960           | 17,227,002.94  | 787,770                     | .....                             |
| 60                        | North Dakota.....                | 24            | 232,574.00     | 1,260                       | .....                             |
| 61                        | South Dakota.....                | 26            | 317,174.50     | 2,500                       | .....                             |
| 62                        | Nebraska.....                    | 92            | 631,680.40     | 2,300                       | .....                             |
| 63                        | Kansas.....                      | 101           | 1,220,749.50   | 26,510                      | .....                             |
| 64                        | Montana.....                     | 21            | 756,210.00     | 1,000                       | .....                             |
| 65                        | Wyoming.....                     | 11            | 197,438.50     | .....                       | .....                             |
| 66                        | Colorado.....                    | 37            | 4,251,112.65   | 93,800                      | .....                             |
| 67                        | New Mexico.....                  | 6             | 112,492.50     | 7,380                       | .....                             |
| 68                        | Oklahoma.....                    | 6             | 29,350.00      | .....                       | .....                             |
| 69                        | Indian Territory.....            | 14            | 44,282.50      | 250                         | .....                             |
| Total Western States..... |                                  | 338           | 7,792,974.55   | 135,000                     | .....                             |
| 70                        | Washington.....                  | 33            | 1,997,828.00   | 17,340                      | .....                             |
| 71                        | Oregon.....                      | 29            | 1,470,212.50   | 220                         | .....                             |
| 72                        | California.....                  | 30            | 2,044,682.50   | 18,710                      | \$61,000                          |
| 73                        | Idaho.....                       | 10            | 289,747.50     | 3,740                       | .....                             |
| 74                        | Utah.....                        | 11            | 571,116.15     | 6,650                       | .....                             |
| 75                        | Nevada.....                      | 1             | 20,685.00      | .....                       | .....                             |
| 76                        | Arizona.....                     | 5             | 242,595.00     | .....                       | .....                             |
| 77                        | Alaska.....                      | 1             | 17,580.00      | .....                       | .....                             |
| Total Pacific States..... |                                  | 120           | 6,654,446.65   | 46,660                      | 61,000                            |
| Total country banks.....  |                                  | 3,255         | 59,870,774.05  | 3,175,960                   | 131,000                           |
| Total United States.....  |                                  | 3,582         | 132,888,037.43 | 18,457,340                  | 133,576,000                       |

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

JULY 14, 1898—Continued.

| Specie.          |                               |                         |                       | Circulating notes.         |                     |                       |    |
|------------------|-------------------------------|-------------------------|-----------------------|----------------------------|---------------------|-----------------------|----|
| Silver dollars.  | Silver Treasury certificates. | Fractional silver coin. | Total.                | Received from Comptroller. | On hand.            | Outstanding.          |    |
| \$403,016        | \$390,362                     | \$248,162.09            | \$4,972,253.66        | \$10,877,035               | \$165,367.50        | \$10,711,727.50       | 52 |
| 314,859          | 398,990                       | 158,798.83              | 5,332,763.68          | 4,187,070                  | 43,712.00           | 4,143,358.00          | 53 |
| 288,433          | 422,480                       | 222,189.63              | 4,239,037.45          | 5,705,525                  | 72,117.50           | 5,633,407.50          | 54 |
| 135,116          | 178,720                       | 92,540.73               | 2,042,200.52          | 2,661,300                  | 50,612.50           | 2,610,687.50          | 55 |
| 103,351          | 179,482                       | 76,999.33               | 1,836,280.59          | 2,008,325                  | 22,035.00           | 1,986,290.00          | 56 |
| 90,545           | 115,783                       | 58,420.13               | 1,257,122.88          | 1,151,100                  | 14,915.00           | 1,136,185.00          | 57 |
| 208,006          | 322,193                       | 109,092.11              | 2,428,847.01          | 3,401,240                  | 59,485.00           | 3,341,755.00          | 58 |
| 88,411           | 85,463                        | 31,407.60               | 629,087.69            | 1,099,395                  | 8,665.00            | 1,090,730.00          | 59 |
| <b>1,631,787</b> | <b>2,093,473</b>              | <b>997,010.54</b>       | <b>22,737,593.48</b>  | <b>31,090,990</b>          | <b>436,849.50</b>   | <b>30,654,140.50</b>  |    |
| 22,711           | 9,577                         | 15,749.85               | 281,871.85            | 396,440                    | 6,342.50            | 390,097.50            | 60 |
| 26,071           | 16,018                        | 11,023.35               | 372,786.85            | 424,125                    | 9,462.50            | 414,662.50            | 61 |
| 76,230           | 68,558                        | 34,361.53               | 813,129.93            | 1,378,020                  | 32,870.00           | 1,345,150.00          | 62 |
| 184,668          | 177,427                       | 72,538.68               | 1,681,893.18          | 2,103,940                  | 10,035.00           | 2,093,905.00          | 63 |
| 60,921           | 32,009                        | 22,690.30               | 872,830.30            | 547,875                    | 12,917.50           | 534,957.50            | 64 |
| 11,868           | 3,663                         | 9,918.25                | 222,887.75            | 193,495                    | 2,890.00            | 190,605.00            | 65 |
| 110,178          | 120,121                       | 57,496.75               | 4,632,708.40          | 1,089,445                  | 4,510.00            | 1,084,935.00          | 66 |
| 29,140           | 4,000                         | 13,709.55               | 166,632.05            | 306,000                    | 300.00              | 305,700.00            | 67 |
| 22,092           | 9,584                         | 4,307.09                | 65,933.09             | 67,490                     | .....               | 67,490.00             | 68 |
| 32,744           | 18,065                        | 9,016.90                | 104,358.40            | 149,400                    | 390.00              | 149,100.00            | 69 |
| <b>576,623</b>   | <b>459,022</b>                | <b>250,812.25</b>       | <b>9,214,431.80</b>   | <b>6,656,230</b>           | <b>79,627.50</b>    | <b>6,576,602.50</b>   |    |
| 80,442           | 77,039                        | 49,211.05               | 2,222,700.05          | 772,920                    | 21,630.00           | 751,890.00            | 70 |
| 34,614           | 20,286                        | 55,750.60               | 1,581,083.10          | 884,070                    | 149,492.50          | 734,577.50            | 71 |
| 89,065           | 21,383                        | 93,609.45               | 2,328,509.95          | 1,496,020                  | 154,785.00          | 1,361,235.00          | 72 |
| 9,963            | 17,163                        | 3,568.30                | 324,181.80            | 168,750                    | 13,560.00           | 155,190.00            | 73 |
| 24,462           | 40,686                        | 16,350.50               | 659,264.05            | 731,250                    | 239,300.00          | 491,950.00            | 74 |
| 2,075            | .....                         | 2,278.50                | 25,038.50             | 18,450                     | .....               | 18,450.00             | 75 |
| 6,831            | .....                         | 6,867.55                | 256,293.55            | 157,500                    | 14,800.00           | 142,700.00            | 76 |
| 521              | 10                            | 1,117.05                | 19,228.05             | 11,050                     | 10,700.00           | 350.00                | 77 |
| <b>247,973</b>   | <b>177,467</b>                | <b>228,813.00</b>       | <b>7,416,359.65</b>   | <b>4,240,010</b>           | <b>583,667.50</b>   | <b>3,656,342.50</b>   |    |
| <b>5,965,448</b> | <b>10,630,240</b>             | <b>4,215,900.89</b>     | <b>84,049,322.94</b>  | <b>142,692,925</b>         | <b>3,053,674.00</b> | <b>139,639,251.00</b> |    |
| <b>7,963,387</b> | <b>36,458,014</b>             | <b>6,334,152.52</b>     | <b>335,677,130.95</b> | <b>195,655,150</b>         | <b>5,788,851.50</b> | <b>189,866,298.50</b> |    |

No. 57.—SPECIE AND CIRCULATION OF NATIONAL  
SEPTEMBER 30, 1893.

|                         | Cities, States, and Territories.  | No. of banks. | Specie.         |                             |                                   |
|-------------------------|-----------------------------------|---------------|-----------------|-----------------------------|-----------------------------------|
|                         |                                   |               | Gold coin.      | Gold Treasury certificates. | Gold clearing-house certificates. |
| CENTRAL RESERVE CITIES. |                                   |               |                 |                             |                                   |
| 1                       | New York City.....                | 47            | \$16,151,781.00 | \$6,831,860                 | \$85,920,000                      |
| 2                       | Chicago.....                      | 17            | 17,403,484.50   | 3,139,970                   |                                   |
| 3                       | St. Louis.....                    | 6             | 2,648,647.00    | 250,150                     |                                   |
|                         | Total central reserve cities..... | 70            | 36,203,862.50   | 10,221,980                  | 85,920,000                        |
| OTHER RESERVE CITIES.   |                                   |               |                 |                             |                                   |
| 4                       | Boston.....                       | 52            | 4,902,314.50    | 1,553,720                   | 8,785,000                         |
| 5                       | Albany.....                       | 6             | 549,372.00      | 330,750                     |                                   |
| 6                       | Brooklyn.....                     | 5             | 702,244.30      | 173,700                     | 540,000                           |
| 7                       | Philadelphia.....                 | 37            | 2,043,233.50    | 170,290                     | 8,785,000                         |
| 8                       | Pittsburg.....                    | 30            | 3,445,240.00    | 434,610                     |                                   |
| 9                       | Baltimore.....                    | 22            | 1,064,771.00    | 423,720                     | 205,000                           |
| 10                      | Washington.....                   | 11            | 535,252.00      | 567,450                     |                                   |
| 11                      | Savannah.....                     | 2             | 18,000.00       | 3,000                       |                                   |
| 12                      | New Orleans.....                  | 7             | 1,118,232.00    | 109,080                     |                                   |
| 13                      | Louisville.....                   | 6             | 726,442.50      | 5,000                       |                                   |
| 14                      | Houston.....                      | 5             | 305,828.50      | 136,270                     |                                   |
| 15                      | Cincinnati.....                   | 13            | 1,268,278.70    | 307,300                     |                                   |
| 16                      | Cleveland.....                    | 13            | 1,634,215.00    | 253,470                     |                                   |
| 17                      | Detroit.....                      | 6             | 1,405,587.50    | 20,000                      |                                   |
| 18                      | Milwaukee.....                    | 4             | 2,041,507.50    |                             |                                   |
| 19                      | Des Moines.....                   | 4             | 117,835.00      | 5,870                       |                                   |
| 20                      | St. Paul.....                     | 5             | 1,749,977.15    | 10,000                      |                                   |
| 21                      | Minneapolis.....                  | 6             | 897,382.50      | 9,600                       |                                   |
| 22                      | Kansas City.....                  | 5             | 953,477.00      | 25,000                      |                                   |
| 23                      | St. Joseph.....                   | 2             | 86,747.50       | 10,960                      |                                   |
| 24                      | Lincoln.....                      | 3             | 99,960.00       |                             |                                   |
| 25                      | Omaha.....                        | 8             | 1,023,817.50    | 38,350                      |                                   |
| 26                      | San Francisco.....                | 4             | 6,970,625.00    | 345,000                     |                                   |
|                         | Total other reserve cities.....   | 256           | 33,659,840.65   | 4,934,540                   | 18,295,000                        |
|                         | Total all reserve cities.....     | 326           | 69,863,703.15   | 15,156,520                  | 104,215,000                       |
| COUNTRY BANKS.          |                                   |               |                 |                             |                                   |
| 27                      | Maine.....                        | 82            | 1,026,710.61    | 35,540                      |                                   |
| 28                      | New Hampshire.....                | 51            | 494,254.96      | 3,520                       |                                   |
| 29                      | Vermont.....                      | 49            | 516,449.96      | 23,250                      |                                   |
| 30                      | Massachusetts.....                | 211           | 3,499,606.45    | 197,220                     |                                   |
| 31                      | Rhode Island.....                 | 57            | 750,144.43      | 101,860                     |                                   |
| 32                      | Connecticut.....                  | 80            | 2,050,266.22    | 346,300                     |                                   |
|                         | Total New England States.....     | 530           | 8,237,432.63    | 707,690                     |                                   |
| 33                      | New York.....                     | 266           | 3,972,563.89    | 497,650                     | 20,000                            |
| 34                      | New Jersey.....                   | 104           | 1,914,687.86    | 253,650                     |                                   |
| 35                      | Pennsylvania.....                 | 359           | 6,122,733.78    | 388,840                     |                                   |
| 36                      | Delaware.....                     | 18            | 161,807.45      | 15,000                      |                                   |
| 37                      | Maryland.....                     | 48            | 408,293.62      | 25,230                      |                                   |
| 38                      | District of Columbia.....         | 1             | 156,580.00      | 42,000                      |                                   |
|                         | Total Eastern States.....         | 796           | 12,736,666.60   | 1,222,370                   | 20,000                            |
| 39                      | Virginia.....                     | 35            | 747,342.50      | 10,670                      |                                   |
| 40                      | West Virginia.....                | 33            | 411,407.20      | 41,210                      |                                   |
| 41                      | North Carolina.....               | 27            | 367,512.00      | 1,000                       |                                   |
| 42                      | South Carolina.....               | 16            | 188,593.90      |                             |                                   |
| 43                      | Georgia.....                      | 27            | 377,941.12      | 1,690                       |                                   |
| 44                      | Florida.....                      | 15            | 107,315.00      | 5,020                       |                                   |
| 45                      | Alabama.....                      | 26            | 350,682.50      | 9,200                       |                                   |
| 46                      | Mississippi.....                  | 10            | 75,442.00       |                             |                                   |
| 47                      | Louisiana.....                    | 12            | 49,544.50       |                             |                                   |
| 48                      | Texas.....                        | 191           | 1,751,723.40    | 61,250                      |                                   |
| 49                      | Arkansas.....                     | 7             | 103,774.00      | 5,500                       |                                   |
| 50                      | Kentucky.....                     | 69            | 838,705.26      | 22,430                      |                                   |
| 51                      | Tennessee.....                    | 49            | 1,170,430.10    | 87,000                      |                                   |
|                         | Total Southern States.....        | 517           | 6,570,404.08    | 274,970                     |                                   |

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

SEPTEMBER 20, 1898.

| Specie.         |                               |                         |                  | Circulating notes.         |              |                 |    |
|-----------------|-------------------------------|-------------------------|------------------|----------------------------|--------------|-----------------|----|
| Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.           | Received from Comptroller. | On hand.     | Outstanding.    |    |
| \$190,612       | \$4,995,114                   | \$475,868.54            | \$114,565,185.54 | \$16,038,000               | \$627,462.50 | \$15,410,537.50 | 1  |
| 196,102         | 2,851,853                     | 192,263.75              | 23,783,673.25    | 1,422,000                  | 392,745.00   | 1,029,255.00    | 2  |
| 42,810          | 933,502                       | 12,610.50               | 3,887,719.50     | 2,484,000                  | 14,715.00    | 2,469,285.00    | 3  |
| 429,524         | 8,780,469                     | 680,742.79              | 142,236,578.29   | 19,944,000                 | 1,034,922.50 | 18,909,077.50   |    |
| 53,033          | 2,083,919                     | 129,698.31              | 17,487,684.81    | 6,363,450                  | 113,147.50   | 6,250,302.50    | 4  |
| 17,566          | 31,618                        | 16,539.70               | 945,845.70       | 315,000                    | 13,240.00    | 201,760.00      | 5  |
| 19,000          | 636,387                       | 53,895.79               | 2,125,227.09     | 577,800                    | 16,820.00    | 560,980.00      | 6  |
| 238,624         | 3,275,485                     | 263,258.51              | 14,775,891.01    | 6,293,210                  | 108,435.00   | 6,184,775.00    | 7  |
| 193,856         | 1,014,937                     | 107,729.30              | 5,196,412.30     | 5,034,415                  | 158,145.00   | 4,926,270.00    | 8  |
| 52,295          | 1,176,170                     | 69,801.62               | 2,991,757.62     | 2,428,650                  | 44,470.00    | 2,384,180.00    | 9  |
| 5,740           | 987,579                       | 19,803.25               | 2,115,886.25     | 774,350                    | 24,285.00    | 750,065.00      | 10 |
| 9,000           | 15,338                        | 9,400.00                | 54,738.00        | 91,800                     | 3,655.00     | 88,145.00       | 11 |
| 63,092          | 527,550                       | 53,887.00               | 1,871,841.00     | 559,800                    | 48,105.00    | 511,695.00      | 12 |
| 31,985          |                               | 11,542.75               | 774,970.25       | 1,620,000                  | 500.00       | 1,619,500.00    | 13 |
| 9,087           | 142,387                       | 12,247.50               | 605,820.00       | 225,000                    | 24,500.00    | 200,500.00      | 14 |
| 60,274          | 604,916                       | 24,261.85               | 2,265,030.55     | 4,483,350                  | 194,665.00   | 4,288,685.00    | 15 |
| 102,121         | 205,050                       | 31,611.52               | 2,228,467.52     | 1,467,000                  | 13,650.00    | 1,453,350.00    | 16 |
| 109,158         | 105,050                       | 37,811.75               | 1,677,607.25     | 1,260,000                  | 90,920.00    | 1,169,080.00    | 17 |
| 67,743          | 52,475                        | 41,278.00               | 2,203,003.50     | 738,000                    | 26,880.00    | 711,120.00      | 18 |
| 8,614           | 12,075                        | 6,367.45                | 150,761.45       | 368,700                    | 4,032.50     | 304,667.50      | 19 |
| 110,870         | 210,704                       | 45,112.65               | 2,126,663.80     | 226,769                    | 23,490.00    | 203,270.00      | 20 |
| 24,942          | 32,000                        | 28,926.50               | 992,251.00       | 279,000                    | 77,640.00    | 192,260.00      | 21 |
| 98,859          | 432,633                       | 37,039.40               | 1,547,008.40     | 307,409                    | 15,950.00    | 291,450.00      | 22 |
| 11,575          | 75,986                        | 4,367.90                | 189,636.40       | 135,000                    |              | 135,000.00      | 23 |
| 16,082          | 28,122                        | 13,905.70               | 153,069.70       | 135,600                    | 700.00       | 134,900.00      | 24 |
| 169,267         | 267,876                       | 87,370.55               | 1,586,181.05     | 593,709                    | 121,200.00   | 472,500.00      | 25 |
| 32,307          | 23,145                        | 59,275.70               | 7,433,852.70     | 629,900                    | 539,900.00   | 90,000.00       | 26 |
| 1,505,070       | 11,944,462                    | 1,165,194.70            | 71,504,107.35    | 34,883,285                 | 1,664,350.00 | 33,223,955.00   |    |
| 1,934,594       | 20,724,931                    | 1,845,937.49            | 213,740,655.64   | 54,832,285                 | 2,699,252.50 | 52,133,032.50   |    |
| 41,991          | 101,668                       | 62,327.37               | 1,268,236.98     | 4,809,955                  | 64,217.00    | 4,745,738.00    | 27 |
| 50,138          | 125,171                       | 48,245.50               | 721,329.46       | 3,691,495                  | 107,515.00   | 3,493,980.00    | 28 |
| 52,335          | 42,723                        | 43,739.05               | 678,557.01       | 3,810,420                  | 90,598.50    | 3,719,821.50    | 29 |
| 249,362         | 793,790                       | 370,825.59              | 5,110,803.95     | 17,970,520                 | 257,710.50   | 17,712,809.50   | 30 |
| 33,683          | 217,391                       | 105,685.69              | 1,208,764.12     | 6,906,600                  | 109,340.00   | 6,797,260.00    | 31 |
| 88,483          | 491,484                       | 166,926.77              | 3,143,459.99     | 7,627,050                  | 184,290.00   | 7,442,760.00    | 32 |
| 515,992         | 1,772,227                     | 797,809.88              | 12,131,151.51    | 44,726,040                 | 813,671.00   | 43,912,369.00   |    |
| 294,043         | 656,360                       | 338,588.77              | 5,779,205.66     | 15,304,695                 | 305,085.00   | 14,999,610.00   | 33 |
| 135,559         | 1,056,693                     | 236,075.39              | 3,596,665.25     | 5,202,205                  | 171,618.00   | 5,036,587.00    | 34 |
| 618,077         | 1,476,151                     | 382,745.31              | 8,888,547.09     | 17,182,005                 | 341,306.00   | 16,840,699.00   | 35 |
| 29,174          | 112,534                       | 32,732.57               | 351,248.02       | 769,500                    | 15,202.50    | 754,297.50      | 36 |
| 37,197          | 192,578                       | 56,284.75               | 719,583.37       | 1,846,720                  | 71,515.00    | 1,769,205.00    | 37 |
| 1,835           | 42,485                        | 3,643.17                | 246,543.17       | 225,000                    | 4,050.00     | 220,950.00      | 38 |
| 1,015,885       | 3,536,801                     | 1,050,069.96            | 19,581,792.56    | 40,524,125                 | 908,776.50   | 39,615,348.50   |    |
| 118,878         | 269,433                       | 75,322.95               | 1,221,646.45     | 1,820,015                  | 105,250.00   | 1,714,765.00    | 39 |
| 51,141          | 135,118                       | 32,836.63               | 701,712.83       | 1,291,160                  | 29,012.50    | 1,262,147.50    | 40 |
| 50,751          | 87,908                        | 48,784.20               | 555,855.20       | 714,135                    | 33,492.50    | 680,642.50      | 41 |
| 57,395          | 69,378                        | 36,750.35               | 352,057.25       | 567,900                    | 28,610.00    | 539,290.00      | 42 |
| 109,706         | 203,039                       | 53,374.40               | 745,810.52       | 1,002,230                  | 54,252.50    | 947,977.50      | 43 |
| 115,539         | 69,843                        | 46,319.94               | 344,037.54       | 351,000                    | 19,970.00    | 331,030.00      | 44 |
| 81,749          | 136,160                       | 28,219.71               | 636,011.21       | 813,150                    | 2,805.00     | 809,345.00      | 45 |
| 46,089          | 14,463                        | 18,917.85               | 154,911.85       | 228,800                    | 1,340.00     | 227,520.00      | 46 |
| 44,657          | 66,723                        | 20,855.25               | 181,779.75       | 238,500                    | 2,352.50     | 236,147.50      | 47 |
| 461,679         | 493,589                       | 175,613.73              | 2,943,855.13     | 4,333,315                  | 114,737.50   | 4,218,577.50    | 48 |
| 30,902          | 32,664                        | 14,121.65               | 186,961.65       | 226,550                    | 600.00       | 225,750.00      | 49 |
| 75,709          | 101,776                       | 40,021.19               | 1,078,641.45     | 3,678,060                  | 34,717.50    | 3,643,342.50    | 50 |
| 158,446         | 295,650                       | 92,411.35               | 1,803,987.45     | 1,875,370                  | 158,192.50   | 1,737,177.50    | 51 |
| 1,402,701       | 1,975,744                     | 683,549.20              | 10,997,368.28    | 17,140,045                 | 566,322.50   | 16,573,722.50   |    |

No. 57.—SPECIE AND CIRCULATION OF NATIONAL  
SEPTEMBER 20, 1898—Continued.

|                           | Cities, States, and Territories. | No. of banks. | Specie.        |                            |                                   |
|---------------------------|----------------------------------|---------------|----------------|----------------------------|-----------------------------------|
|                           |                                  |               | Gold coin.     | Gold Treasury certificates | Gold clearing-house certificates. |
| COUNTRY BANKS—continued.  |                                  |               |                |                            |                                   |
| 52                        | Ohio.....                        | 226           | \$3,758,005.15 | \$141,630                  | .....                             |
| 53                        | Indiana.....                     | 112           | 4,498,306.71   | 171,270                    | .....                             |
| 54                        | Illinois.....                    | 201           | 2,068,972.62   | 284,790                    | .....                             |
| 55                        | Michigan.....                    | 76            | 1,586,006.74   | 31,120                     | .....                             |
| 56                        | Wisconsin.....                   | 73            | 1,427,185.31   | 28,410                     | .....                             |
| 57                        | Minnesota.....                   | 59            | 910,532.55     | 13,860                     | .....                             |
| 58                        | Iowa.....                        | 164           | 1,606,560.40   | 107,450                    | .....                             |
| 59                        | Missouri.....                    | 49            | 399,065.00     | 4,689                      | .....                             |
| Total Middle States.....  |                                  | 960           | 17,154,634.48  | 783,210                    | .....                             |
| 60                        | North Dakota.....                | 24            | 181,425.00     | 1,260                      | .....                             |
| 61                        | South Dakota.....                | 26            | 262,349.50     | 2,670                      | .....                             |
| 62                        | Nebraska.....                    | 91            | 646,005.50     | 1,300                      | .....                             |
| 63                        | Kansas.....                      | 101           | 1,224,700.00   | 26,560                     | .....                             |
| 64                        | Montana.....                     | 21            | 796,022.50     | 1,000                      | .....                             |
| 65                        | Wyoming.....                     | 11            | 182,205.00     | .....                      | .....                             |
| 66                        | Colorado.....                    | 37            | 4,162,530.65   | 81,550                     | .....                             |
| 67                        | New Mexico.....                  | 6             | 96,707.50      | 7,470                      | .....                             |
| 68                        | Oklahoma.....                    | 6             | 37,255.00      | .....                      | .....                             |
| 69                        | Indian Territory.....            | 14            | 55,765.00      | 1,500                      | .....                             |
| Total Western States..... |                                  | 337           | 7,644,974.74   | 123,310                    | .....                             |
| 70                        | Washington.....                  | 32            | 1,768,139.50   | 27,740                     | .....                             |
| 71                        | Oregon.....                      | 29            | 1,214,600.00   | 20                         | .....                             |
| 72                        | California.....                  | 30            | 1,575,388.00   | 19,950                     | \$121,000                         |
| 73                        | Idaho.....                       | 10            | 293,782.50     | 1,440                      | .....                             |
| 74                        | Utah.....                        | 11            | 653,770.39     | 6,650                      | .....                             |
| 75                        | Nevada.....                      | 1             | 18,010.00      | .....                      | .....                             |
| 76                        | Arizona.....                     | 5             | 232,835.00     | .....                      | .....                             |
| 77                        | Alaska.....                      | 1             | 16,215.00      | .....                      | .....                             |
| Total Pacific States..... |                                  | 119           | 5,622,740.30   | 55,800                     | 121,000                           |
| Total country banks.....  |                                  | 3,259         | 58,126,852.83  | 3,167,350                  | 141,000                           |
| Total United States.....  |                                  | 2,585         | 127,990,555.98 | 18,323,870                 | 104,356,090                       |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 437

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

SEPTEMBER 20, 1898—Continued.

| Specie.         |                               |                         |                | Circulating notes.         |              |                 |    |
|-----------------|-------------------------------|-------------------------|----------------|----------------------------|--------------|-----------------|----|
| Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.         | Received from Comptroller. | On hand.     | Outstanding.    |    |
| \$303,132       | \$427,759                     | \$197,980.44            | \$4,828,506.59 | \$11,147,485               | \$209,067.50 | \$10,938,417.50 | 52 |
| 254,325         | 447,850                       | 141,076.80              | 5,512,828.51   | 4,307,970                  | 116,512.00   | 4,191,458.00    | 53 |
| 262,226         | 347,744                       | 196,358.17              | 4,060,090.79   | 5,852,200                  | 99,270.00    | 5,753,020.00    | 54 |
| 86,137          | 112,050                       | 72,156.59               | 1,887,470.33   | 2,787,920                  | 60,232.50    | 2,727,687.50    | 55 |
| 94,800          | 168,164                       | 75,803.36               | 1,794,362.07   | 2,125,875                  | 26,052.50    | 2,099,822.50    | 56 |
| 59,105          | 96,193                        | 43,107.35               | 1,127,797.90   | 1,182,600                  | 17,645.00    | 1,164,955.00    | 57 |
| 192,750         | 318,546                       | 97,506.89               | 2,322,813.29   | 3,701,980                  | 75,335.00    | 3,626,645.00    | 58 |
| 79,158          | 77,128                        | 30,621.95               | 590,652.95     | 1,126,805                  | 8,275.00     | 1,118,530.00    | 59 |
| 1,331,633       | 1,995,434                     | 859,611.55              | 22,124,523.03  | 32,232,925                 | 612,389.50   | 31,620,535.50   |    |
| 16,914          | 11,796                        | 16,486.20               | 227,881.20     | 396,440                    | 5,502.50     | 390,937.50      | 60 |
| 23,296          | 18,019                        | 8,655.10                | 314,989.60     | 457,875                    | 9,422.50     | 448,452.50      | 61 |
| 70,393          | 82,182                        | 41,135.82               | 841,016.32     | 1,487,670                  | 29,092.50    | 1,458,577.50    | 62 |
| 144,899         | 160,121                       | 64,385.48               | 1,620,674.57   | 2,155,260                  | 7,915.00     | 2,147,345.00    | 63 |
| 48,405          | 37,890                        | 17,720.70               | 901,038.20     | 547,875                    | 22,407.50    | 525,467.50      | 64 |
| 9,819           | 1,589                         | 7,938.35                | 201,551.35     | 193,495                    | 500.00       | 192,995.00      | 65 |
| 94,692          | 121,360                       | 65,755.04               | 4,525,887.69   | 1,141,945                  | 2,340.00     | 1,139,605.00    | 66 |
| 14,759          | 19,500                        | 5,553.96                | 134,990.40     | 373,500                    | 520.00       | 372,980.00      | 67 |
| 23,556          | 15,369                        | 4,135.35                | 80,215.35      | 67,490                     | .....        | 67,490.00       | 68 |
| 27,021          | 19,022                        | 9,972.95                | 113,280.95     | 183,150                    | 120.00       | 183,030.00      | 69 |
| 473,754         | 477,848                       | 241,738.89              | 8,961,625.63   | 7,004,700                  | 77,820.00    | 6,926,880.00    |    |
| 65,426          | 73,690                        | 38,551.90               | 1,973,547.40   | 772,920                    | 15,740.00    | 757,180.00      | 70 |
| 21,501          | 36,916                        | 35,363.75               | 1,308,400.75   | 904,320                    | 176,192.50   | 728,127.50      | 71 |
| 63,879          | 19,569                        | 78,460.64               | 1,878,246.64   | 1,462,270                  | 65,250.00    | 1,397,020.00    | 72 |
| 7,432           | 23,088                        | 5,207.65                | 240,950.15     | 158,750                    | 18,220.00    | 150,530.00      | 73 |
| 17,311          | 43,357                        | 15,774.70               | 799,863.00     | 731,250                    | 218,590.00   | 512,660.00      | 74 |
| 1,381           | .....                         | 1,703.55                | 21,294.55      | 18,450                     | .....        | 18,450.00       | 75 |
| 9,304           | .....                         | 7,569.55                | 249,699.55     | 157,500                    | 21,940.00    | 135,560.00      | 76 |
| 440             | 345                           | 1,009.70                | 18,069.70      | 11,050                     | 8,700.00     | 2,350.60        | 77 |
| 186,874         | 196,965                       | 183,632.44              | 6,427,011.74   | 4,226,510                  | 524,632.50   | 3,701,877.50    |    |
| 4,926,839       | 9,953,019                     | 3,816,411.92            | 80,133,472.75  | 145,854,345                | 3,503,612.00 | 142,350,733.00  |    |
| 6,861,433       | 20,679,950                    | 5,662,349.41            | 293,874,158.39 | 200,686,630                | 6,202,864.50 | 194,483,765.50  |    |

# 438 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## NO. 58.—GOLD, SILVER, COIN CERTIFICATES, LEGAL TENDERS, AND CURRENCY JANUARY 20, 1877,

| No.   | Dates.             | Gold coin.  | Gold Treasury certificates. | Gold clearing-house certificates. |
|-------|--------------------|-------------|-----------------------------|-----------------------------------|
| 1877. |                    |             |                             |                                   |
| 1     | January 20 .....   | \$7,442,340 | \$39,111,780                |                                   |
| 2     | April 14 .....     | 6,475,354   | 16,999,589                  |                                   |
| 3     | June 22 .....      | 5,306,203   | 12,179,520                  |                                   |
| 4     | October 1 .....    | 4,869,656   | 14,088,460                  |                                   |
| 5     | December 28 .....  | 5,506,556   | 23,100,920                  |                                   |
| 1878. |                    |             |                             |                                   |
| 6     | March 15 .....     | 9,213,351   | 40,398,170                  |                                   |
| 7     | May 1 .....        | 8,507,059   | 32,657,480                  |                                   |
| 8     | June 29 .....      | 8,191,952   | 16,021,460                  |                                   |
| 9     | October 1 .....    | 9,086,518   | 16,209,460                  |                                   |
| 10    | December 6 .....   | 12,070,092  | 16,246,360                  |                                   |
| 1879. |                    |             |                             |                                   |
| 11    | January 1 .....    | 18,833,580  | 16,205,020                  |                                   |
| 12    | April 4 .....      | 20,559,395  | 14,060,240                  |                                   |
| 13    | June 14 .....      | 21,520,846  | 13,975,600                  |                                   |
| 14    | October 2 .....    | 23,629,718  | 13,557,520                  |                                   |
| 15    | December 12 .....  | 69,104,792  | 13,332,860                  |                                   |
| 1880. |                    |             |                             |                                   |
| 16    | February 21 .....  | 37,756,021  | 8,238,600                   | \$38,090,000                      |
| 17    | April 23 .....     | 39,599,469  | 7,380,000                   | 33,538,000                        |
| 18    | June 11 .....      | 43,622,510  | 8,439,560                   | 41,087,000                        |
| 19    | October 1 .....    | 47,508,472  | 7,175,560                   | 48,167,000                        |
| 20    | December 31 .....  | 56,131,943  | 7,557,200                   | 36,053,000                        |
| 1881. |                    |             |                             |                                   |
| 21    | March 11 .....     | 53,916,465  | 5,523,300                   | 38,461,000                        |
| 22    | May 6 .....        | 65,092,542  | 5,951,900                   | 44,194,000                        |
| 23    | June 30 .....      | 60,043,276  | 5,137,560                   | 56,030,000                        |
| 24    | October 1 .....    | 58,910,369  | 5,221,800                   | 43,060,000                        |
| 25    | December 31 .....  | 62,783,337  | 4,621,500                   | 38,332,000                        |
| 1882. |                    |             |                             |                                   |
| 26    | March 11 .....     | 59,485,006  | 4,009,700                   | 37,987,000                        |
| 27    | May 19 .....       | 59,885,129  | 4,505,100                   | 30,581,000                        |
| 28    | July 1 .....       | 58,371,599  | 4,440,400                   | 41,132,000                        |
| 29    | October 3 .....    | 55,003,663  | 4,594,300                   | 34,986,000                        |
| 30    | December 30 .....  | 47,091,033  | 22,051,770                  | 28,235,000                        |
| 1883. |                    |             |                             |                                   |
| 31    | March 13 .....     | 46,543,644  | 15,340,440                  | 27,239,000                        |
| 32    | May 1 .....        | 47,584,784  | 21,013,490                  | 25,487,000                        |
| 33    | June 22 .....      | 44,863,816  | 32,791,590                  | 27,369,000                        |
| 34    | October 2 .....    | 45,807,457  | 27,012,600                  | 24,750,000                        |
| 35    | December 31 .....  | 46,404,061  | 28,555,260                  | 27,043,000                        |
| 1884. |                    |             |                             |                                   |
| 36    | March 7 .....      | 51,091,689  | 27,060,450                  | 30,837,000                        |
| 37    | April 24 .....     | 51,064,871  | 26,486,120                  | 25,317,000                        |
| 38    | June 20 .....      | 50,145,738  | 26,637,110                  | 20,900,000                        |
| 39    | September 30 ..... | 50,876,067  | 47,217,340                  | 19,092,000                        |
| 40    | December 20 .....  | 53,939,911  | 50,559,910                  | 22,231,000                        |
| 1885. |                    |             |                             |                                   |
| 41    | March 10 .....     | 58,796,463  | 70,250,860                  | 24,364,000                        |
| 42    | May 6 .....        | 62,392,112  | 77,412,160                  | 24,149,000                        |
| 43    | July 1 .....       | 66,559,947  | 74,816,920                  | 24,199,000                        |
| 44    | October 1 .....    | 65,196,781  | 72,986,340                  | 25,294,000                        |
| 45    | December 24 .....  | 70,107,747  | 59,611,840                  | 26,634,000                        |
| 1886. |                    |             |                             |                                   |
| 46    | March 1 .....      | 74,262,790  | 62,377,500                  | 25,115,000                        |
| 47    | June 3 .....       | 77,663,587  | 41,446,430                  | 26,867,000                        |
| 48    | August 27 .....    | 71,249,234  | 41,339,220                  | 25,706,000                        |
| 49    | October 7 .....    | 71,682,807  | 46,428,920                  | 24,520,000                        |
| 50    | December 28 .....  | 72,855,405  | 55,259,260                  | 24,926,000                        |

a Of which \$1,820,000 is coin clearing-house certificates.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 439

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM TO SEPTEMBER 20, 1898.

| Silver coin.                     | Silver Treasury certificates. | Fractional silver coin. | Total specie. | Legal-tender notes. | United States certificates of deposit for legal-tender notes. | Total lawful money. | No. |
|----------------------------------|-------------------------------|-------------------------|---------------|---------------------|---------------------------------------------------------------|---------------------|-----|
| \$3,155,147                      |                               |                         | \$49,709,267  | \$72,689,710        | \$25,470,000                                                  | \$147,868,977       | 1   |
| 3,597,979                        |                               |                         | 27,072,913    | 72,351,573          | 32,000,000                                                    | 131,424,486         | 2   |
| 3,850,213                        |                               |                         | 21,335,996    | 78,004,386          | 44,410,000                                                    | 143,750,382         | 3   |
| 3,700,704                        |                               |                         | 22,658,820    | 66,920,684          | 33,410,000                                                    | 122,989,504         | 4   |
| 4,366,274                        |                               |                         | 32,907,750    | 70,568,248          | 26,515,000                                                    | 129,990,998         | 5   |
| 5,113,037                        |                               |                         | 54,729,558    | 64,034,972          | 20,605,600                                                    | 139,369,550         | 6   |
| 4,850,217                        |                               |                         | 46,023,756    | 67,245,975          | 20,995,000                                                    | 134,264,731         | 7   |
| 5,038,057                        |                               |                         | 29,251,469    | 71,643,402          | 36,905,000                                                    | 137,799,871         | 8   |
| 5,387,728                        | \$4,900                       |                         | 30,688,606    | 64,428,600          | 32,699,000                                                    | 127,807,206         | 9   |
| 5,889,228                        | 149,570                       |                         | 34,355,250    | 64,672,762          | 32,529,000                                                    | 131,548,012         | 10  |
| 6,428,917                        | 31,640                        |                         | 41,499,757    | 70,561,233          | 28,915,600                                                    | 140,975,990         | 11  |
| 6,484,538                        | 44,390                        |                         | 41,148,563    | 64,461,231          | 21,885,500                                                    | 127,494,794         | 12  |
| 6,770,171                        | 56,670                        |                         | 42,333,287    | 67,059,152          | 25,160,000                                                    | 134,552,439         | 13  |
| 4,919,343                        | 67,150                        |                         | 42,173,731    | 69,196,696          | 26,770,000                                                    | 138,140,427         | 14  |
| 4,902,309                        | 228,080                       |                         | 78,568,041    | 54,725,096          | 11,295,000                                                    | 144,588,137         | 15  |
| 5,062,090                        | 295,340                       |                         | 89,442,051    | 55,229,408          | 10,760,600                                                    | 155,431,459         | 16  |
| 5,416,403                        | 495,860                       |                         | 86,429,732    | 61,059,177          | 7,870,000                                                     | 155,358,907         | 17  |
| 5,892,035                        | 495,400                       |                         | 99,506,505    | 64,480,717          | 12,500,000                                                    | 176,487,222         | 18  |
| 5,330,357                        | 1,165,120                     |                         | 109,346,509   | 56,649,458          | 7,655,000                                                     | 173,641,967         | 19  |
| 5,975,558                        | 1,454,260                     |                         | 107,172,901   | 59,216,934          | 6,150,000                                                     | 172,539,835         | 20  |
| 6,250,370                        | 1,004,960                     |                         | 105,156,439   | 52,156,439          | 6,110,000                                                     | 163,422,878         | 21  |
| 6,820,389                        | 1,260,340                     |                         | 122,628,562   | 62,516,296          | 8,045,000                                                     | 193,189,858         | 22  |
| 6,482,561                        | 945,590                       |                         | 128,638,927   | 58,728,713          | 9,540,000                                                     | 196,907,640         | 23  |
| 5,450,387                        | 1,662,180                     |                         | 114,334,736   | 53,158,441          | 6,740,000                                                     | 174,233,177         | 24  |
| 6,890,512                        | 1,143,240                     |                         | 113,680,639   | 60,114,387          | 7,920,000                                                     | 181,715,026         | 25  |
| 6,700,325                        | 1,202,080                     |                         | 109,984,111   | 56,633,572          | 9,445,000                                                     | 176,062,683         | 26  |
| 7,233,758                        | 1,202,020                     |                         | 112,407,007   | 65,979,013          | 10,385,000                                                    | 188,771,020         | 27  |
| 6,896,223                        | 854,040                       |                         | 111,694,262   | 64,019,518          | 11,045,000                                                    | 186,758,789         | 28  |
| 6,466,215                        | 1,007,600                     |                         | 102,857,778   | 63,313,517          | 8,645,000                                                     | 174,816,295         | 29  |
| 6,984,896                        | 1,464,460                     |                         | 106,427,159   | 68,478,421          | 8,475,000                                                     | 183,380,580         | 30  |
| 6,910,472                        | 1,928,810                     |                         | 97,662,266    | 60,848,068          | 8,405,000                                                     | 167,215,434         | 31  |
| 6,963,732                        | 2,558,260                     |                         | 103,607,266   | 68,256,468          | 8,420,000                                                     | 180,283,734         | 32  |
| 7,208,858                        | 3,121,130                     |                         | 115,354,394   | 73,822,458          | 10,645,000                                                    | 199,831,852         | 33  |
| 7,594,896                        | 2,653,030                     |                         | 107,817,983   | 70,682,997          | 9,960,000                                                     | 188,460,980         | 34  |
| 8,470,647                        | 3,803,190                     |                         | 114,276,158   | 80,559,796          | 10,840,000                                                    | 205,675,954         | 35  |
| 8,961,408                        | 3,529,580                     |                         | 122,080,127   | 75,847,095          | 14,045,000                                                    | 211,972,222         | 36  |
| 9,141,460                        | 2,735,250                     |                         | 114,744,707   | 77,712,628          | 11,975,000                                                    | 204,432,335         | 37  |
| 9,117,834                        | 2,861,000                     |                         | 109,661,682   | 76,917,212          | 9,870,000                                                     | 196,448,894         | 38  |
| 8,092,557                        | 3,331,510                     |                         | 128,609,474   | 77,044,659          | 14,200,000                                                    | 219,854,133         | 39  |
| 7,985,488                        | 5,030,770                     |                         | 139,747,079   | 76,309,555          | 19,040,000                                                    | 235,156,634         | 40  |
| 9,188,060                        | 4,516,490                     |                         | 167,115,873   | 71,017,322          | 22,769,000                                                    | 260,893,195         | 41  |
| 9,327,047                        | 4,135,100                     |                         | 177,415,419   | 77,356,999          | 19,135,000                                                    | 273,887,418         | 42  |
| 8,897,555                        | 3,139,070                     |                         | 177,612,492   | 79,701,352          | 22,920,000                                                    | 280,233,844         | 43  |
| <i>Silver dollars.</i> 6,322,832 | 2,274,650                     | \$2,797,969             | 174,872,572   | 69,738,119          | 18,809,000                                                    | 263,410,691         | 44  |
| 5,303,288                        | 1,637,340                     | 2,060,137               | 165,354,352   | 67,585,466          | 11,765,000                                                    | 244,704,818         | 45  |
| 6,029,733                        | 1,502,960                     | 2,327,936               | 171,615,919   | 67,014,886          | 12,430,000                                                    | 251,060,805         | 46  |
| 6,757,263                        | 1,812,290                     | 2,913,305               | 157,459,875   | 79,656,783          | 11,850,000                                                    | 248,966,658         | 47  |
| 6,209,600                        | 1,820,770                     | 2,675,668               | 149,000,492   | 64,059,751          | 8,115,000                                                     | 221,155,243         | 48  |
| 6,465,792                        | 2,610,652                     | 2,681,525               | 156,387,696   | 62,812,322          | 5,855,000                                                     | 225,053,018         | 49  |
| 7,463,152                        | 3,090,225                     | 2,789,514               | 166,968,556   | 67,739,828          | 6,195,000                                                     | 240,918,384         | 50  |

# 440 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## No. 58.—GOLD, SILVER, COIN CERTIFICATES, LEGAL TENDERS, AND CURRENCY JANUARY 20, 1877, TO

| No.   | Dates.            | Gold coin.   | Gold Treasury certificates. | Gold clearing-house certificates. |
|-------|-------------------|--------------|-----------------------------|-----------------------------------|
| 1887. |                   |              |                             |                                   |
| 51    | March 4.....      | \$73,503,962 | \$59,245,100                | \$24,590,000                      |
| 52    | May 13.....       | 73,864,674   | 56,387,010                  | 21,489,000                        |
| 53    | August 1.....     | 74,093,439   | 54,274,940                  | 24,044,000                        |
| 54    | October 5.....    | 73,782,489   | 53,961,690                  | 23,981,000                        |
| 55    | December 7.....   | 73,677,377   | 44,341,120                  | 25,485,000                        |
| 1888. |                   |              |                             |                                   |
| 56    | February 14.....  | 74,317,628   | 55,230,020                  | 26,246,000                        |
| 57    | April 30.....     | 74,921,740   | 54,604,280                  | 24,050,000                        |
| 58    | June 30.....      | 74,825,782   | 68,761,930                  | 20,884,000                        |
| 59    | October 4.....    | 70,222,886   | 79,893,810                  | 10,385,000                        |
| 60    | December 12.....  | 70,825,188   | 75,234,420                  | 7,399,000                         |
| 1889. |                   |              |                             |                                   |
| 61    | February 26.....  | 73,751,134   | 78,861,210                  | 7,619,000                         |
| 62    | May 13.....       | 74,597,506   | 78,256,120                  | 9,614,000                         |
| 63    | July 12.....      | 73,997,610   | 69,517,790                  | 8,734,000                         |
| 64    | September 30..... | 71,601,530   | 66,019,950                  | 7,375,000                         |
| 65    | December 11.....  | 71,910,468   | 64,902,260                  | 12,506,000                        |
| 1890. |                   |              |                             |                                   |
| 66    | February 28.....  | 72,286,957   | 77,467,560                  | 4,958,000                         |
| 67    | May 17.....       | 72,601,180   | 74,776,720                  | 5,708,000                         |
| 68    | July 18.....      | 73,989,093   | 72,968,100                  | 4,463,000                         |
| 69    | October 2.....    | 74,664,828   | 93,335,600                  | 3,469,000                         |
| 70    | December 19.....  | 77,325,784   | 82,569,980                  | 3,036,000                         |
| 1891. |                   |              |                             |                                   |
| 71    | February 26.....  | 82,050,500   | 83,697,900                  | 4,913,000                         |
| 72    | May 4.....        | 82,891,099   | 75,314,460                  | 6,424,000                         |
| 73    | July 9.....       | 87,695,142   | 63,910,310                  | 6,796,000                         |
| 74    | September 25..... | 84,464,347   | 60,173,870                  | 7,300,000                         |
| 75    | December 2.....   | 84,200,500   | 85,991,060                  | 7,689,000                         |
| 1892. |                   |              |                             |                                   |
| 76    | March 1.....      | 88,426,189   | 97,841,160                  | 8,066,000                         |
| 77    | May 17.....       | 95,104,014   | 96,656,090                  | 8,530,000                         |
| 78    | July 12.....      | 96,723,683   | 85,530,100                  | 8,498,000                         |
| 79    | September 30..... | 95,021,953   | 71,050,180                  | 7,860,000                         |
| 80    | December 9.....   | 94,754,328   | 73,118,480                  | 6,237,000                         |
| 1893. |                   |              |                             |                                   |
| 81    | March 6.....      | 99,857,295   | 69,198,790                  | 4,939,000                         |
| 82    | May 4.....        | 101,066,532  | 62,783,410                  | 5,073,000                         |
| 83    | July 12.....      | 95,799,862   | 50,550,100                  | 4,285,000                         |
| 84    | October 3.....    | 129,740,438  | 47,322,510                  | 5,080,000                         |
| 85    | December 19.....  | 143,928,969  | 52,274,100                  | 7,305,000                         |
| 1894. |                   |              |                             |                                   |
| 86    | February 28.....  | 124,904,826  | 66,456,110                  | 7,825,000                         |
| 87    | May 4.....        | 128,180,159  | 41,928,330                  | 34,721,000                        |
| 88    | July 18.....      | 125,051,677  | 40,560,490                  | 34,023,000                        |
| 89    | October 2.....    | 125,020,291  | 37,810,940                  | 34,096,000                        |
| 90    | December 19.....  | 118,898,047  | 29,677,720                  | 31,249,000                        |
| 1895. |                   |              |                             |                                   |
| 91    | March 5.....      | 120,855,576  | 25,400,860                  | 31,904,000                        |
| 92    | May 7.....        | 123,258,437  | 23,182,950                  | 30,823,000                        |
| 93    | July 11.....      | 117,476,837  | 22,425,600                  | 31,315,000                        |
| 94    | September 28..... | 110,378,360  | 21,525,930                  | 31,021,000                        |
| 95    | December 13.....  | 113,843,401  | 20,936,030                  | 33,465,000                        |
| 1896. |                   |              |                             |                                   |
| 96    | February 28.....  | 108,165,901  | 20,995,130                  | 27,793,000                        |
| 97    | May 7.....        | 105,938,780  | 21,383,020                  | 30,440,000                        |
| 98    | July 14.....      | 110,133,160  | 20,336,400                  | 31,334,000                        |
| 99    | October 6.....    | 114,921,270  | 19,706,620                  | 26,096,000                        |
| 100   | December 17.....  | 118,631,050  | 19,192,210                  | 43,197,000                        |
| 1897. |                   |              |                             |                                   |
| 101   | March 9.....      | 118,809,396  | 19,725,360                  | 49,770,000                        |
| 102   | May 14.....       | 119,609,201  | 19,426,050                  | 51,361,000                        |
| 103   | July 23.....      | 119,467,606  | 16,792,990                  | 57,426,000                        |
| 104   | October 5.....    | 118,856,207  | 17,513,900                  | 59,525,000                        |
| 105   | December 17.....  | 119,747,644  | 19,484,500                  | 67,861,000                        |
| 1898. |                   |              |                             |                                   |
| 106   | February 18.....  | 125,710,167  | 18,062,350                  | 79,083,000                        |
| 107   | May 5.....        | 131,081,263  | 18,230,690                  | 118,333,000                       |
| 108   | July 14.....      | 132,888,037  | 18,457,340                  | 133,576,000                       |
| 109   | September 20..... | 127,990,556  | 18,223,870                  | 104,356,000                       |

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM SEPTEMBER 20, 1898—Continued.

| Silver coin.           | Silver Treasury certificates. | Fractional silver coin. | Total specie. | Legal-tender notes. | United States certificates of deposit for legal-tender notes. | Total lawful money. | No. |
|------------------------|-------------------------------|-------------------------|---------------|---------------------|---------------------------------------------------------------|---------------------|-----|
| <i>Silver dollars.</i> |                               |                         |               |                     |                                                               |                     |     |
| 7,517,543              | \$3,667,608                   | \$3,154,893             | \$171,678,906 | \$66,228,158        | \$7,645,000                                                   | \$245,552,064       | 51  |
| 7,139,180              | 5,121,188                     | 3,314,613               | 187,815,665   | 79,595,088          | 8,025,000                                                     | 254,935,753         | 52  |
| 6,342,213              | 3,535,479                     | 2,813,139               | 165,104,210   | 74,477,342          | 7,810,000                                                     | 247,391,552         | 53  |
| 6,683,368              | 3,961,380                     | 2,715,527               | 165,085,454   | 73,751,255          | 6,190,000                                                     | 245,026,709         | 54  |
| 7,724,334              | 5,029,545                     | 2,983,267               | 159,240,043   | 75,361,975          | 6,165,000                                                     | 240,767,618         | 55  |
| 7,835,828              | 6,045,275                     | 3,256,663               | 173,830,614   | 82,317,070          | 10,120,000                                                    | 266,268,284         | 56  |
| 7,569,827              | 7,813,057                     | 3,114,507               | 172,074,011   | 83,574,210          | 9,330,000                                                     | 274,389,486         | 57  |
| 6,906,432              | 7,094,854                     | 2,819,273               | 181,292,276   | 81,995,643          | 12,315,000                                                    | 275,602,919         | 58  |
| 7,051,931              | 7,298,298                     | 3,255,894               | 178,097,316   | 81,099,461          | 8,955,000                                                     | 268,152,277         | 59  |
| 7,086,626              | 8,812,844                     | 3,276,200               | 172,734,278   | 82,555,060          | 9,220,000                                                     | 264,509,338         | 60  |
| 6,990,879              | 10,563,380                    | 4,199,200               | 182,224,893   | 88,624,860          | 13,785,000                                                    | 284,694,663         | 61  |
| 6,700,739              | 11,955,291                    | 4,052,735               | 185,176,451   | 97,838,385          | 13,855,000                                                    | 296,360,836         | 62  |
| 6,786,730              | 12,452,057                    | 4,495,682               | 175,903,869   | 97,456,832          | 14,890,000                                                    | 288,250,701         | 63  |
| 5,543,006              | 10,067,062                    | 3,728,991               | 164,326,449   | 86,732,093          | 12,945,000                                                    | 264,023,542         | 64  |
| 6,459,483              | 11,222,004                    | 4,089,243               | 171,080,458   | 84,490,894          | 9,045,000                                                     | 264,625,352         | 65  |
| 7,294,424              | 14,761,061                    | 4,778,136               | 181,546,138   | 86,551,602          | 8,830,000                                                     | 276,927,740         | 66  |
| 6,098,007              | 15,002,127                    | 3,979,400               | 173,165,494   | 88,088,992          | 8,135,000                                                     | 274,389,486         | 67  |
| 6,793,752              | 15,865,318                    | 4,524,801               | 173,604,064   | 92,450,629          | 9,825,000                                                     | 280,909,533         | 68  |
| 6,489,534              | 13,629,284                    | 4,320,613               | 195,908,859   | 80,604,731          | 6,155,000                                                     | 282,668,590         | 69  |
| 7,229,637              | 15,484,038                    | 4,417,567               | 199,063,000   | 82,177,126          | 5,760,000                                                     | 278,000,132         | 70  |
| 8,231,195              | 17,397,259                    | 4,950,509               | 201,240,363   | 89,400,399          | 11,655,000                                                    | 302,295,762         | 71  |
| 7,448,417              | 18,272,781                    | 4,588,654               | 194,939,411   | 96,375,249          | 11,515,000                                                    | 302,829,600         | 72  |
| 7,631,470              | 19,802,095                    | 5,023,920               | 190,769,537   | 100,399,811         | 11,845,000                                                    | 310,014,348         | 73  |
| 6,348,573              | 20,409,735                    | 4,818,751               | 183,515,070   | 97,615,008          | 15,720,000                                                    | 296,850,684         | 74  |
| 7,152,798              | 18,816,462                    | 4,948,125               | 207,898,035   | 93,834,354          | 8,765,000                                                     | 310,517,389         | 75  |
| 7,304,242              | 22,954,056                    | 5,555,221               | 230,147,968   | 99,445,735          | 24,080,000                                                    | 353,673,703         | 76  |
| 7,259,640              | 26,040,211                    | 5,453,283               | 239,044,108   | 107,981,402         | 26,405,000                                                    | 373,430,510         | 77  |
| 7,466,596              | 25,523,399                    | 5,579,302               | 229,320,480   | 113,915,016         | 23,115,000                                                    | 366,356,496         | 78  |
| 6,785,084              | 22,963,451                    | 5,405,711               | 209,116,379   | 104,267,945         | 13,995,000                                                    | 327,379,324         | 79  |
| 7,593,824              | 22,556,689                    | 5,635,080               | 209,895,261   | 102,276,335         | 6,470,000                                                     | 318,641,596         | 80  |
| 7,212,890              | 21,695,114                    | 5,438,877               | 208,341,816   | 99,935,774          | 14,675,000                                                    | 313,952,590         | 81  |
| 7,615,574              | 24,603,511                    | 6,140,115               | 207,222,142   | 103,511,163         | 12,130,000                                                    | 322,863,305         | 82  |
| 7,380,457              | 22,626,180                    | 6,119,574               | 186,701,173   | 95,893,677          | 6,166,000                                                     | 289,254,850         | 83  |
| 7,965,844              | 28,385,889                    | 6,009,170               | 224,703,860   | 117,709,352         | 7,020,000                                                     | 346,433,212         | 84  |
| 7,339,135              | 34,770,253                    | 5,439,171               | 251,253,648   | 131,626,739         | 31,255,000                                                    | 414,135,407         | 85  |
| 7,741,205              | 43,181,166                    | 6,058,278               | 256,166,585   | 142,768,676         | 35,945,000                                                    | 433,980,261         | 86  |
| 7,489,931              | 41,580,654                    | 6,041,850               | 259,941,924   | 146,131,292         | 46,030,000                                                    | 452,103,216         | 87  |
| 7,016,489              | 38,075,412                    | 5,943,584               | 250,670,652   | 138,216,318         | 50,045,000                                                    | 438,931,076         | 88  |
| 6,116,354              | 28,784,897                    | 5,422,172               | 237,250,654   | 120,544,028         | 45,100,000                                                    | 402,894,682         | 89  |
| 6,954,378              | 29,743,446                    | 5,548,232               | 218,041,223   | 119,513,472         | 37,090,000                                                    | 374,644,695         | 90  |
| 7,263,610              | 29,550,637                    | 5,956,959               | 220,931,642   | 113,281,622         | 31,655,000                                                    | 365,868,264         | 91  |
| 7,245,537              | 28,519,277                    | 5,617,399               | 218,646,600   | 118,529,158         | 29,930,000                                                    | 364,105,758         | 92  |
| 7,248,059              | 30,127,457                    | 5,834,241               | 214,427,194   | 123,185,172         | 45,330,000                                                    | 382,942,366         | 93  |
| 5,565,459              | 22,914,189                    | 4,922,382               | 196,237,311   | 95,946,685          | 49,920,000                                                    | 340,103,996         | 94  |
| 6,984,382              | 25,878,323                    | 5,605,274               | 206,712,410   | 99,209,433          | 31,440,000                                                    | 337,361,833         | 95  |
| 7,406,130              | 25,860,370                    | 5,847,928               | 196,017,459   | 112,507,513         | 28,735,000                                                    | 337,259,972         | 96  |
| 7,265,043              | 31,512,287                    | 5,814,316               | 202,373,446   | 118,971,652         | 28,035,000                                                    | 349,380,928         | 97  |
| 6,867,060              | 29,495,375                    | 5,619,454               | 203,835,449   | 113,213,290         | 27,165,000                                                    | 344,213,798         | 98  |
| 6,721,871              | 28,057,695                    | 5,305,176               | 200,808,632   | 110,494,730         | 31,840,000                                                    | 343,143,362         | 99  |
| 6,975,625              | 32,144,649                    | 5,400,174               | 225,540,709   | 118,893,612         | 37,080,000                                                    | 381,514,321         | 100 |
| 7,198,522              | 32,864,502                    | 5,581,022               | 233,948,862   | 118,637,852         | 67,095,000                                                    | 420,281,714         | 101 |
| 6,943,293              | 33,175,176                    | 5,556,723               | 236,076,333   | 126,554,992         | 53,590,000                                                    | 410,221,375         | 102 |
| 6,853,275              | 34,626,625                    | 5,756,105               | 240,922,601   | 120,511,020         | 46,085,000                                                    | 413,518,621         | 103 |
| 6,476,504              | 31,593,302                    | 5,422,788               | 239,387,702   | 107,219,929         | 42,275,000                                                    | 388,882,631         | 104 |
| 7,509,247              | 31,752,596                    | 5,898,565               | 252,163,552   | 112,614,875         | 45,840,000                                                    | 410,568,427         | 105 |
| 7,459,428              | 34,964,239                    | 6,098,741               | 271,377,925   | 120,265,185         | 49,250,000                                                    | 440,893,110         | 106 |
| 8,100,544              | 35,316,796                    | 6,120,479               | 317,182,772   | 119,058,681         | 23,975,000                                                    | 460,216,453         | 107 |
| 7,963,587              | 36,458,014                    | 6,334,152               | 335,677,130   | 114,914,997         | 20,385,000                                                    | 470,977,127         | 108 |
| 6,861,433              | 30,679,950                    | 5,662,349               | 293,874,158   | 110,038,300         | 16,810,000                                                    | 420,722,458         | 109 |

NO. 59.—SPECIE HELD BY THE NATIONAL BANKS IN NEW YORK CITY AT DATE OF EACH REPORT AND THE YEARLY AVERAGES IN 1890 TO 1898, INCLUSIVE.

| Date.             | Gold coin.     | Gold Treasury certificates. | Gold clearing-house certificates. | Silver dollars. | Silver Treasury certificates. | Fractional silver coin. | Total.          |
|-------------------|----------------|-----------------------------|-----------------------------------|-----------------|-------------------------------|-------------------------|-----------------|
| 1890.             |                |                             |                                   |                 |                               |                         |                 |
| February 28.....  | \$9,007,097.00 | \$55,794,500                | .....                             | \$267,449       | \$4,224,685                   | \$356,433.37            | \$69,650,164.37 |
| May 17.....       | 8,916,602.60   | 51,289,620                  | .....                             | 219,248         | 4,483,706                     | 319,618.13              | 65,228,794.73   |
| July 18.....      | 8,448,907.15   | 50,705,190                  | .....                             | 116,325         | 4,523,460                     | 368,922.67              | 64,162,804.82   |
| October 2.....    | 8,631,003.00   | 65,551,590                  | .....                             | 267,232         | 3,681,745                     | 328,370.03              | 78,459,940.03   |
| December 19.....  | 7,418,011.50   | 55,521,560                  | .....                             | 266,204         | 4,621,802                     | 336,205.89              | 68,163,783.39   |
| Average.....      | 8,484,324.25   | 55,772,492                  | .....                             | 227,291         | 4,307,079                     | 341,910.01              | 69,133,097.46   |
| 1891.             |                |                             |                                   |                 |                               |                         |                 |
| February 26.....  | 7,718,627.00   | 55,281,820                  | .....                             | 201,583         | 6,179,423                     | 360,556.50              | 69,742,069.50   |
| May 4.....        | 8,107,789.75   | 44,632,560                  | .....                             | 154,631         | 5,351,752                     | 347,541.27              | 58,594,294.02   |
| July 9.....       | 10,015,721.18  | 38,298,120                  | .....                             | 138,750         | 6,719,853                     | 380,765.38              | 55,533,209.56   |
| September 25..... | 9,845,117.00   | 37,523,360                  | .....                             | 155,216         | 5,371,631                     | 401,567.49              | 53,796,891.49   |
| December 2.....   | 10,105,262.85  | 61,149,670                  | .....                             | 159,633         | 4,374,900                     | 368,310.31              | 76,157,176.16   |
| Average.....      | 9,158,503.55   | 47,377,106                  | .....                             | 161,846         | 5,699,512                     | 371,748.19              | 62,768,716.14   |
| 1892.             |                |                             |                                   |                 |                               |                         |                 |
| March 1.....      | 11,918,329.00  | 70,144,740                  | .....                             | 153,133         | 5,660,421                     | 435,082.06              | 88,311,705.06   |
| May 17.....       | 13,694,054.50  | 64,953,200                  | .....                             | 113,549         | 6,639,993                     | 460,284.62              | 85,198,081.12   |
| July 12.....      | 13,675,984.50  | 54,725,490                  | .....                             | 153,858         | 6,830,475                     | 460,771.64              | 75,848,579.14   |
| September 30..... | 12,146,883.00  | 44,618,480                  | .....                             | 151,290         | 5,183,921                     | 467,497.07              | 62,568,071.07   |
| December 9.....   | 12,480,409.50  | 48,311,090                  | .....                             | 175,333         | 4,344,622                     | 463,566.48              | 65,775,020.98   |
| Average.....      | 12,783,132.10  | 56,430,600                  | .....                             | 149,832         | 5,730,086                     | 446,640.37              | 75,540,290.47   |
| 1893.             |                |                             |                                   |                 |                               |                         |                 |
| March 6.....      | 12,428,352.00  | 44,738,320                  | .....                             | 219,908         | 3,834,774                     | 345,485.58              | 61,577,139.58   |
| May 4.....        | 13,948,415.50  | 43,604,640                  | .....                             | 125,979         | 5,504,655                     | 386,804.09              | 63,570,493.59   |
| July 12.....      | 16,574,704.00  | 34,208,040                  | .....                             | 143,018         | 3,634,631                     | 447,883.31              | 55,008,276.31   |
| October 3.....    | 36,739,700.00  | 32,403,940                  | .....                             | 248,996         | 5,878,763                     | 431,664.90              | 75,703,063.90   |
| December 19.....  | 45,544,117.50  | 37,730,820                  | .....                             | 202,437         | 10,230,344                    | 420,319.72              | 94,137,038.22   |
| Average.....      | 25,049,117.80  | 38,538,052                  | .....                             | 188,067         | 5,816,633                     | 406,431.52              | 69,999,202.32   |
| 1894.             |                |                             |                                   |                 |                               |                         |                 |
| February 28.....  | 25,197,132.50  | 52,481,770                  | .....                             | 205,447         | 15,559,127                    | 418,231.99              | 93,861,708.49   |
| May 4.....        | 25,436,174.63  | 28,016,300                  | \$26,100,600                      | 156,304         | 14,969,191                    | 404,801.62              | 95,073,771.25   |
| July 18.....      | 22,095,981.00  | 27,199,690                  | 24,830,600                        | 119,844         | 12,058,582                    | 459,709.88              | 86,763,806.88   |

|                   |               |            |             |         |            |            |                |
|-------------------|---------------|------------|-------------|---------|------------|------------|----------------|
| October 2.....    | 25,251,151.00 | 24,377,160 | 25,965,000  | 207,251 | 6,545,678  | 451,600.80 | 82,797,840.80  |
| December 19.....  | 17,073,484.00 | 16,212,600 | 25,685,000  | 189,362 | 5,676,181  | 487,970.20 | 65,324,597.20  |
| Average.....      | 23,010,784.62 | 20,657,504 | 20,516,000  | 175,641 | 10,959,952 | 444,462.80 | 84,764,344.92  |
| 1895.             |               |            |             |         |            |            |                |
| March 5.....      | 18,889,103.32 | 12,127,540 | 26,695,000  | 183,179 | 5,318,347  | 447,019.24 | 63,660,188.56  |
| May 7.....        | 20,071,396.00 | 10,259,610 | 25,110,000  | 198,574 | 5,753,826  | 407,667.58 | 61,801,103.58  |
| July 11.....      | 13,709,777.00 | 9,739,440  | 25,270,000  | 145,354 | 5,978,966  | 475,689.02 | 55,319,226.02  |
| September 28..... | 12,121,665.00 | 9,367,700  | 24,930,000  | 138,738 | 3,719,280  | 454,085.13 | 50,741,468.13  |
| December 13.....  | 15,311,453.00 | 9,320,830  | 27,195,000  | 128,752 | 4,975,407  | 493,122.22 | 57,424,564.22  |
| Average.....      | 16,022,678.86 | 10,163,030 | 25,840,000  | 158,919 | 5,149,165  | 455,516.64 | 57,789,310.10  |
| 1896.             |               |            |             |         |            |            |                |
| February 28.....  | 15,671,662.68 | 10,167,110 | 22,200,000  | 111,834 | 4,524,836  | 476,579.49 | 53,152,022.17  |
| May 7.....        | 11,382,978.80 | 10,449,320 | 24,755,000  | 123,841 | 6,110,188  | 427,544.10 | 53,248,871.90  |
| July 14.....      | 13,576,699.70 | 9,567,800  | 25,725,000  | 93,441  | 5,621,599  | 462,225.05 | 55,046,764.75  |
| October 6.....    | 13,895,591.15 | 8,997,540  | 22,265,000  | 75,699  | 3,835,775  | 492,252.37 | 49,561,857.52  |
| December 17.....  | 14,082,424.56 | 8,970,350  | 38,803,000  | 72,454  | 5,568,899  | 453,181.80 | 67,950,289.36  |
| Average.....      | 13,721,871.38 | 9,630,424  | 26,749,600  | 95,449  | 5,132,259  | 462,356.56 | 55,791,961.14  |
| 1897.             |               |            |             |         |            |            |                |
| March 9.....      | 15,815,129.12 | 9,431,350  | 44,120,000  | 106,622 | 5,062,380  | 406,777.45 | 74,942,258.57  |
| May 14.....       | 17,258,989.00 | 9,170,160  | 45,346,000  | 99,233  | 5,837,371  | 442,899.45 | 78,154,632.45  |
| July 23.....      | 16,582,169.00 | 6,618,260  | 51,040,000  | 62,242  | 5,742,852  | 505,559.79 | 80,551,082.79  |
| October 5.....    | 18,237,220.50 | 6,771,340  | 52,985,000  | 92,988  | 3,821,405  | 480,924.15 | 82,388,877.65  |
| December 17.....  | 17,324,955.00 | 8,699,720  | 61,205,000  | 63,337  | 4,689,103  | 547,510.65 | 92,529,625.65  |
| Average.....      | 17,043,688.52 | 8,138,166  | 59,939,200  | 84,884  | 5,030,622  | 476,734.29 | 81,713,295.42  |
| 1898.             |               |            |             |         |            |            |                |
| February 18.....  | 20,555,561.00 | 6,802,510  | 72,130,000  | 76,051  | 7,198,871  | 550,693.26 | 107,313,686.26 |
| May 5.....        | 24,017,313.00 | 6,812,270  | 105,907,000 | 164,639 | 4,171,617  | 527,290.93 | 141,539,579.93 |
| July 14.....      | 19,682,681.00 | 7,070,830  | 118,270,000 | 163,683 | 6,734,511  | 545,238.94 | 152,406,943.94 |
| September 20..... | 16,151,731.00 | 6,831,860  | 85,920,000  | 190,612 | 4,905,114  | 475,868.54 | 114,565,183.54 |
| Average.....      | 16,081,457.20 | 5,503,494  | 76,445,400  | 94,887  | 4,620,022  | 419,818.33 | 103,165,079.13 |

444 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 60.—DEPOSITS AND RESERVE OF NATIONAL BANKS ON OR ABOUT OCTOBER 1 OF EACH YEAR FROM 1874 TO 1898, IN EACH CENTRAL RESERVE CITY, IN ALL OTHER RESERVE CITIES, IN THE STATES AND TERRITORIES, AND OF ALL NATIONAL BANKS.

NEW YORK CITY.

| Date.                     | No. of banks. | Net deposits. | Reserve required (25 per cent). <sup>a</sup> | 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              |
| Sept. 25, 1891.....       | 49            | 327.8         | 81.0                                         | 86.1          | 26.3               | 53.8                       | 32.0                | .....            | 0.3              |
| Sept. 30, 1892.....       | 48            | 391.9         | 97.9                                         | 103.4         | 26.4               | 62.6                       | 40.5                | .....            | 0.3              |
| Oct. 3, 1893.....         | 49            | 309.9         | 77.5                                         | 109.0         | 35.1               | 75.7                       | 32.5                | .....            | 0.8              |
| Oct. 2, 1894.....         | 49            | 489.7         | 122.4                                        | 172.4         | 35.2               | 82.8                       | 88.9                | .....            | 0.7              |
| Sept. 28, 1895.....       | 50            | 411.6         | 110.4                                        | 125.5         | 28.4               | 50.7                       | 74.1                | .....            | 0.7              |
| Oct. 6, 1896.....         | 49            | 372.8         | 93.2                                         | 109.2         | 29.2               | 49.6                       | 58.6                | .....            | 1.0              |
| Oct. 3, 1897.....         | 48            | 506.8         | 126.7                                        | 137.3         | 27.1               | 82.4                       | 54.1                | .....            | 0.8              |
| Sept. 20, 1898.....       | 47            | 596.0         | 149.0                                        | 153.6         | 25.7               | 114.5                      | 38.2                | .....            | 0.8              |
| Average for 25 years..... | 47            | 312.9         | 78.2                                         | 89.3          | 28.5               | 53.9                       | 47.0                | .....            | 0.7              |

CHICAGO.

|                     |    |       |      |      |      |      |      |       |      |
|---------------------|----|-------|------|------|------|------|------|-------|------|
| Oct. 5, 1887.....   | 18 | 64.6  | 16.2 | 19.7 | 30.5 | 12.9 | 6.7  | ..... | 0.05 |
| Oct. 5, 1888.....   | 19 | 69.3  | 17.3 | 21.0 | 30.2 | 13.1 | 7.8  | ..... | 0.05 |
| Sept. 30, 1889..... | 20 | 78.7  | 19.7 | 25.0 | 31.7 | 15.3 | 9.6  | ..... | 0.05 |
| Oct. 2, 1890.....   | 19 | 82.9  | 20.7 | 24.8 | 30.0 | 17.0 | 7.8  | ..... | 0.05 |
| Sept. 25, 1891..... | 21 | 82.9  | 23.2 | 31.2 | 33.6 | 20.1 | 11.0 | ..... | 0.05 |
| Sept. 30, 1892..... | 23 | 106.5 | 26.6 | 30.5 | 28.6 | 22.4 | 8.1  | ..... | 0.05 |
| Oct. 3, 1893.....   | 21 | 85.8  | 21.4 | 39.0 | 45.4 | 22.8 | 16.2 | ..... | 0.05 |
| Oct. 2, 1894.....   | 21 | 101.4 | 25.4 | 34.0 | 38.5 | 24.9 | 9.1  | ..... | 0.07 |
| Sept. 28, 1895..... | 21 | 97.2  | 24.3 | 29.2 | 30.1 | 20.1 | 9.0  | ..... | 0.07 |
| Oct. 6, 1896.....   | 21 | 85.7  | 20.9 | 26.7 | 31.9 | 17.0 | 9.6  | ..... | 0.06 |
| Oct. 5, 1897.....   | 19 | 105.7 | 26.4 | 38.1 | 36.0 | 21.7 | 10.3 | ..... | 0.06 |
| Sept. 20, 1898..... | 17 | 128.3 | 32.1 | 40.4 | 31.5 | 23.8 | 10.5 | ..... | 0.07 |

ST. LOUIS.

|                     |   |      |     |     |      |     |     |       |      |
|---------------------|---|------|-----|-----|------|-----|-----|-------|------|
| Oct. 5, 1887.....   | 5 | 10.3 | 2.6 | 2.7 | 26.4 | 1.3 | 1.3 | ..... | 0.03 |
| Oct. 4, 1888.....   | 4 | 7.9  | 2.0 | 2.1 | 27.0 | 1.0 | 1.1 | ..... | 0.02 |
| Sept. 30, 1889..... | 5 | 12.0 | 3.0 | 3.2 | 26.7 | 1.6 | 1.6 | ..... | 0.01 |
| Oct. 2, 1890.....   | 8 | 26.2 | 6.5 | 5.6 | 21.3 | 3.1 | 2.5 | ..... | 0.02 |
| Sept. 25, 1891..... | 9 | 24.2 | 6.1 | 5.8 | 23.8 | 3.8 | 2.0 | ..... | 0.02 |
| Sept. 30, 1892..... | 9 | 29.2 | 7.3 | 6.1 | 21.1 | 4.6 | 1.5 | ..... | 0.02 |
| Oct. 3, 1893.....   | 9 | 17.9 | 4.5 | 5.7 | 31.9 | 3.7 | 2.0 | ..... | 0.02 |
| Oct. 2, 1894.....   | 9 | 26.0 | 6.5 | 6.3 | 24.5 | 3.1 | 3.2 | ..... | 0.02 |
| Sept. 28, 1895..... | 8 | 26.9 | 6.7 | 6.0 | 22.2 | 2.7 | 3.3 | ..... | 0.01 |
| Oct. 6, 1896.....   | 8 | 23.6 | 5.9 | 6.1 | 29.5 | 3.0 | 3.0 | ..... | 0.06 |
| Oct. 5, 1897.....   | 6 | 33.0 | 8.2 | 8.1 | 24.7 | 2.3 | 5.7 | ..... | 0.09 |
| Sept. 20, 1898..... | 6 | 37.0 | 9.3 | 7.6 | 20.6 | 3.9 | 3.6 | ..... | 0.12 |

RESERVE CITIES. <sup>b</sup>

|                   |     | (c)   |      |       |      |      |      |      |     |
|-------------------|-----|-------|------|-------|------|------|------|------|-----|
| Oct. 2, 1874..... | 182 | 221.4 | 55.3 | 76.0  | 34.3 | 4.5  | 36.7 | 31.1 | 3.7 |
| Oct. 1, 1875..... | 188 | 223.9 | 56.0 | 74.5  | 33.3 | 1.5  | 37.1 | 32.3 | 3.6 |
| Oct. 2, 1876..... | 189 | 217.0 | 54.2 | 76.1  | 35.1 | 4.0  | 37.1 | 32.0 | 3.0 |
| Oct. 1, 1877..... | 188 | 204.1 | 51.0 | 67.3  | 33.0 | 5.6  | 34.3 | 24.4 | 3.0 |
| Oct. 1, 1878..... | 184 | 199.9 | 50.0 | 71.1  | 35.6 | 9.4  | 29.4 | 29.1 | 3.2 |
| Oct. 2, 1879..... | 181 | 288.8 | 57.2 | 83.5  | 36.5 | 11.3 | 33.0 | 35.7 | 3.5 |
| Oct. 1, 1880..... | 184 | 280.4 | 72.4 | 105.2 | 36.2 | 28.3 | 25.0 | 48.2 | 3.7 |
| Oct. 1, 1881..... | 189 | 335.4 | 83.9 | 100.8 | 30.0 | 34.6 | 21.9 | 40.6 | 3.7 |
| Oct. 3, 1882..... | 193 | 318.8 | 79.7 | 89.1  | 28.0 | 28.3 | 24.1 | 33.2 | 3.5 |

<sup>a</sup> All lawful money.

<sup>b</sup> Includes Chicago and St. Louis up to Oct. 5, 1897.

<sup>c</sup> One-half lawful money.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 445

No. 60.—DEPOSITS AND RESERVE OF NATIONAL BANKS, ETC.—Continued.

RESERVE CITIES. *a*—Continued.

| Date.              | No. of banks. | Net de-<br>posits. | Reserve<br>required<br>(25 per<br>cent). <sup>b</sup> | Reserve held. |                       | Classification of reserve. |                          |                     |                       |
|--------------------|---------------|--------------------|-------------------------------------------------------|---------------|-----------------------|----------------------------|--------------------------|---------------------|-----------------------|
|                    |               |                    |                                                       | Amount.       | Ratio to<br>deposits. | Specie.                    | Other law-<br>ful money. | Due from<br>agents. | Redemp-<br>tion fund. |
|                    |               | Millions.          | Millions.                                             | Millions.     | Per cent.             | Millions.                  | Millions.                | Millions.           | Millions.             |
| 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                | 0.9                   |
| Oct. 4, 1888.....  | 224           | 384.9              | 96.2                                                  | 116.9         | 30.4                  | 40.0                       | 24.5                     | 51.5                | 0.2                   |
| Sept. 30, 1889.... | 228           | 419.0              | 104.8                                                 | 121.9         | 29.1                  | 37.8                       | 26.7                     | 56.7                | 0.6                   |
| Oct. 2, 1890.....  | 259           | 457.8              | 114.4                                                 | 129.8         | 28.3                  | 43.1                       | 24.9                     | 61.0                | 0.7                   |
| Sept. 25, 1891.... | 265           | 451.9              | 113.0                                                 | 138.8         | 30.7                  | 45.5                       | 31.5                     | 61.0                | 0.8                   |
| Sept. 30, 1892.... | 263           | 519.3              | 129.8                                                 | 156.1         | 30.1                  | 53.1                       | 29.0                     | 73.0                | 1.0                   |
| Oct. 3, 1893.....  | 268           | 392.6              | 98.1                                                  | 129.6         | 35.1                  | 46.6                       | 29.8                     | 51.6                | 1.6                   |
| Oct. 2, 1894.....  | 265           | 525.4              | 131.3                                                 | 172.8         | 32.9                  | 54.2                       | 29.9                     | 87.2                | 1.5                   |
| Sept. 28, 1895.... | 268           | 513.1              | 128.3                                                 | 154.1         | 30.0                  | 50.6                       | 27.3                     | 74.6                | 1.6                   |
| Oct. 6, 1896.....  | 269           | 465.5              | 116.4                                                 | 150.3         | 32.2                  | 51.4                       | 31.9                     | 65.1                | 1.9                   |
| Oct. 5, 1897.....  | 261           | 586.4              | 146.6                                                 | 200.8         | 34.2                  | 56.5                       | 38.0                     | 104.5               | 1.8                   |
| Sept. 20, 1898.... | 256           | 655.5              | 163.9                                                 | 215.8         | 32.9                  | 71.5                       | 32.1                     | 110.4               | 1.7                   |

STATES AND TERRITORIES. *c*

|                    |       |         |       |       |      |      |      |       |      |
|--------------------|-------|---------|-------|-------|------|------|------|-------|------|
| 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  |
| Sept. 25, 1891.... | 3,333 | 861.8   | 129.3 | 235.5 | 27.3 | 60.3 | 36.8 | 133.0 | 5.4  |
| Sept. 30, 1892.... | 3,430 | 975.5   | 146.3 | 274.8 | 28.2 | 66.6 | 38.9 | 163.5 | 5.8  |
| Oct. 3, 1893.....  | 3,434 | 767.5   | 115.1 | 230.6 | 30.0 | 75.9 | 41.2 | 106.9 | 6.6  |
| Oct. 2, 1894.....  | 3,411 | 876.7   | 131.5 | 274.9 | 31.4 | 72.3 | 34.5 | 161.6 | 6.5  |
| Sept. 28, 1895.... | 3,365 | 910.5   | 136.6 | 256.6 | 28.2 | 72.1 | 30.2 | 147.7 | 6.6  |
| Oct. 6, 1896.....  | 3,329 | 853.1   | 128.0 | 251.3 | 29.4 | 79.8 | 39.2 | 125.0 | 7.2  |
| Oct. 5, 1897.....  | 3,276 | 963.5   | 144.5 | 311.4 | 32.3 | 76.4 | 35.3 | 192.5 | 7.2  |
| Sept. 20, 1898.... | 3,259 | 1,062.8 | 159.4 | 333.1 | 31.3 | 80.1 | 36.3 | 209.6 | 7.1  |

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 | 609.1   | 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 | 31.3 | 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  | 149.9 | 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 | 90.7  | 189.1 | 6.4  |
| Oct. 2, 1890.....  | 3,540 | 1,758.7 | 353.7 | 478.2 | 27.2 | 195.9 | 86.8  | 189.5 | 6.1  |
| Sept. 25, 1891.... | 3,677 | 1,758.6 | 353.5 | 497.4 | 28.3 | 183.5 | 113.3 | 194.0 | 6.6  |
| Sept. 30, 1892.... | 3,773 | 2,022.5 | 408.1 | 570.9 | 28.2 | 209.1 | 118.3 | 236.4 | 7.1  |
| Oct. 3, 1893.....  | 3,781 | 1,573.7 | 316.6 | 513.9 | 32.6 | 224.7 | 121.7 | 158.5 | 9.0  |
| Oct. 2, 1894.....  | 3,755 | 2,019.2 | 417.1 | 660.4 | 32.7 | 237.3 | 165.6 | 248.8 | 8.7  |
| Sept. 28, 1895.... | 3,712 | 1,989.3 | 406.3 | 571.4 | 28.7 | 196.2 | 143.0 | 222.3 | 9.0  |
| Oct. 6, 1896.....  | 3,676 | 1,798.7 | 364.4 | 543.6 | 30.2 | 200.8 | 142.3 | 190.1 | 10.4 |
| Oct. 5, 1897.....  | 3,610 | 2,195.6 | 452.5 | 695.9 | 31.7 | 239.4 | 149.5 | 297.0 | 10.0 |
| Sept. 20, 1898.... | 3,585 | 2,479.7 | 513.6 | 750.5 | 30.1 | 293.9 | 126.8 | 320.0 | 9.8  |

*a* Includes Chicago and St. Louis up to Oct. 5, 1887.

*b* One-half lawful money.

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

## NO. 61.—LAWFUL MONEY RESERVE OF THE

DECEMBER 15, 1897.

|                                | Cities, States, and Territories.     | Deposits.        | Reserve required.   | Reserve held.    | Ratio of reserve. |
|--------------------------------|--------------------------------------|------------------|---------------------|------------------|-------------------|
| <b>CENTRAL RESERVE CITIES.</b> |                                      |                  |                     |                  |                   |
|                                |                                      |                  | <i>25 per cent.</i> |                  | <i>Per ct.</i>    |
| 1                              | New York City.....                   | \$567,720,052.07 | \$141,930,013.24    | \$156,904,589.65 | 27.64             |
| 2                              | Chicago.....                         | 109,309,888.34   | 27,327,472.09       | 37,832,617.05    | 34.61             |
| 3                              | St. Louis.....                       | 92,173,718.40    | 8,043,929.62        | 7,936,776.40     | 24.67             |
|                                | Total of central reserve cities..... | 709,205,659.80   | 177,301,414.95      | 202,673,983.10   | 28.58             |
| <b>OTHER RESERVE CITIES.</b>   |                                      |                  |                     |                  |                   |
| 4                              | Boston.....                          | 163,885,526.87   | 40,971,381.72       | 56,233,624.00    | 34.31             |
| 5                              | Albany.....                          | 9,407,036.20     | 2,351,759.05        | 3,351,091.66     | 35.62             |
| 6                              | Brooklyn.....                        | 16,938,452.72    | 4,234,613.18        | 5,405,666.82     | 31.91             |
| 7                              | Philadelphia.....                    | 121,671,977.88   | 30,417,994.47       | 40,338,943.24    | 33.15             |
| 8                              | Pittsburg.....                       | 45,526,335.04    | 11,381,583.76       | 13,620,182.53    | 29.92             |
| 9                              | Baltimore.....                       | 29,743,375.30    | 7,435,843.83        | 9,930,194.99     | 33.39             |
| 10                             | Washington.....                      | 13,199,410.55    | 3,277,352.64        | 4,477,255.61     | 34.15             |
| 11                             | Savannah.....                        | 495,090.14       | 123,772.54          | 207,590.26       | 41.93             |
| 12                             | New Orleans.....                     | 16,133,635.12    | 4,033,408.78        | 6,415,586.42     | 39.77             |
| 13                             | Louisville.....                      | 9,238,753.93     | 2,309,688.48        | 4,090,596.69     | 44.28             |
| 14                             | Houston.....                         | 3,113,257.89     | 778,314.47          | 2,364,728.69     | 75.96             |
| 15                             | Cincinnati.....                      | 31,575,962.46    | 7,893,990.62        | 11,943,881.27    | 35.92             |
| 16                             | Cleveland.....                       | 25,980,364.32    | 6,495,091.03        | 8,538,354.75     | 32.86             |
| 17                             | Detroit.....                         | 18,492,200.82    | 4,623,065.20        | 6,989,154.52     | 37.80             |
| 18                             | Milwaukee.....                       | 21,023,217.56    | 5,255,804.39        | 8,414,678.08     | 40.03             |
| 19                             | Dos Moines.....                      | 3,343,825.72     | 835,956.43          | 974,166.98       | 29.13             |
| 20                             | St. Paul.....                        | 13,554,370.86    | 3,388,592.72        | 5,575,573.33     | 41.13             |
| 21                             | Minneapolis.....                     | 11,883,444.23    | 2,970,861.06        | 4,176,476.83     | 35.15             |
| 22                             | Kansas City.....                     | 23,693,937.86    | 5,923,434.46        | 7,311,605.19     | 30.86             |
| 23                             | St. Joseph.....                      | 2,750,519.57     | 687,697.64          | 917,373.53       | 33.35             |
| 24                             | Lincoln.....                         | 1,754,982.98     | 433,745.74          | 472,751.51       | 26.94             |
| 25                             | Omaha.....                           | 12,859,193.73    | 3,214,798.44        | 4,336,164.99     | 33.72             |
| 26                             | San Francisco.....                   | 9,313,263.23     | 2,328,315.81        | 4,149,980.73     | 45.56             |
|                                | Total of other reserve cities.....   | 605,488,186.05   | 151,372,046.51      | 209,635,622.62   | 34.62             |
|                                | Total of all reserve cities.....     | 1,314,693,845.85 | 328,673,461.46      | 412,309,605.72   | 31.36             |
| <b>COUNTRY BANKS.</b>          |                                      |                  |                     |                  |                   |
|                                |                                      |                  | <i>15 per cent.</i> |                  |                   |
| 27                             | Maine.....                           | 17,242,409.00    | 2,586,374.85        | 5,160,413.03     | 29.93             |
| 28                             | New Hampshire.....                   | 11,794,296.76    | 1,769,144.51        | 3,891,996.76     | 33.00             |
| 29                             | Vermont.....                         | 9,186,674.28     | 1,378,001.14        | 2,773,007.13     | 30.19             |
| 30                             | Massachusetts.....                   | 83,121,976.06    | 12,468,296.41       | 20,341,988.34    | 24.47             |
| 31                             | Rhode Island.....                    | 21,086,088.59    | 3,162,913.29        | 5,422,764.67     | 25.72             |
| 32                             | Connecticut.....                     | 35,748,285.30    | 5,362,242.80        | 11,073,423.51    | 30.98             |
|                                | Total of New England States.....     | 178,179,819.99   | 26,726,973.00       | 48,663,598.44    | 27.31             |
| 33                             | New York.....                        | 92,967,457.38    | 13,945,118.61       | 26,034,283.70    | 28.06             |
| 34                             | New Jersey.....                      | 58,274,244.97    | 8,741,136.75        | 17,326,103.27    | 29.73             |
| 35                             | Pennsylvania.....                    | 117,227,818.60   | 17,584,172.79       | 32,873,018.47    | 28.04             |
| 36                             | Delaware.....                        | 4,912,385.36     | 736,857.80          | 1,273,697.87     | 25.93             |
| 37                             | Maryland.....                        | 11,091,478.04    | 1,663,721.70        | 3,007,502.96     | 27.12             |
| 38                             | District of Columbia.....            | 798,842.48       | 119,826.37          | 325,616.65       | 40.76             |
|                                | Total of Eastern States.....         | 285,272,226.83   | 42,790,834.02       | 80,890,222.32    | 28.36             |
| 39                             | Virginia.....                        | 16,494,382.04    | 2,474,157.81        | 5,170,235.68     | 31.35             |
| 40                             | West Virginia.....                   | 8,312,821.90     | 1,246,923.28        | 2,437,923.58     | 29.33             |
| 41                             | North Carolina.....                  | 5,782,727.25     | 867,409.00          | 1,752,166.82     | 30.30             |
| 42                             | South Carolina.....                  | 4,580,536.75     | 687,080.51          | 1,038,593.93     | 22.67             |
| 43                             | Georgia.....                         | 7,040,795.31     | 1,056,119.30        | 2,620,336.46     | 37.22             |
| 44                             | Florida.....                         | 3,965,489.63     | 585,823.44          | 1,118,946.82     | 28.65             |
| 45                             | Alabama.....                         | 7,226,110.81     | 1,083,917.97        | 2,765,014.70     | 38.54             |
| 46                             | Mississippi.....                     | 2,477,664.32     | 371,640.65          | 740,057.78       | 29.87             |
| 47                             | Louisiana.....                       | 2,300,713.30     | 345,107.00          | 921,163.63       | 40.04             |
| 48                             | Texas.....                           | 37,836,596.17    | 5,675,489.43        | 17,829,520.95    | 47.12             |
| 49                             | Arkansas.....                        | 2,240,430.46     | 336,064.57          | 999,231.32       | 44.60             |
| 50                             | Kentucky.....                        | 13,867,644.25    | 2,038,146.05        | 4,659,205.23     | 35.03             |
| 51                             | Tennessee.....                       | 18,921,385.63    | 2,838,207.84        | 5,984,312.01     | 31.63             |
|                                | Total of Southern States.....        | 130,507,396.82   | 19,576,090.62       | 48,086,688.91    | 36.85             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 447

NATIONAL BANKS, YEAR ENDED SEPTEMBER 30, 1898.

DECEMBER 15, 1897.

| Cash reserve.    |                  | Classification of reserve held. |                |                                        |                          |                                 |    |
|------------------|------------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|----|
| Required.        | Held.            | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |    |
| \$141,093,508.24 | \$156,068,084.65 | \$92,529,625.65                 | \$35,003,459   | \$28,535,000                           |                          | \$836,505.00                    | 1  |
| 27,271,222.09    | 37,776,367.05    | 20,196,427.05                   | 13,769,940     | 3,810,000                              |                          | 56,250.00                       | 2  |
| 7,950,534.62     | 7,843,401.40     | 2,477,065.40                    | 3,816,336      | 1,550,000                              |                          | 93,375.00                       | 3  |
| 176,315,234.95   | 201,687,853.10   | 115,203,118.10                  | 52,589,735     | 33,895,000                             |                          | 986,130.00                      |    |
| 20,330,890.86    | 22,390,113.46    | 12,345,318.46                   | 6,994,795      | 3,050,000                              | \$33,533,910.54          | 309,600.00                      | 4  |
| 1,166,879.53     | 1,259,044.50     | 913,564.50                      | 345,480        | 2,074,047.16                           | 18,000.00                | 18,000.00                       | 5  |
| 2,102,861.59     | 2,434,539.72     | 1,337,263.72                    | 1,097,276      | 2,942,237.10                           | 28,890.00                | 28,890.00                       | 6  |
| 15,039,017.83    | 22,054,132.35    | 12,910,957.35                   | 2,238,175      | 6,905,000                              | 17,944,852.07            | 339,958.82                      | 7  |
| 5,573,356.26     | 6,869,314.15     | 4,466,003.15                    | 2,023,311      | 6,515,997.13                           | 234,871.25               | 234,871.25                      | 8  |
| 3,679,910.42     | 5,283,717.71     | 3,771,512.71                    | 802,205        | 710,000                                | 4,552,472.28             | 94,005.00                       | 9  |
| 1,621,420.82     | 2,409,908.01     | 2,022,365.01                    | 357,543        | 30,000                                 | 2,032,836.60             | 34,511.00                       | 10 |
| 59,591.27        | 176,251.00       | 106,251.00                      | 70,000         |                                        | 26,749.26                | 4,500.00                        | 11 |
| 1,997,084.39     | 3,864,404.20     | 1,860,757.20                    | 1,728,047      | 275,000                                | 2,511,042.22             | 39,240.00                       | 12 |
| 1,135,719.24     | 1,076,738.42     | 646,588.42                      | 430,150        |                                        | 2,975,608.27             | 38,250.00                       | 13 |
| 384,657.23       | 1,639,774.45     | 780,197.45                      | 859,577        |                                        | 715,954.24               | 9,000.00                        | 14 |
| 3,820,050.31     | 4,432,069.86     | 1,869,222.86                    | 1,879,847      | 600,000                                | 6,057,921.41             | 253,890.00                      | 15 |
| 3,215,820.54     | 3,033,490.50     | 1,863,740.50                    | 1,069,744      |                                        | 5,441,414.25             | 63,450.00                       | 16 |
| 2,285,637.60     | 2,291,069.55     | 1,062,580.55                    | 628,489        |                                        | 4,046,334.87             | 51,750.00                       | 17 |
| 2,611,702.19     | 3,218,367.03     | 2,139,442.03                    | 1,088,325      |                                        | 5,163,911.05             | 32,400.00                       | 18 |
| 411,403.71       | 419,207.95       | 211,580.95                      | 207,627        |                                        | 541,810.03               | 13,149.00                       | 19 |
| 1,688,626.36     | 2,543,772.13     | 2,294,804.13                    | 248,908        |                                        | 3,020,461.20             | 11,340.00                       | 20 |
| 1,478,680.53     | 1,745,323.30     | 936,745.30                      | 808,578        |                                        | 2,417,653.53             | 13,500.00                       | 21 |
| 2,953,117.23     | 2,104,217.26     | 1,209,217.26                    | 893,000        |                                        | 5,190,137.99             | 11,250.00                       | 22 |
| 349,438.82       | 405,677.20       | 210,009.20                      | 195,668        |                                        | 504,946.33               | 6,750.00                        | 23 |
| 215,997.87       | 257,049.75       | 187,287.75                      | 69,762         |                                        | 208,951.76               | 6,750.00                        | 24 |
| 1,533,899.22     | 2,060,590.29     | 1,218,395.29                    | 812,195        |                                        | 2,248,574.79             | 27,000.00                       | 25 |
| 1,160,782.90     | 3,363,699.15     | 3,294,135.15                    | 9,561          |                                        | 839,531.58               | 6,750.00                        | 26 |
| 74,861,575.72    | 95,272,471.79    | 58,728,603.79                   | 24,884,469     | 11,680,000                             | 112,714,255.76           | 1,648,895.07                    |    |
| 251,173,860.67   | 296,900,324.89   | 173,931,123.89                  | 77,474,201     | 45,555,000                             | 112,714,255.76           | 2,635,025.07                    |    |
| 926,685.44       | 1,559,246.37     | 1,257,422.37                    | 301,824        |                                        | 3,331,505.41             | 269,661.25                      | 27 |
| 637,570.31       | 927,637.84       | 637,029.84                      | 270,911        |                                        | 2,788,840.17             | 175,218.75                      | 28 |
| 478,532.46       | 872,486.98       | 638,371.98                      | 214,115        |                                        | 1,718,850.15             | 81,670.00                       | 29 |
| 4,616,264.76     | 7,257,353.57     | 4,846,042.57                    | 2,276,311      | 135,000                                | 12,157,000.27            | 927,634.59                      | 30 |
| 1,134,276.14     | 1,747,415.90     | 1,038,236.99                    | 661,179        |                                        | 3,348,125.84             | 327,222.93                      | 31 |
| 1,985,441.05     | 3,759,902.70     | 3,044,771.70                    | 715,131        |                                        | 6,914,885.64             | 398,640.17                      | 32 |
| 9,778,770.16     | 16,124,343.36    | 11,549,827.36                   | 4,439,471      | 135,000                                | 30,259,207.48            | 2,280,047.60                    |    |
| 5,277,665.56     | 8,592,832.37     | 5,687,665.37                    | 2,685,167      | 150,000                                | 16,810,496.63            | 750,054.70                      | 33 |
| 3,396,413.49     | 5,579,442.17     | 3,463,197.17                    | 2,116,245      |                                        | 11,496,557.85            | 250,103.25                      | 34 |
| 6,693,410.52     | 12,238,445.32    | 8,510,031.32                    | 3,728,414      |                                        | 19,783,928.65            | 850,646.49                      | 35 |
| 281,592.14       | 429,240.35       | 311,941.35                      | 117,299        |                                        | 811,080.06               | 33,377.46                       | 36 |
| 632,444.49       | 1,038,198.63     | 667,187.63                      | 371,011        |                                        | 1,886,093.85             | 82,619.48                       | 37 |
| 43,430.55        | 248,466.30       | 228,436.30                      | 20,030         |                                        | 65,899.75                | 11,250.00                       | 38 |
| 16,324,756.66    | 28,056,625.15    | 18,868,459.15                   | 9,038,166      | 150,000                                | 50,854,654.79            | 1,978,942.38                    |    |
| 953,309.24       | 1,501,271.33     | 882,081.33                      | 619,190        |                                        | 3,578,080.13             | 90,884.20                       | 39 |
| 474,882.21       | 1,111,004.69     | 680,987.69                      | 424,017        |                                        | 1,265,951.14             | 60,967.75                       | 40 |
| 334,020.94       | 799,917.75       | 521,827.75                      | 278,090        |                                        | 919,892.32               | 32,356.75                       | 41 |
| 296,170.12       | 612,921.70       | 260,987.70                      | 345,934        |                                        | 404,017.01               | 21,655.22                       | 42 |
| 404,465.96       | 1,117,733.60     | 651,689.60                      | 460,044        |                                        | 1,457,648.47             | 44,954.39                       | 43 |
| 228,923.38       | 491,521.92       | 229,450.92                      | 202,071        |                                        | 613,909.90               | 13,515.00                       | 44 |
| 412,227.01       | 1,012,936.99     | 673,139.99                      | 339,797        |                                        | 1,718,727.28             | 53,350.43                       | 45 |
| 144,291.41       | 304,034.15       | 118,768.15                      | 185,266        |                                        | 425,142.50               | 10,921.13                       | 46 |
| 133,272.80       | 350,991.90       | 224,485.90                      | 126,506        |                                        | 558,186.73               | 11,925.00                       | 47 |
| 2,186,016.07     | 5,871,037.44     | 3,373,901.44                    | 2,497,136      |                                        | 11,748,034.26            | 210,449.25                      | 48 |
| 129,343.83       | 368,413.20       | 221,234.20                      | 137,179        |                                        | 628,113.12               | 12,705.00                       | 49 |
| 741,826.18       | 1,421,530.60     | 978,576.60                      | 442,954        |                                        | 3,114,093.45             | 153,581.13                      | 50 |
| 1,103,598.14     | 2,484,122.71     | 1,513,748.71                    | 970,374        |                                        | 3,420,976.80             | 79,212.50                       | 51 |
| 7,511,847.29     | 17,437,438.00    | 10,342,880.00                   | 7,094,558      |                                        | 29,852,773.11            | 796,477.80                      |    |

448 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL  
DECEMBER 15, 1897—Continued.

|    | Cities, States, and Territories. | Deposits.        | Reserve required.   | Reserve held.   | Ratio of reserve. |
|----|----------------------------------|------------------|---------------------|-----------------|-------------------|
|    | COUNTRY BANKS—continued.         |                  | <i>15 per cent.</i> |                 | <i>Per ct.</i>    |
| 52 | Ohio .....                       | \$63,170,842.94  | \$9,475,626.44      | \$20,942,542.22 | 33.15             |
| 53 | Indiana .....                    | 34,963,243.07    | 5,244,486.46        | 14,087,078.12   | 40.29             |
| 54 | Illinois .....                   | 48,924,656.22    | 7,338,698.43        | 15,690,738.55   | 32.08             |
| 55 | Michigan .....                   | 28,559,195.58    | 4,283,879.34        | 9,941,762.65    | 34.81             |
| 56 | Wisconsin .....                  | 22,849,659.82    | 3,427,448.97        | 8,722,065.96    | 38.17             |
| 57 | Minnesota .....                  | 16,370,395.17    | 2,455,529.28        | 6,377,711.09    | 38.96             |
| 58 | Iowa .....                       | 23,646,393.67    | 4,296,959.05        | 8,975,962.47    | 31.33             |
| 59 | Missouri .....                   | 8,220,704.00     | 1,233,105.60        | 2,896,957.43    | 35.24             |
|    | Total of Middle States .....     | 251,705,090.47   | 37,755,763.57       | 87,640,818.49   | 34.82             |
| 60 | North Dakota .....               | 5,742,607.43     | 861,391.12          | 2,289,708.41    | 39.88             |
| 61 | South Dakota .....               | 4,277,612.35     | 641,641.85          | 1,537,745.73    | 35.95             |
| 62 | Nebraska .....                   | 11,144,048.54    | 1,671,607.28        | 3,495,860.44    | 31.37             |
| 63 | Kansas .....                     | 19,716,350.33    | 2,957,452.55        | 6,941,142.53    | 35.21             |
| 64 | Montana .....                    | 10,892,234.51    | 1,633,835.18        | 4,923,424.03    | 45.20             |
| 65 | Wyoming .....                    | 2,581,975.73     | 387,296.36          | 999,418.17      | 38.71             |
| 66 | Colorado .....                   | 32,372,843.49    | 4,855,926.52        | 14,390,606.57   | 44.45             |
| 67 | New Mexico .....                 | 2,843,844.62     | 426,576.69          | 868,351.45      | 30.53             |
| 68 | Oklahoma .....                   | 806,816.10       | 121,022.42          | 502,948.94      | 62.34             |
| 69 | Indian Territory .....           | 1,544,982.48     | 231,747.37          | 725,094.39      | 46.93             |
|    | Total of Western States .....    | 91,923,315.58    | 13,788,497.34       | 36,674,360.66   | 39.90             |
| 70 | Washington .....                 | 11,539,834.35    | 1,730,975.15        | 4,645,793.07    | 40.26             |
| 71 | Oregon .....                     | 9,679,386.59     | 1,451,907.99        | 3,212,975.62    | 33.19             |
| 72 | California .....                 | 13,471,275.99    | 2,020,691.40        | 4,900,037.03    | 36.37             |
| 73 | Idaho .....                      | 2,165,132.21     | 324,769.83          | 836,505.57      | 38.64             |
| 74 | Utah .....                       | 3,824,942.36     | 573,741.35          | 1,439,555.81    | 37.64             |
| 75 | Nevada .....                     | 303,321.04       | 46,248.16           | 64,730.31       | 20.99             |
| 76 | Arizona .....                    | 1,276,788.38     | 191,548.26          | 534,965.70      | 41.90             |
|    | Total of Pacific States .....    | 42,265,680.92    | 6,339,852.14        | 15,634,563.11   | 36.99             |
|    | Total of country banks .....     | 979,853,440.61   | 146,978,016.09      | 317,590,251.93  | 32.41             |
|    | Total of United States .....     | 2,294,547,286.46 | 475,651,477.55      | 729,899,857.65  | 31.81             |

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

DECEMBER 15, 1897—Continued.

| Cash reserve.  |                | Classification of reserve held. |                |                                        |                          |                                 |    |
|----------------|----------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|----|
| Required.      | Held.          | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |    |
| \$3,585,003.36 | \$8,161,633.10 | \$4,799,578.10                  | \$3,362,955    |                                        | \$12,267,791.09          | \$513,118.03                    | 52 |
| 2,006,727.58   | 5,935,615.17   | 4,376,360.17                    | 1,559,255      |                                        | 7,923,795.45             | 227,667.50                      | 53 |
| 2,824,429.46   | 5,704,005.00   | 3,988,405.00                    | 1,715,600      |                                        | 9,715,108.76             | 277,624.79                      | 54 |
| 1,661,690.84   | 2,681,319.94   | 1,947,654.94                    | 733,665        |                                        | 7,130,790.46             | 129,652.25                      | 55 |
| 1,329,621.96   | 2,374,379.22   | 1,775,079.22                    | 599,300        |                                        | 6,244,292.68             | 103,394.06                      | 56 |
| 959,695.11     | 1,681,098.05   | 1,205,239.05                    | 475,859        |                                        | 4,640,291.54             | 56,321.50                       | 57 |
| 1,652,514.14   | 3,221,485.34   | 2,236,441.34                    | 985,044        |                                        | 5,588,803.43             | 165,673.70                      | 58 |
| 472,631.34     | 870,381.60     | 568,113.60                      | 302,268        |                                        | 1,975,048.58             | 51,527.25                       | 59 |
| 14,492,313.79  | 30,629,917.42  | 20,896,871.42                   | 9,733,046      |                                        | 55,485,921.99            | 1,524,979.08                    |    |
| 336,177.85     | 621,275.30     | 289,976.30                      | 331,299        |                                        | 1,647,486.61             | 20,946.50                       | 60 |
| 247,904.24     | 570,247.05     | 353,485.05                      | 216,762        |                                        | 945,617.43               | 21,881.25                       | 61 |
| 641,792.41     | 1,082,554.00   | 734,503.00                      | 348,051        |                                        | 2,346,180.19             | 67,126.25                       | 62 |
| 1,141,600.32   | 2,177,758.21   | 1,515,641.21                    | 662,116        |                                        | 4,659,932.57             | 103,451.75                      | 63 |
| 642,576.77     | 1,423,272.50   | 829,498.50                      | 593,774        |                                        | 3,472,758.28             | 27,393.25                       | 64 |
| 151,048.64     | 802,293.05     | 230,319.05                      | 71,914         |                                        | 687,510.37               | 9,674.75                        | 65 |
| 1,919,896.91   | 6,401,548.05   | 4,644,034.05                    | 1,757,514      |                                        | 7,932,709.27             | 56,409.25                       | 66 |
| 164,510.68     | 293,451.85     | 173,967.85                      | 119,484        |                                        | 559,599.60               | 15,300.00                       | 67 |
| 47,508.97      | 119,637.40     | 55,373.40                       | 63,264         |                                        | 381,061.54               | 2,250.00                        | 68 |
| 89,710.95      | 151,806.05     | 65,089.05                       | 86,726         |                                        | 565,818.34               | 7,470.00                        | 69 |
| 5,382,637.74   | 13,143,783.46  | 8,892,879.46                    | 4,250,904      |                                        | 23,198,674.20            | 331,903.00                      |    |
| 675,721.66     | 2,662,280.90   | 2,373,408.90                    | 288,872        |                                        | 1,941,841.17             | 41,671.00                       | 70 |
| 562,181.80     | 1,819,490.68   | 1,766,935.68                    | 32,555         |                                        | 1,347,031.44             | 46,453.50                       | 71 |
| 778,806.16     | 2,388,386.47   | 2,315,895.47                    | 72,491         |                                        | 2,437,974.56             | 73,676.00                       | 72 |
| 126,834.75     | 331,300.15     | 267,223.15                      | 64,077         |                                        | 497,522.47               | 7,682.95                        | 73 |
| 215,131.54     | 782,275.45     | 753,486.45                      | 28,789         |                                        | 621,367.86               | 35,812.50                       | 74 |
| 18,130.26      | 36,727.35      | 35,907.35                       | 820            |                                        | 27,080.46                | 922.50                          | 75 |
| 73,457.30      | 195,534.65     | 148,009.65                      | 46,925         |                                        | 331,556.05               | 7,875.00                        | 76 |
| 2,450,263.47   | 8,215,995.65   | 7,681,466.65                    | 534,529        |                                        | 7,204,374.01             | 214,193.45                      |    |
| 55,940,589.11  | 113,608,103.04 | 78,232,429.04                   | 35,090,674     | \$285,000                              | 196,855,605.58           | 7,126,543.31                    |    |
| 307,117,449.78 | 410,568,427.93 | 232,163,552.93                  | 112,564,875    | 45,840,000                             | 309,569,861.34           | 9,761,568.38                    |    |

450 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL

FEBRUARY 18, 1898.

|                         | Cities, States, and Territories.     | Deposits.           | Reserve required.   | Reserve held.      | Ratio of reserve. |
|-------------------------|--------------------------------------|---------------------|---------------------|--------------------|-------------------|
| CENTRAL RESERVE CITIES. |                                      |                     |                     |                    |                   |
|                         |                                      |                     | <i>25 per cent.</i> |                    | <i>Per cent.</i>  |
| 1                       | New York City.....                   | \$624, 679, 487.47  | \$156, 169, 871.87  | \$179, 600, 645.26 | 28.75             |
| 2                       | Chicago.....                         | 123, 739, 322.26    | 30, 924, 830.56     | 40, 560, 194.40    | 32.78             |
| 3                       | St. Louis.....                       | 35, 497, 989.45     | 8, 874, 497.36      | 8, 568, 180.48     | 24.14             |
|                         | Total of central reserve cities..... | 783, 916, 799.18    | 195, 979, 199.79    | 228, 729, 029.14   | 29.18             |
| OTHER RESERVE CITIES.   |                                      |                     |                     |                    |                   |
| 4                       | Boston.....                          | 163, 537, 005.93    | 40, 884, 251.48     | 56, 537, 957.79    | 34.57             |
| 5                       | Albany.....                          | 10, 298, 149.49     | 2, 552, 037.37      | 4, 879, 071.09     | 47.80             |
| 6                       | Brooklyn.....                        | 15, 535, 967.36     | 3, 883, 976.24      | 4, 398, 920.55     | 28.31             |
| 7                       | Philadelphia.....                    | 126, 751, 376.28    | 31, 687, 844.07     | 45, 465, 975.42    | 35.87             |
| 8                       | Pittsburg.....                       | 59, 761, 319.39     | 12, 690, 329.85     | 16, 896, 933.66    | 33.29             |
| 9                       | Baltimore.....                       | 31, 274, 522.77     | 7, 818, 630.69      | 11, 196, 913.29    | 35.80             |
| 10                      | Washington.....                      | 14, 316, 886.34     | 3, 579, 221.59      | 5, 614, 991.84     | 39.22             |
| 11                      | Savannah.....                        | 674, 371.09         | 168, 592.75         | 303, 668.36        | 45.03             |
| 12                      | New Orleans.....                     | 18, 419, 169.65     | 4, 604, 792.42      | 9, 097, 737.03     | 49.39             |
| 13                      | Louisville.....                      | 10, 759, 449.95     | 2, 689, 862.49      | 4, 903, 107.30     | 45.57             |
| 14                      | Houston.....                         | 3, 038, 147.43      | 759, 536.86         | 2, 267, 266.60     | 74.62             |
| 15                      | Cincinnati.....                      | 34, 007, 218.08     | 8, 501, 804.52      | 11, 955, 493.66    | 35.16             |
| 16                      | Cleveland.....                       | 28, 260, 298.72     | 7, 065, 074.68      | 19, 359, 902.15    | 36.66             |
| 17                      | Detroit.....                         | 18, 935, 871.53     | 4, 726, 467.88      | 6, 675, 433.71     | 35.31             |
| 18                      | Milwaukee.....                       | 23, 785, 958.18     | 5, 946, 489.54      | 9, 651, 502.53     | 40.58             |
| 19                      | Des Moines.....                      | 3, 337, 211.97      | 834, 302.99         | 1, 147, 478.42     | 34.38             |
| 20                      | St. Paul.....                        | 14, 365, 875.50     | 3, 591, 468.88      | 5, 961, 689.10     | 41.50             |
| 21                      | Minneapolis.....                     | 19, 471, 695.81     | 2, 617, 923.95      | 2, 785, 020.65     | 26.69             |
| 22                      | Kansas City.....                     | 26, 626, 813.49     | 6, 656, 703.37      | 9, 478, 089.43     | 35.60             |
| 23                      | St. Joseph.....                      | 3, 107, 490.63      | 776, 872.66         | 1, 411, 547.65     | 45.42             |
| 24                      | Lincoln.....                         | 1, 877, 288.50      | 469, 322.12         | 1, 559, 222.09     | 29.79             |
| 25                      | Omaha.....                           | 13, 191, 620.04     | 3, 297, 905.01      | 4, 774, 619.84     | 36.19             |
| 26                      | San Francisco.....                   | 14, 232, 747.86     | 3, 553, 186.96      | 6, 430, 946.47     | 45.18             |
|                         | Total of other reserve cities.....   | 637, 446, 395.90    | 159, 361, 598.97    | 232, 753, 447.03   | 36.51             |
|                         | Total of all reserve cities.....     | 1, 421, 363, 195.08 | 355, 340, 798.76    | 461, 482, 467.17   | 32.47             |
| COUNTRY BANKS.          |                                      |                     |                     |                    |                   |
|                         |                                      |                     | <i>15 per cent.</i> |                    |                   |
| 27                      | Maine.....                           | 16, 892, 659.14     | 2, 533, 898.87      | 5, 606, 168.54     | 33.19             |
| 28                      | New Hampshire.....                   | 11, 049, 458.17     | 1, 657, 418.73      | 3, 275, 309.67     | 29.64             |
| 29                      | Vermont.....                         | 9, 213, 402.86      | 1, 382, 010.43      | 3, 078, 486.81     | 33.41             |
| 30                      | Massachusetts.....                   | 83, 891, 943.53     | 12, 583, 791.53     | 21, 566, 248.31    | 25.71             |
| 31                      | Rhode Island.....                    | 21, 175, 724.18     | 3, 176, 358.63      | 6, 044, 032.32     | 28.54             |
| 32                      | Connecticut.....                     | 37, 618, 841.63     | 5, 642, 826.24      | 11, 813, 488.34    | 31.40             |
|                         | Total of New England States.....     | 179, 842, 029.51    | 26, 976, 304.43     | 51, 383, 674.00    | 28.57             |
| 33                      | New York.....                        | 96, 344, 334.26     | 14, 451, 650.14     | 29, 626, 806.38    | 30.75             |
| 34                      | New Jersey.....                      | 59, 508, 067.11     | 8, 926, 210.07      | 19, 285, 552.23    | 32.41             |
| 35                      | Pennsylvania.....                    | 122, 589, 762.47    | 18, 388, 464.37     | 37, 191, 216.08    | 30.34             |
| 36                      | Delaware.....                        | 5, 241, 674.10      | 786, 251.11         | 1, 718, 444.48     | 32.78             |
| 37                      | Maryland.....                        | 11, 298, 715.59     | 1, 694, 807.33      | 3, 264, 647.04     | 28.89             |
| 38                      | District of Columbia.....            | 828, 068.34         | 124, 210.25         | 370, 212.31        | 44.71             |
|                         | Total of Eastern States.....         | 295, 810, 621.78    | 44, 371, 593.27     | 91, 450, 878.52    | 30.92             |
| 39                      | Virginia.....                        | 16, 268, 232.67     | 2, 440, 234.90      | 4, 672, 763.46     | 28.11             |
| 40                      | West Virginia.....                   | 3, 674, 239.02      | 1, 301, 135.85      | 2, 640, 378.49     | 30.44             |
| 41                      | North Carolina.....                  | 6, 074, 949.64      | 911, 242.44         | 1, 086, 245.57     | 32.70             |
| 42                      | South Carolina.....                  | 5, 103, 167.33      | 765, 475.10         | 1, 326, 634.21     | 26.00             |
| 43                      | Georgia.....                         | 7, 274, 735.28      | 1, 091, 210.29      | 3, 015, 777.20     | 41.46             |
| 44                      | Florida.....                         | 4, 176, 445.16      | 626, 466.77         | 1, 284, 701.14     | 30.76             |
| 45                      | Alabama.....                         | 8, 050, 188.53      | 1, 207, 528.28      | 3, 292, 568.05     | 40.53             |
| 46                      | Mississippi.....                     | 2, 982, 572.02      | 447, 385.80         | 1, 321, 427.24     | 44.30             |
| 47                      | Louisiana.....                       | 2, 733, 830.22      | 410, 083.54         | 1, 409, 645.29     | 51.56             |
| 48                      | Texas.....                           | 39, 490, 295.76     | 5, 919, 044.36      | 19, 072, 620.39    | 49.85             |
| 49                      | Arkansas.....                        | 2, 617, 557.70      | 392, 603.66         | 1, 402, 604.84     | 53.59             |
| 50                      | Kentucky.....                        | 13, 849, 887.52     | 2, 077, 473.63      | 5, 084, 634.59     | 36.71             |
| 51                      | Tennessee.....                       | 21, 438, 706.46     | 3, 215, 805.97      | 8, 809, 515.20     | 41.09             |
|                         | Total of Southern States.....        | 128, 704, 617.31    | 20, 805, 692.60     | 55, 889, 515.67    | 40.29             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 451

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

FEBRUARY 18, 1898.

| Cash reserve.    |                  | Classification of reserve held. |                |                                        |                          |                                 |
|------------------|------------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|
| Required.        | Held.            | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |
| \$155,429,621.87 | \$178,860,395.26 | \$107,313,686.26                | \$42,221,709   | \$29,325,000                           |                          | \$740,250.00                    |
| 30,885,330.56    | 40,510,694.40    | 21,776,794.40                   | 15,093,900     | 3,640,000                              |                          | 49,500.00                       |
| 8,793,047.36     | 8,486,730.48     | 2,736,720.48                    | 4,020,010      | 1,730,000                              |                          | 81,450.00                       |
| 195,107,999.79   | 227,857,820.14   | 131,827,201.14                  | 61,335,619     | 34,695,000                             |                          | 871,200.00                      |
| 20,304,150.74    | 21,531,419.29    | 12,128,894.29                   | 7,042,525      | 2,360,000                              | \$34,730,588.50          | 275,950.00                      |
| 1,269,268.69     | 1,238,470.70     | 920,046.70                      | 318,424        | 3,627,100.39                           |                          | 13,500.00                       |
| 1,927,543.42     | 2,062,037.17     | 1,135,698.17                    | 926,339        | 2,307,993.38                           |                          | 28,890.00                       |
| 15,669,127.88    | 24,224,912.58    | 12,837,957.58                   | 2,221,955      | 9,165,000                              | 20,931,474.52            | 309,588.32                      |
| 6,229,946.80     | 7,642,730.50     | 5,071,794.50                    | 2,570,936      |                                        | 9,023,706.91             | 230,436.25                      |
| 3,864,652.85     | 6,688,021.65     | 4,198,549.65                    | 829,472        | 1,660,000                              | 4,419,566.64             | 89,325.00                       |
| 1,770,252.05     | 2,800,686.00     | 2,275,521.00                    | 498,165        | 30,000                                 | 2,775,588.34             | 38,717.50                       |
| 82,001.38        | 155,759.00       | 110,200.00                      | 45,559         |                                        | 143,319.26               | 4,599.00                        |
| 2,288,501.21     | 4,127,547.55     | 2,282,951.33                    | 1,449,596      | 395,000                                | 4,942,399.68             | 27,700.00                       |
| 1,325,806.24     | 1,170,622.25     | 638,694.25                      | 531,928        |                                        | 3,694,235.05             | 38,250.00                       |
| 175,268.43       | 1,514,048.55     | 983,295.55                      | 831,753        |                                        | 744,158.25               | 9,000.00                        |
| 4,124,979.76     | 4,350,931.65     | 6,905,270.65                    | 1,747,661      | 700,000                                | 7,352,717.01             | 251,845.15                      |
| 3,502,077.34     | 3,116,401.90     | 1,065,968.90                    | 1,050,435      |                                        | 7,182,580.25             | 60,920.00                       |
| 2,337,358.94     | 2,430,820.00     | 2,667,442.00                    | 763,387        |                                        | 4,192,854.71             | 51,750.00                       |
| 2,957,044.77     | 3,197,964.02     | 2,161,604.02                    | 1,036,960      |                                        | 6,421,138.51             | 32,400.00                       |
| 410,558.99       | 368,774.80       | 203,034.80                      | 165,740        |                                        | 765,518.62               | 13,185.00                       |
| 1,790,065.44     | 2,143,370.00     | 1,895,106.00                    | 248,264        |                                        | 3,806,981.10             | 11,338.00                       |
| 1,302,211.98     | 1,204,761.30     | 831,824.30                      | 372,937        |                                        | 1,566,777.75             | 13,500.00                       |
| 3,322,726.68     | 2,186,573.00     | 1,332,273.00                    | 854,300        |                                        | 7,280,206.43             | 11,250.00                       |
| 385,061.32       | 341,796.90       | 182,036.90                      | 159,761        |                                        | 1,063,000.75             | 6,750.00                        |
| 231,286.06       | 231,626.25       | 147,518.25                      | 84,108         |                                        | 320,845.84               | 6,750.00                        |
| 1,634,890.00     | 2,020,712.35     | 1,476,796.85                    | 549,916        |                                        | 2,725,781.99             | 23,125.00                       |
| 1,773,468.48     | 5,522,873.10     | 5,513,983.10                    | 8,865          |                                        | 896,823.37               | 11,250.00                       |
| 78,893,249.45    | 100,272,869.61   | 61,653,863.61                   | 24,509,006     | 14,310,000                             | 130,915,477.35           | 1,565,100.07                    |
| 274,006,249.24   | 328,130,639.75   | 193,481,064.75                  | 85,644,625     | 49,005,000                             | 130,915,477.35           | 2,436,300.07                    |
| 915,770.45       | 1,571,360.34     | 1,264,220.34                    | 307,140        |                                        | 3,790,275.45             | 244,472.75                      |
| 594,229.99       | 935,593.95       | 690,714.95                      | 274,879        |                                        | 2,167,871.97             | 171,843.75                      |
| 480,693.17       | 873,020.60       | 673,387.60                      | 199,633        |                                        | 2,025,188.71             | 180,277.50                      |
| 4,699,681.42     | 7,013,582.69     | 4,766,268.69                    | 2,142,314      | 105,000                                | 13,718,077.62            | 834,588.00                      |
| 1,134,241.45     | 1,763,608.04     | 1,103,396.04                    | 660,212        |                                        | 3,939,660.29             | 340,755.00                      |
| 2,111,631.49     | 3,830,656.70     | 3,078,586.70                    | 752,070        |                                        | 7,617,584.14             | 365,247.50                      |
| 9,935,647.97     | 15,987,822.32    | 11,546,574.32                   | 4,336,248      | 105,000                                | 33,258,667.18            | 2,137,184.50                    |
| 5,485,426.26     | 8,404,586.44     | 5,582,523.44                    | 2,682,063      | 140,000                                | 20,484,135.69            | 738,084.25                      |
| 3,469,477.53     | 5,615,270.72     | 3,429,401.72                    | 2,185,669      |                                        | 13,417,765.26            | 252,516.25                      |
| 7,032,824.68     | 11,932,920.61    | 8,351,827.61                    | 3,581,093      |                                        | 24,454,892.81            | 806,402.66                      |
| 300,806.44       | 479,843.50       | 348,602.50                      | 131,241        |                                        | 1,204,365.98             | 34,235.00                       |
| 642,201.50       | 1,130,503.53     | 713,960.53                      | 416,543        |                                        | 2,044,839.93             | 89,303.58                       |
| 45,184.10        | 271,534.10       | 261,986.10                      | 9,548          |                                        | 87,428.21                | 11,250.00                       |
| 16,975,920.61    | 27,834,658.90    | 18,688,301.90                   | 9,096,357      | 140,000                                | 61,693,427.88            | 1,931,791.74                    |
| 942,159.46       | 1,753,330.11     | 958,241.11                      | 795,089        |                                        | 2,834,597.10             | 84,836.25                       |
| 496,757.24       | 1,133,743.63     | 711,539.63                      | 422,204        |                                        | 1,447,392.09             | 59,242.75                       |
| 352,370.28       | 841,642.25       | 586,588.25                      | 235,054        |                                        | 1,114,286.57             | 30,816.75                       |
| 297,521.54       | 782,092.75       | 674,778.75                      | 417,314        |                                        | 522,870.21               | 21,671.25                       |
| 419,350.32       | 1,298,337.70     | 802,187.70                      | 626,150        |                                        | 1,674,605.00             | 42,834.50                       |
| 244,660.71       | 523,323.16       | 229,713.16                      | 293,610        |                                        | 746,562.98               | 14,815.00                       |
| 467,087.49       | 1,115,932.26     | 717,827.26                      | 398,105        |                                        | 2,109,826.23             | 39,809.56                       |
| 174,657.98       | 325,264.60       | 120,467.60                      | 222,797        |                                        | 985,421.81               | 10,740.83                       |
| 159,263.42       | 345,201.45       | 254,054.45                      | 91,147         |                                        | 1,032,518.84             | 11,925.00                       |
| 2,286,283.64     | 5,886,311.08     | 3,272,949.08                    | 2,613,362      |                                        | 13,582,974.06            | 203,335.25                      |
| 152,514.46       | 322,922.35       | 234,571.35                      | 88,351         |                                        | 1,068,364.99             | 11,317.50                       |
| 766,939.05       | 1,393,556.24     | 952,475.24                      | 441,081        |                                        | 3,531,075.35             | 160,003.00                      |
| 1,254,387.55     | 2,841,607.55     | 1,603,907.55                    | 1,237,700      |                                        | 5,888,070.55             | 79,837.10                       |
| 8,014,003.14     | 18,563,265.15    | 10,663,301.15                   | 7,901,964      |                                        | 36,555,555.78            | 770,684.74                      |

## No. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL

FEBRUARY 18, 1898—Continued.

|    | Cities, States, and Territories. | Deposits.        | Reserve required. | Reserve held.   | Ratio of reserve. |
|----|----------------------------------|------------------|-------------------|-----------------|-------------------|
|    | COUNTY BANKS—continued.          |                  | 15 per cent.      |                 | Per ct.           |
| 52 | Ohio .....                       | \$66,900,739.10  | \$10,035,110.86   | \$23,472,637.77 | 35.09             |
| 53 | Indiana .....                    | 36,175,243.25    | 5,426,286.49      | 15,003,973.61   | 41.48             |
| 54 | Illinois .....                   | 53,753,161.98    | 8,062,974.30      | 19,180,950.98   | 35.68             |
| 55 | Michigan .....                   | 30,247,335.67    | 4,537,100.35      | 10,274,569.02   | 33.97             |
| 56 | Wisconsin .....                  | 24,321,247.59    | 3,648,187.14      | 9,303,713.31    | 38.25             |
| 57 | Minnesota .....                  | 16,426,406.73    | 2,463,961.01      | 6,008,337.61    | 36.58             |
| 58 | Iowa .....                       | 30,483,090.07    | 4,572,463.51      | 10,237,760.90   | 33.59             |
| 59 | Missouri .....                   | 8,906,439.40     | 1,335,965.91      | 3,370,440.58    | 37.84             |
|    | Total of Middle States .....     | 267,213,663.79   | 40,082,049.57     | 96,852,403.78   | 36.25             |
| 60 | North Dakota .....               | 5,425,874.48     | 813,881.17        | 1,701,171.73    | 32.46             |
| 61 | South Dakota .....               | 4,199,428.58     | 629,914.28        | 1,350,843.99    | 32.17             |
| 62 | Nebraska .....                   | 12,291,068.23    | 1,843,651.23      | 4,491,428.77    | 36.54             |
| 63 | Kansas .....                     | 21,548,775.93    | 3,232,316.39      | 8,394,567.61    | 38.96             |
| 64 | Montana .....                    | 9,748,454.36     | 1,462,268.15      | 3,013,332.08    | 40.14             |
| 65 | Wyoming .....                    | 2,451,694.46     | 367,754.16        | 729,014.84      | 29.14             |
| 66 | Colorado .....                   | 33,136,759.75    | 4,970,513.97      | 14,862,170.70   | 44.85             |
| 67 | New Mexico .....                 | 2,812,058.77     | 421,808.82        | 711,836.64      | 25.31             |
| 68 | Oklahoma .....                   | 960,127.57       | 144,019.14        | 560,420.43      | 58.37             |
| 69 | Indian Territory .....           | 1,567,271.35     | 235,090.71        | 757,539.05      | 48.33             |
|    | Total of Western States .....    | 94,141,453.48    | 14,121,218.02     | 37,532,325.84   | 39.87             |
| 70 | Washington .....                 | 11,669,460.42    | 1,750,419.06      | 4,539,824.67    | 39.33             |
| 71 | Oregon .....                     | 9,712,934.85     | 1,456,940.23      | 2,691,816.71    | 27.71             |
| 72 | California .....                 | 13,618,202.32    | 2,042,730.34      | 5,960,996.95    | 43.77             |
| 73 | Idaho .....                      | 2,102,355.05     | 315,353.26        | 790,933.27      | 37.62             |
| 74 | Utah .....                       | 3,551,632.27     | 532,744.84        | 1,240,713.76    | 34.93             |
| 75 | Nevada .....                     | 301,503.13       | 45,225.47         | 60,406.62       | 20.00             |
| 76 | Arizona .....                    | 1,303,588.78     | 195,538.32        | 551,034.72      | 42.27             |
|    | Total of Pacific States .....    | 42,259,676.87    | 6,338,951.52      | 15,885,726.70   | 37.59             |
|    | Total of country banks .....     | 1,017,972,062.74 | 152,695,809.41    | 349,603,524.51  | 34.28             |
|    | Total of United States .....     | 2,439,335,257.82 | 508,036,608.17    | 810,485,991.68  | 33.23             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 453

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

FEBRUARY 18, 1897—Continued.

| Cash reserve.  |                | Classification of reserve held. |                |                                        |                          |                                 |
|----------------|----------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|
| Required.      | Held.          | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |
| \$3,810,482.10 | \$7,967,383.32 | \$4,804,247.32                  | \$3,163,136    |                                        | \$14,996,368.85          | \$508,905.60                    |
| 2,085,232.86   | 5,665,500.70   | 4,262,497.70                    | 1,403,003      |                                        | 9,125,268.56             | 213,204.35                      |
| 3,114,816.10   | 5,799,675.17   | 4,046,733.17                    | 1,752,942      |                                        | 13,105,341.76            | 275,934.05                      |
| 1,762,974.14   | 2,616,186.48   | 1,930,601.48                    | 685,585        |                                        | 7,528,717.54             | 129,665.00                      |
| 1,419,279.06   | 2,336,069.96   | 1,782,163.96                    | 553,906        |                                        | 6,867,653.85             | 99,989.50                       |
| 993,840.61     | 1,482,297.90   | 1,164,317.90                    | 317,980        |                                        | 4,471,680.21             | 54,359.50                       |
| 1,764,239.38   | 3,034,989.71   | 2,122,044.71                    | 912,945        |                                        | 7,040,906.15             | 161,865.04                      |
| 514,240.46     | 925,181.37     | 581,580.37                      | 343,601        |                                        | 2,394,894.46             | 50,364.75                       |
| 15,435,104.71  | 29,827,284.61  | 20,694,186.61                   | 9,133,098      |                                        | 65,530,831.38            | 1,494,287.79                    |
| 317,398.07     | 491,388.90     | 286,014.90                      | 205,374        |                                        | 1,249,398.33             | 20,384.50                       |
| 243,847.30     | 565,990.95     | 376,081.95                      | 189,909        |                                        | 764,557.01               | 20,296.03                       |
| 710,724.59     | 976,890.79     | 672,926.79                      | 303,964        |                                        | 3,447,698.23             | 66,839.75                       |
| 1,251,700.76   | 2,036,626.41   | 1,362,516.41                    | 674,110        |                                        | 6,254,876.70             | 103,064.50                      |
| 572,708.06     | 1,456,987.65   | 901,510.65                      | 535,477        |                                        | 2,425,846.43             | 30,498.00                       |
| 143,491.77     | 270,597.50     | 221,921.50                      | 48,676         |                                        | 449,392.59               | 9,021.75                        |
| 1,965,505.89   | 6,244,541.20   | 4,696,989.20                    | 1,547,552      |                                        | 8,560,880.25             | 56,749.25                       |
| 102,603.52     | 294,258.30     | 193,373.30                      | 100,885        |                                        | 402,278.34               | 15,300.00                       |
| 56,482.86      | 83,688.49      | 43,918.40                       | 39,770         |                                        | 473,920.03               | 2,812.00                        |
| 91,048.28      | 166,178.20     | 79,840.20                       | 86,338         |                                        | 583,890.85               | 7,470.00                        |
| 5,515,511.70   | 12,587,148.30  | 8,835,093.30                    | 3,752,055      |                                        | 24,612,738.76            | 392,438.78                      |
| 684,259.23     | 2,430,247.29   | 2,231,277.29                    | 198,970        |                                        | 2,119,806.38             | 39,771.00                       |
| 564,194.09     | 1,514,924.60   | 1,487,524.60                    | 27,400         |                                        | 1,130,438.61             | 46,453.50                       |
| 787,531.74     | 2,659,307.74   | 2,567,758.74                    | 91,549         |                                        | 3,227,788.21             | 73,901.00                       |
| 122,946.30     | 321,666.55     | 248,392.55                      | 73,274         |                                        | 461,279.22               | 7,987.50                        |
| 198,472.93     | 788,112.55     | 744,645.55                      | 43,467         |                                        | 416,038.71               | 36,562.59                       |
| 17,721.19      | 20,033.00      | 19,882.00                       | 151            |                                        | 39,451.12                | 922.50                          |
| 75,185.33      | 227,949.85     | 171,922.85                      | 56,027         |                                        | 315,509.87               | 7,375.00                        |
| 2,450,311.41   | 7,962,241.58   | 7,471,403.58                    | 490,838        |                                        | 7,710,312.12             | 213,173.00                      |
| 58,326,499.54  | 112,762,420.86 | 77,896,860.86                   | 34,620,560     | \$245,000                              | 229,361,543.10           | 6,879,560.55                    |
| 332,392,748.78 | 440,893,110.61 | 271,377,925.61                  | 120,265,185    | 49,250,000                             | 360,277,020.45           | 9,315,800.62                    |

NO. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL

MAY 3, 1898.

|                                | Cities, States, and Territories.    | Deposits.        | Reserve required.   | Reserve held.    | Ratio of reserve. |
|--------------------------------|-------------------------------------|------------------|---------------------|------------------|-------------------|
| <b>CENTRAL RESERVE CITIES.</b> |                                     |                  |                     |                  |                   |
|                                |                                     |                  | <i>25 per cent.</i> |                  | <i>Per ct.</i>    |
| 1                              | New York City.....                  | \$550,140,008.80 | \$137,535,009.20    | \$177,553,351.93 | 32.27             |
| 2                              | Chicago.....                        | 130,217,157.52   | 32,554,289.38       | 43,571,850.71    | 33.46             |
| 3                              | St. Louis.....                      | 41,128,152.48    | 10,282,038.12       | 11,263,586.85    | 27.39             |
|                                | Total of central reserve cities.... | 721,485,318.80   | 180,371,329.70      | 232,388,899.49   | 32.30             |
| <b>OTHER RESERVE CITIES.</b>   |                                     |                  |                     |                  |                   |
| 4                              | Boston.....                         | 149,772,437.44   | 37,443,109.36       | 50,131,480.14    | 33.47             |
| 5                              | Albany.....                         | 12,000,137.76    | 3,000,034.44        | 4,850,127.53     | 40.42             |
| 6                              | Brooklyn.....                       | 17,394,550.12    | 4,348,637.53        | 6,179,062.73     | 35.52             |
| 7                              | Philadelphia.....                   | 113,921,851.88   | 28,480,482.97       | 36,714,072.02    | 32.23             |
| 8                              | Pittsburg.....                      | 50,612,975.79    | 12,653,243.95       | 13,481,787.32    | 26.61             |
| 9                              | Baltimore.....                      | 31,052,266.38    | 7,763,668.59        | 9,157,445.90     | 29.49             |
| 10                             | Washington.....                     | 15,826,978.21    | 3,956,744.55        | 6,558,734.26     | 41.44             |
| 11                             | Savannah.....                       | 698,772.13       | 174,693.03          | 183,634.00       | 26.28             |
| 12                             | New Orleans.....                    | 16,556,544.38    | 4,139,136.09        | 7,383,267.55     | 44.59             |
| 13                             | Louisville.....                     | 10,535,369.95    | 2,633,842.49        | 4,598,570.16     | 43.65             |
| 14                             | Houston.....                        | 3,204,626.83     | 801,156.71          | 2,286,709.84     | 71.36             |
| 15                             | Cincinnati.....                     | 33,656,516.50    | 8,414,129.13        | 10,906,838.94    | 32.41             |
| 16                             | Cleveland.....                      | 26,069,609.29    | 6,742,402.32        | 8,027,101.09     | 29.76             |
| 17                             | Detroit.....                        | 17,545,588.73    | 4,386,397.18        | 4,392,267.30     | 25.03             |
| 18                             | Milwaukee.....                      | 24,388,105.94    | 6,097,026.49        | 8,534,206.53     | 34.99             |
| 19                             | Des Moines.....                     | 4,130,736.27     | 1,032,684.08        | 1,390,503.15     | 33.66             |
| 20                             | St. Paul.....                       | 13,314,382.05    | 3,328,595.51        | 5,095,144.95     | 38.27             |
| 21                             | Minneapolis.....                    | 10,710,860.93    | 2,677,715.23        | 3,793,876.04     | 35.42             |
| 22                             | Kansas City.....                    | 26,202,588.35    | 6,550,647.09        | 10,196,186.61    | 38.91             |
| 23                             | St. Joseph.....                     | 3,361,525.65     | 840,381.41          | 1,413,892.99     | 42.06             |
| 24                             | Lincoln.....                        | 2,066,873.97     | 516,718.49          | 609,902.57       | 32.41             |
| 25                             | Omaha.....                          | 13,757,354.97    | 3,439,398.74        | 5,196,799.03     | 37.78             |
| 26                             | San Francisco.....                  | 15,107,008.40    | 3,776,752.10        | 6,443,954.17     | 42.65             |
|                                | Total of other reserve cities....   | 612,787,661.92   | 153,196,915.48      | 207,585,654.82   | 33.88             |
|                                | Total of all reserve cities.....    | 1,334,272,980.72 | 333,568,245.18      | 439,974,554.31   | 32.97             |
| <b>COUNTRY BANKS.</b>          |                                     |                  |                     |                  |                   |
|                                |                                     |                  | <i>15 per cent.</i> |                  |                   |
| 27                             | Maine.....                          | 16,618,559.63    | 2,492,783.95        | 4,926,322.33     | 29.64             |
| 28                             | New Hampshire.....                  | 11,323,704.86    | 1,698,555.73        | 3,189,133.37     | 28.16             |
| 29                             | Vermont.....                        | 9,181,863.49     | 1,377,279.52        | 2,748,734.62     | 29.94             |
| 30                             | Massachusetts.....                  | 82,297,747.07    | 12,344,662.06       | 20,560,792.28    | 24.98             |
| 31                             | Rhode Island.....                   | 20,423,806.38    | 3,063,570.96        | 5,235,779.78     | 25.88             |
| 32                             | Connecticut.....                    | 37,251,168.39    | 5,587,675.26        | 12,277,587.91    | 32.96             |
|                                | Total of New England States....     | 177,096,849.87   | 26,564,527.48       | 48,988,350.29    | 27.66             |
| 33                             | New York.....                       | 96,029,374.31    | 14,401,406.15       | 25,999,532.12    | 27.07             |
| 34                             | New Jersey.....                     | 57,483,018.17    | 8,622,452.72        | 15,890,963.07    | 27.64             |
| 35                             | Pennsylvania.....                   | 123,662,476.12   | 19,299,371.42       | 37,690,869.54    | 29.29             |
| 36                             | Delaware.....                       | 5,387,519.78     | 808,127.96          | 1,647,395.86     | 30.58             |
| 37                             | Maryland.....                       | 11,337,709.14    | 1,700,656.37        | 2,827,434.37     | 24.93             |
| 38                             | District of Columbia.....           | 870,487.31       | 130,573.10          | 371,907.67       | 42.72             |
|                                | Total of Eastern States.....        | 299,770,584.83   | 44,965,587.72       | 84,428,152.63    | 28.16             |
| 39                             | Virginia.....                       | 15,711,400.85    | 2,356,710.13        | 4,288,756.06     | 27.50             |
| 40                             | West Virginia.....                  | 8,659,420.66     | 1,298,913.09        | 2,537,329.03     | 29.30             |
| 41                             | North Carolina.....                 | 5,772,388.94     | 865,858.34          | 1,657,485.45     | 28.70             |
| 42                             | South Carolina.....                 | 4,313,575.50     | 647,036.33          | 872,214.97       | 20.22             |
| 43                             | Georgia.....                        | 6,929,515.46     | 1,038,527.32        | 2,337,773.02     | 33.77             |
| 44                             | Florida.....                        | 4,315,817.74     | 647,372.66          | 1,391,043.70     | 32.23             |
| 45                             | Alabama.....                        | 7,473,335.07     | 1,121,000.26        | 2,595,697.40     | 34.73             |
| 46                             | Mississippi.....                    | 2,897,122.56     | 434,568.38          | 1,044,153.08     | 36.04             |
| 47                             | Louisiana.....                      | 2,489,063.04     | 373,449.35          | 1,101,766.66     | 44.25             |
| 48                             | Texas.....                          | 36,845,470.83    | 5,526,820.63        | 17,069,132.21    | 46.32             |
| 49                             | Arkansas.....                       | 2,644,801.57     | 396,720.24          | 1,202,613.20     | 37.74             |
| 50                             | Kentucky.....                       | 13,809,647.92    | 2,071,447.19        | 4,591,770.06     | 35.25             |
| 51                             | Tennessee.....                      | 20,909,080.16    | 3,136,362.62        | 7,884,071.27     | 37.71             |
|                                | Total of Southern States.....       | 132,765,249.90   | 19,914,786.14       | 48,632,807.35    | 36.63             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 455

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

MAY 5, 1898.

| Cash reserve.    |                  | Classification of reserve held. |                |                                        |                          |                                 |    |
|------------------|------------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|----|
| Required.        | Held.            | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |    |
| \$136,766,745.20 | \$176,785,094.93 | \$141,539,579.93                | \$25,655,515   | \$0,500,000                            |                          | \$768,257.00                    | 1  |
| 32,507,039.38    | 43,524,700.71    | 22,788,081.71                   | 18,621,619     | 2,715,000                              |                          | 47,250.00                       | 2  |
| 10,200,588.12    | 11,182,146.85    | 3,313,453.85                    | 5,468,691      | 2,400,000                              |                          | 81,450.00                       | 3  |
| 179,474,372.70   | 231,491,942.49   | 167,641,117.49                  | 49,145,825     | 14,705,000                             |                          | 896,957.00                      |    |
| 18,564,537.18    | 20,324,970.45    | 14,152,143.45                   | 5,932,827      | 240,000                                | \$20,492,474.69          | 314,035.00                      | 4  |
| 1,493,267.22     | 1,269,904.10     | 904,816.10                      | 365,088        |                                        | 3,566,723.43             | 13,500.00                       | 5  |
| 2,160,313.76     | 2,542,806.78     | 1,483,428.78                    | 1,059,378      |                                        | 3,008,245.95             | 28,010.00                       | 6  |
| 14,083,687.73    | 21,758,305.70    | 13,894,611.70                   | 2,183,694      | 5,770,000                              | 14,042,678.82            | 313,087.50                      | 7  |
| 6,205,016.35     | 8,444,058.75     | 5,396,288.75                    | 3,047,770      |                                        | 4,794,517.32             | 243,211.25                      | 8  |
| 3,837,245.79     | 5,235,207.78     | 3,339,497.78                    | 840,710        | 1,655,000                              | 3,833,663.12             | 88,575.00                       | 9  |
| 1,959,013.52     | 4,359,429.85     | 2,895,873.85                    | 803,556        | 660,000                                | 2,160,586.91             | 38,717.50                       | 10 |
| 85,051.51        | 126,400.00       | 86,400.00                       | 40,000         |                                        | 52,644.00                | 4,580.00                        | 11 |
| 2,055,574.00     | 4,223,498.52     | 2,320,295.52                    | 1,583,203      | 320,000                                | 3,131,779.03             | 27,990.00                       | 12 |
| 1,297,801.25     | 2,225,797.27     | 658,496.27                      | 1,317,301      | 250,000                                | 2,334,532.89             | 38,240.00                       | 13 |
| 395,720.86       | 1,544,457.75     | 744,961.75                      | 799,496        |                                        | 732,537.09               | 9,715.00                        | 14 |
| 4,081,199.56     | 5,633,707.75     | 2,235,990.75                    | 2,707,717      | 690,000                                | 5,021,491.19             | 251,730.00                      | 15 |
| 3,339,651.16     | 3,428,970.50     | 2,133,531.50                    | 1,295,439      |                                        | 4,535,030.59             | 63,100.00                       | 16 |
| 2,166,198.59     | 2,222,058.01     | 1,646,832.01                    | 575,226        |                                        | 2,116,209.29             | 54,000.00                       | 17 |
| 3,029,244.49     | 3,971,238.77     | 2,297,477.77                    | 1,673,761      |                                        | 4,524,430.26             | 38,587.50                       | 18 |
| 508,854.54       | 499,212.05       | 269,411.05                      | 229,801        |                                        | 876,406.10               | 11,975.00                       | 19 |
| 1,658,628.75     | 2,503,612.85     | 2,046,138.85                    | 457,474        |                                        | 2,580,194.10             | 14,338.00                       | 20 |
| 1,332,267.62     | 1,543,675.10     | 706,339.10                      | 837,336        |                                        | 2,236,900.94             | 13,300.00                       | 21 |
| 3,269,698.54     | 3,472,461.77     | 2,106,061.77                    | 1,366,490      |                                        | 6,712,474.84             | 11,250.00                       | 22 |
| 416,815.70       | 454,806.20       | 235,292.20                      | 218,514        |                                        | 952,336.79               | 6,750.00                        | 23 |
| 254,984.24       | 258,099.90       | 140,445.90                      | 117,654        |                                        | 465,052.67               | 6,750.00                        | 24 |
| 1,705,699.37     | 2,105,609.80     | 1,238,660.80                    | 866,949        |                                        | 3,063,249.23             | 27,940.00                       | 25 |
| 1,879,376.05     | 5,150,970.05     | 5,133,003.05                    | 17,987         |                                        | 1,274,984.12             | 18,000.00                       | 26 |
| 75,779,786.87    | 103,299,259.70   | 65,976,998.70                   | 28,337,261     | 8,985,000                              | 102,649,053.37           | 1,637,341.75                    |    |
| 255,254,150.57   | 334,791,202.19   | 233,618,116.19                  | 77,483,686     | 23,690,000                             | 102,649,053.37           | 2,534,298.75                    |    |
| 890,992.48       | 1,643,259.68     | 1,271,682.68                    | 371,577        |                                        | 3,017,759.90             | 265,302.75                      | 27 |
| 688,796.79       | 1,037,062.46     | 745,776.46                      | 291,286        |                                        | 1,975,507.16             | 176,563.75                      | 28 |
| 477,212.81       | 921,921.73       | 688,699.73                      | 233,222        |                                        | 1,642,565.39             | 184,247.50                      | 29 |
| 4,594,463.63     | 7,748,138.71     | 5,066,463.71                    | 2,546,675      | 135,000                                | 11,954,150.51            | 858,503.00                      | 30 |
| 1,088,177.38     | 1,853,373.03     | 1,156,707.03                    | 696,666        |                                        | 3,089,279.25             | 343,127.50                      | 31 |
| 2,087,665.10     | 4,165,064.32     | 3,249,287.32                    | 915,777        |                                        | 7,744,011.09             | 368,512.50                      | 32 |
| 9,747,308.19     | 17,368,819.99    | 12,178,616.99                   | 5,055,203      | 135,000                                | 29,423,273.30            | 2,196,257.00                    |    |
| 5,465,607.40     | 9,040,059.22     | 5,762,689.22                    | 3,127,370      | 150,000                                | 16,219,085.25            | 740,387.65                      | 33 |
| 3,348,228.19     | 6,032,676.54     | 3,551,353.54                    | 2,481,323      |                                        | 9,606,404.28             | 251,882.25                      | 34 |
| 7,390,840.26     | 13,985,070.10    | 9,271,066.10                    | 4,713,374      |                                        | 22,883,528.68            | 822,270.75                      | 35 |
| 390,241.18       | 527,100.65       | 384,457.65                      | 142,643        |                                        | 1,085,270.21             | 35,025.00                       | 36 |
| 645,021.12       | 1,155,718.98     | 707,047.98                      | 448,671        |                                        | 1,583,661.81             | 88,105.58                       | 37 |
| 47,729.24        | 306,895.75       | 260,794.75                      | 46,101         |                                        | 58,761.92                | 11,250.00                       | 38 |
| 17,205,667.99    | 31,047,521.24    | 19,938,039.24                   | 10,959,482     | 159,000                                | 51,431,712.15            | 1,948,919.24                    |    |
| 908,571.55       | 2,168,386.05     | 1,227,673.05                    | 940,713        |                                        | 2,035,088.76             | 85,281.25                       | 39 |
| 493,532.14       | 1,127,570.82     | 712,872.82                      | 414,698        |                                        | 1,349,676.06             | 60,082.75                       | 40 |
| 333,710.64       | 895,130.55       | 578,730.55                      | 316,400        |                                        | 730,773.15               | 31,581.75                       | 41 |
| 249,931.23       | 511,791.50       | 302,810.50                      | 208,951        |                                        | 338,245.22               | 22,208.25                       | 42 |
| 398,797.12       | 1,297,626.60     | 890,386.00                      | 598,240        |                                        | 998,613.12               | 41,554.00                       | 43 |
| 253,129.06       | 574,287.52       | 256,305.52                      | 317,982        |                                        | 802,206.18               | 14,550.00                       | 44 |
| 432,137.10       | 1,305,782.29     | 836,849.29                      | 468,933        |                                        | 1,249,257.61             | 40,637.50                       | 45 |
| 169,571.15       | 383,960.65       | 154,962.65                      | 228,998        |                                        | 649,551.93               | 10,640.50                       | 46 |
| 144,609.82       | 300,872.25       | 218,650.25                      | 82,222         |                                        | 788,960.35               | 11,925.00                       | 47 |
| 2,127,823.75     | 6,787,276.91     | 4,052,648.91                    | 2,734,628      |                                        | 10,073,594.05            | 207,261.25                      | 48 |
| 154,161.10       | 563,653.10       | 231,444.10                      | 132,209        |                                        | 887,642.70               | 11,317.50                       | 49 |
| 760,618.68       | 1,518,135.28     | 1,023,126.28                    | 496,009        |                                        | 2,903,734.28             | 169,990.50                      | 50 |
| 1,221,919.41     | 3,984,685.90     | 2,035,280.90                    | 1,949,405      |                                        | 3,817,799.37             | 81,586.60                       | 51 |
| 7,650,503.75     | 21,219,128.82    | 12,329,740.82                   | 8,889,388      |                                        | 26,625,151.78            | 788,526.75                      |    |

## No. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL

MAY 5, 1898—Continued.

|    | Cities, States, and Territories. | Deposits.        | Reserve required.   | Reserve held.   | Ratio of re-serve. |
|----|----------------------------------|------------------|---------------------|-----------------|--------------------|
|    | COUNTRY BANKS—continued.         |                  | <i>15 per cent.</i> |                 | <i>Per ct.</i>     |
| 52 | Ohio.....                        | \$66,823,109.62  | \$10,023,466.44     | \$21,591,776.81 | 32.31              |
| 53 | Indiana.....                     | 40,628,401.15    | 6,094,260.17        | 17,133,966.19   | 42.17              |
| 54 | Illinois.....                    | 57,383,674.56    | 8,607,551.18        | 20,013,742.05   | 34.88              |
| 55 | Michigan.....                    | 30,616,536.10    | 4,592,490.42        | 9,127,502.60    | 29.81              |
| 56 | Wisconsin.....                   | 25,284,762.10    | 3,792,714.32        | 9,096,046.24    | 35.97              |
| 57 | Minnesota.....                   | 16,842,535.19    | 2,526,380.27        | 5,402,566.95    | 32.08              |
| 58 | Iowa.....                        | 33,070,549.10    | 4,960,582.37        | 11,472,664.95   | 34.69              |
| 59 | Missouri.....                    | 8,677,347.01     | 1,301,602.05        | 3,060,011.41    | 35.26              |
|    | Total of Middle States.....      | 279,326,914.89   | 41,899,037.22       | 96,898,277.20   | 34.69              |
| 60 | North Dakota.....                | 4,892,537.73     | 724,880.66          | 1,127,632.62    | 23.33              |
| 61 | South Dakota.....                | 4,321,212.59     | 618,181.89          | 1,396,217.67    | 32.31              |
| 62 | Nebraska.....                    | 13,649,641.96    | 2,047,446.29        | 5,306,813.12    | 38.88              |
| 63 | Kansas.....                      | 21,631,496.78    | 3,244,724.52        | 7,904,760.48    | 36.54              |
| 64 | Montana.....                     | 9,698,615.46     | 1,454,792.32        | 3,343,964.32    | 34.48              |
| 65 | Wyoming.....                     | 2,463,895.37     | 369,884.30          | 755,536.13      | 30.04              |
| 66 | Colorado.....                    | 33,573,730.70    | 5,036,059.61        | 14,981,071.77   | 44.62              |
| 67 | New Mexico.....                  | 2,607,748.70     | 391,162.30          | 612,852.44      | 23.50              |
| 68 | Oklahoma.....                    | 1,997,252.11     | 149,587.82          | 466,752.08      | 46.80              |
| 69 | Indian Territory.....            | 1,423,911.81     | 213,586.77          | 560,478.42      | 39.36              |
|    | Total of Western States.....     | 95,202,643.21    | 14,280,306.48       | 36,456,079.05   | 38.29              |
| 70 | Washington.....                  | 12,698,356.23    | 1,904,753.44        | 4,803,580.52    | 37.83              |
| 71 | Oregon.....                      | 10,084,622.47    | 1,512,693.37        | 2,775,051.33    | 27.52              |
| 72 | California.....                  | 13,354,189.92    | 2,003,128.49        | 5,170,366.86    | 38.71              |
| 73 | Idaho.....                       | 2,332,384.05     | 349,857.74          | 782,312.79      | 33.51              |
| 74 | Utah.....                        | 3,546,100.41     | 531,915.06          | 1,081,644.21    | 30.50              |
| 75 | Nevada.....                      | 332,451.67       | 49,867.75           | 59,522.63       | 17.90              |
| 76 | Arizona.....                     | 1,354,540.63     | 203,181.09          | 624,850.56      | 46.13              |
| 77 | Alaska.....                      | 13,643.71        | 2,046.56            | 23,034.44       | 168.83             |
|    | Total of Pacific States.....     | 43,716,289.99    | 6,557,443.50        | 15,320,382.79   | 35.05              |
|    | Total of country banks.....      | 1,027,877,923.63 | 154,181,688.54      | 330,721,049.31  | 32.18              |
|    | Total of United States.....      | 2,362,150,904.35 | 487,749,933.72      | 770,698,603.62  | 32.63              |

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

MAY 5, 1898—Continued.

| Cash reserve.  |                | Classification of reserve held. |                |                                        |                          |                                 |
|----------------|----------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|
| Required.      | Held.          | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |
| \$3,799,356.51 | \$9,155,426.60 | \$4,999,080.60                  | \$4,156,346    |                                        | \$11,911,275.05          | \$525,075.16                    |
| 2,355,337.67   | 7,615,880.89   | 5,211,682.89                    | 2,404,198      |                                        | 9,312,169.30             | 205,916.00                      |
| 3,331,326.57   | 6,346,991.85   | 4,364,547.85                    | 1,982,444      |                                        | 13,387,515.45            | 279,234.75                      |
| 1,784,455.37   | 2,891,915.37   | 1,992,833.37                    | 899,082        |                                        | 6,104,245.23             | 131,342.00                      |
| 1,477,932.93   | 2,468,236.71   | 1,814,417.71                    | 653,819        |                                        | 6,529,927.53             | 97,882.00                       |
| 987,770.90     | 1,565,091.25   | 1,196,357.25                    | 368,734        |                                        | 3,780,522.70             | 56,953.00                       |
| 1,918,961.94   | 3,415,671.30   | 2,338,769.30                    | 1,076,902      |                                        | 7,893,816.13             | 163,177.52                      |
| 499,746.92     | 1,031,798.40   | 679,605.40                      | 352,193        |                                        | 1,975,078.26             | 52,234.75                       |
| 16,154,888.81  | 34,491,012.37  | 22,597,294.37                   | 11,893,718     |                                        | 60,895,449.65            | 1,511,815.18                    |
| 282,023.06     | 455,750.15     | 278,004.15                      | 177,752        |                                        | 632,054.97               | 19,821.50                       |
| 251,114.34     | 552,748.20     | 377,312.20                      | 175,436        |                                        | 823,073.44               | 20,396.63                       |
| 792,326.62     | 1,172,058.10   | 820,555.10                      | 351,503        |                                        | 4,068,125.27             | 66,620.75                       |
| 1,256,713.26   | 2,406,569.31   | 1,598,709.31                    | 809,860        |                                        | 5,395,249.80             | 102,941.37                      |
| 570,959.62     | 1,490,474.20   | 928,803.20                      | 561,671        |                                        | 1,826,096.87             | 27,393.25                       |
| 144,063.82     | 273,753.93     | 234,641.93                      | 39,112         |                                        | 472,107.45               | 9,674.75                        |
| 1,992,399.14   | 6,476,350.34   | 4,639,201.34                    | 1,846,059      |                                        | 8,449,659.68             | 55,061.75                       |
| 150,344.92     | 263,637.90     | 159,930.90                      | 103,707        |                                        | 333,914.54               | 15,309.00                       |
| 58,710.13      | 101,492.10     | 53,929.10                       | 47,563         |                                        | 362,447.48               | 2,812.50                        |
| 82,446.71      | 226,663.30     | 109,035.36                      | 117,628        |                                        | 326,345.12               | 7,470.00                        |
| 5,581,122.22   | 13,419,503.53  | 9,189,212.53                    | 4,230,291      |                                        | 22,709,074.62            | 327,500.90                      |
| 746,217.97     | 2,503,225.90   | 2,240,435.90                    | 262,790        |                                        | 2,261,146.12             | 39,208.50                       |
| 586,495.95     | 1,619,427.55   | 1,593,779.55                    | 23,648         |                                        | 1,109,170.33             | 46,453.50                       |
| 771,449.99     | 2,261,993.75   | 2,161,071.75                    | 103,922        |                                        | 2,833,839.61             | 74,503.50                       |
| 136,868.10     | 590,199.70     | 336,541.70                      | 53,658         |                                        | 384,425.59               | 7,687.50                        |
| 198,141.02     | 738,864.30     | 691,794.30                      | 47,070         |                                        | 306,217.41               | 36,562.50                       |
| 19,578.10      | 29,080.65      | 28,991.65                       | 89             |                                        | 29,518.88                | 922.50                          |
| 78,122.44      | 314,427.00     | 260,746.00                      | 53,681         |                                        | 302,548.56               | 7,875.00                        |
| 818.62         | 22,046.85      | 18,391.85                       | 3,655          |                                        | 987.59                   |                                 |
| 2,537,692.20   | 7,879,265.70   | 7,331,752.70                    | 547,513        |                                        | 7,227,904.09             | 213,213.00                      |
| 58,878,182.56  | 125,425,251.65 | 83,564,656.65                   | 41,575,593     | \$285,000                              | 198,312,565.59           | 6,986,232.07                    |
| 314,132,342.13 | 460,216,453.84 | 317,182,772.84                  | 119,053,631    | 23,975,000                             | 300,961,618.96           | 9,520,536.82                    |

458 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 61.--LAWFUL MONEY RESERVE OF THE NATIONAL

JULY 14, 1898.

|                         | Cities States, and Territories.      | Deposits.        | Reserve required.   | Reserve held.    | Ratio of reserve. |
|-------------------------|--------------------------------------|------------------|---------------------|------------------|-------------------|
| CENTRAL RESERVE CITIES. |                                      |                  |                     |                  |                   |
|                         |                                      |                  | <i>25 per cent.</i> |                  | <i>Per ct.</i>    |
| 1                       | New York City.....                   | \$637,977,134.60 | \$159,494,283.65    | \$195,387,049.94 | 30.63             |
| 2                       | Chicago.....                         | 130,700,857.31   | 32,675,214.33       | 40,838,194.37    | 31.25             |
| 3                       | St. Louis.....                       | 38,596,914.55    | 9,649,228.64        | 9,392,036.35     | 24.34             |
|                         | Total of central reserve cities..... | 897,274,906.46   | 201,818,726.62      | 245,617,880.66   | 30.43             |
| OTHER RESERVE CITIES.   |                                      |                  |                     |                  |                   |
| 4                       | Boston.....                          | 165,863,141.42   | 41,465,785.35       | 57,610,859.65    | 34.74             |
| 5                       | Albany.....                          | 11,269,914.95    | 2,817,478.74        | 4,016,512.92     | 35.64             |
| 6                       | Brooklyn.....                        | 18,010,633.28    | 4,502,658.32        | 6,288,898.44     | 34.92             |
| 7                       | Philadelphia.....                    | 125,101,190.14   | 31,275,297.54       | 43,693,072.53    | 34.93             |
| 8                       | Pittsburg.....                       | 51,599,183.05    | 12,899,795.76       | 14,537,446.62    | 27.79             |
| 9                       | Baltimore.....                       | 32,689,987.44    | 8,172,496.86        | 10,757,785.24    | 32.91             |
| 10                      | Washington.....                      | 14,362,228.04    | 3,590,557.01        | 5,492,295.09     | 38.24             |
| 11                      | Savannah.....                        | 728,645.59       | 182,161.40          | 222,736.89       | 30.57             |
| 12                      | New Orleans.....                     | 16,192,052.99    | 4,048,013.25        | 6,728,618.65     | 41.56             |
| 13                      | Louisville.....                      | 9,651,656.08     | 2,412,914.02        | 3,785,163.21     | 39.22             |
| 14                      | Houston.....                         | 2,907,282.56     | 726,820.64          | 1,795,127.07     | 61.75             |
| 15                      | Cincinnati.....                      | 33,041,029.99    | 8,260,257.50        | 11,606,267.39    | 35.13             |
| 16                      | Cleveland.....                       | 29,313,605.49    | 7,323,401.37        | 9,762,800.12     | 33.31             |
| 17                      | Detroit.....                         | 17,227,450.96    | 4,306,862.74        | 4,445,906.99     | 25.84             |
| 18                      | Milwaukee.....                       | 24,393,606.45    | 6,098,401.61        | 9,180,997.16     | 37.61             |
| 19                      | Des Moines.....                      | 4,291,655.97     | 1,072,913.99        | 1,193,412.69     | 27.80             |
| 20                      | St. Paul.....                        | 13,519,008.93    | 3,379,752.23        | 5,872,268.23     | 43.44             |
| 21                      | Minneapolis.....                     | 10,967,392.63    | 2,741,848.16        | 4,490,688.80     | 40.95             |
| 22                      | Kansas City.....                     | 24,652,656.15    | 6,163,164.04        | 6,736,064.63     | 27.32             |
| 23                      | St. Joseph.....                      | 3,579,482.39     | 894,870.58          | 1,525,481.16     | 42.62             |
| 24                      | Lincoln.....                         | 2,146,358.47     | 536,584.62          | 636,334.18       | 30.58             |
| 25                      | Omaha.....                           | 15,171,445.42    | 3,792,861.35        | 6,599,875.69     | 43.50             |
| 26                      | San Francisco.....                   | 16,659,803.20    | 4,164,950.80        | 7,419,941.99     | 44.54             |
|                         | Total of other reserve cities.....   | 643,339,391.53   | 160,834,847.88      | 224,218,645.34   | 34.85             |
|                         | Total of all reserve cities.....     | 1,450,614,297.99 | 362,653,574.50      | 469,836,526.00   | 32.39             |
| COUNTRY BANKS.          |                                      |                  |                     |                  |                   |
|                         |                                      |                  | <i>15 per cent.</i> |                  |                   |
| 27                      | Maine.....                           | 16,995,563.95    | 2,549,334.59        | 5,764,268.58     | 33.92             |
| 28                      | New Hampshire.....                   | 11,783,502.55    | 1,767,525.33        | 3,707,974.28     | 31.47             |
| 29                      | Vermont.....                         | 9,474,256.96     | 1,421,138.55        | 3,187,883.54     | 31.65             |
| 30                      | Massachusetts.....                   | 84,406,191.23    | 12,660,928.68       | 23,325,623.31    | 27.63             |
| 31                      | Rhode Island.....                    | 21,771,426.32    | 3,265,718.95        | 6,386,523.37     | 29.33             |
| 32                      | Connecticut.....                     | 40,132,763.68    | 6,019,914.55        | 13,460,219.60    | 33.54             |
|                         | Total of New England States.....     | 184,563,704.69   | 27,684,555.70       | 55,832,492.68    | 30.25             |
| 33                      | New York.....                        | 95,050,406.90    | 14,257,561.03       | 26,199,130.60    | 27.55             |
| 34                      | New Jersey.....                      | 59,556,741.05    | 8,933,511.16        | 18,626,922.07    | 31.28             |
| 35                      | Pennsylvania.....                    | 127,948,248.08   | 19,192,237.21       | 37,248,509.22    | 29.11             |
| 36                      | Delaware.....                        | 5,457,371.00     | 818,605.65          | 1,718,883.51     | 31.50             |
| 37                      | Maryland.....                        | 11,899,635.73    | 1,771,445.36        | 3,248,751.12     | 27.51             |
| 38                      | District of Columbia.....            | 886,721.41       | 133,008.21          | 387,533.81       | 43.70             |
|                         | Total of Eastern States.....         | 300,709,124.17   | 45,106,368.63       | 87,420,730.33    | 29.07             |
| 39                      | Virginia.....                        | 16,860,545.32    | 2,530,431.80        | 5,271,324.06     | 31.25             |
| 40                      | West Virginia.....                   | 8,534,514.92     | 1,280,177.24        | 2,374,422.90     | 27.82             |
| 41                      | North Carolina.....                  | 5,031,017.94     | 853,652.69          | 1,593,552.98     | 28.00             |
| 42                      | South Carolina.....                  | 4,522,096.84     | 678,314.53          | 1,015,370.60     | 22.45             |
| 43                      | Georgia.....                         | 6,740,347.44     | 1,013,052.12        | 1,962,824.76     | 29.12             |
| 44                      | Florida.....                         | 4,792,889.47     | 718,933.42          | 1,900,124.78     | 39.64             |
| 45                      | Alabama.....                         | 7,071,962.98     | 1,060,794.45        | 1,912,635.55     | 27.05             |
| 46                      | Mississippi.....                     | 2,557,839.36     | 383,675.96          | 793,671.86       | 31.03             |
| 47                      | Louisiana.....                       | 2,306,809.56     | 346,021.43          | 797,860.70       | 34.59             |
| 48                      | Texas.....                           | 33,239,263.90    | 4,988,889.59        | 12,242,681.75    | 36.81             |
| 49                      | Arkansas.....                        | 2,486,474.10     | 372,971.11          | 974,308.32       | 39.18             |
| 50                      | Kentucky.....                        | 14,263,937.06    | 2,139,590.56        | 4,483,354.62     | 31.43             |
| 51                      | Tennessee.....                       | 20,128,845.51    | 3,019,326.82        | 7,550,008.70     | 37.51             |
|                         | Total of Southern States.....        | 129,225,544.40   | 19,383,831.66       | 42,872,141.58    | 33.18             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 459

BANKS, YEAR ENDED SEPTEMBER 30, 1898—Continued.

JULY 14, 1898.

| Cash reserve.    |                  | Classification of reserve held. |                |                                        |                          |                                 |
|------------------|------------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|
| Required.        | Held.            | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |
| \$158,717,133.65 | \$194,609,899.04 | \$152,406,943.04                | \$33,222,956   | \$3,980,000                            |                          | \$777,150.00                    |
| 32,623,714.33    | 40,788,894.37    | 23,961,128.37                   | 14,707,563     | 2,120,000                              |                          | 49,500.00                       |
| 9,545,278.64     | 9,288,686.35     | 4,430,014.35                    | 2,918,672      | 1,910,000                              |                          | 103,950.00                      |
| 200,883,126.62   | 244,687,230.66   | 180,798,084.66                  | 50,879,196     | 13,010,000                             |                          | 930,600.00                      |
| 20,569,919.67    | 20,720,982.81    | 15,604,745.81                   | 4,956,237      | 160,000                                | \$36,563,930.81          | 325,946.00                      |
| 1,401,989.37     | 1,366,267.00     | 934,989.00                      | 431,278        |                                        | 2,636,745.92             | 13,500.00                       |
| 2,237,739.16     | 3,240,755.38     | 1,937,519.38                    | 1,309,236      |                                        | 3,014,963.06             | 27,180.00                       |
| 15,481,443.52    | 22,979,190.96    | 15,335,922.96                   | 2,583,268      | 5,060,000                              | 20,401,471.07            | 312,410.50                      |
| 6,322,077.25     | 8,218,545.05     | 5,472,593.05                    | 2,745,952      |                                        | 5,863,260.32             | 255,641.25                      |
| 4,026,510.93     | 4,910,177.95     | 3,309,954.95                    | 680,223        | 920,000                                | 5,728,132.29             | 119,475.00                      |
| 1,775,919.75     | 3,089,817.74     | 2,249,667.74                    | 717,180        | 120,000                                | 2,366,759.85             | 38,717.50                       |
| 88,785.70        | 147,065.00       | 72,065.00                       | 75,000         |                                        | 70,481.89                | 4,590.00                        |
| 2,010,011.62     | 3,890,513.60     | 2,257,070.60                    | 1,429,443      | 210,000                                | 2,804,115.05             | 27,990.00                       |
| 1,176,087.01     | 1,513,867.26     | 777,073.26                      | 736,794        |                                        | 2,210,555.95             | 60,740.00                       |
| 357,785.32       | 1,270,994.15     | 625,478.15                      | 645,516        |                                        | 512,882.92               | 11,250.00                       |
| 4,018,385.00     | 4,626,952.37     | 2,127,956.37                    | 1,878,966      | 620,000                                | 6,755,827.52             | 223,487.50                      |
| 3,631,425.69     | 3,921,213.50     | 2,220,463.50                    | 1,700,750      |                                        | 5,776,036.62             | 65,550.00                       |
| 2,121,931.37     | 2,481,842.75     | 1,683,112.75                    | 798,730        |                                        | 1,901,154.24             | 63,000.00                       |
| 3,029,625.80     | 4,101,516.40     | 2,402,317.40                    | 1,639,199      |                                        | 5,040,330.76             | 39,150.00                       |
| 529,239.50       | 424,786.58       | 197,982.58                      | 226,804        |                                        | 754,191.11               | 14,435.00                       |
| 1,684,207.11     | 2,532,816.85     | 2,219,399.85                    | 313,417        |                                        | 3,328,113.38             | 11,338.00                       |
| 1,364,524.08     | 1,457,046.45     | 771,695.45                      | 685,351        |                                        | 3,020,842.35             | 12,800.00                       |
| 3,075,957.02     | 3,077,074.55     | 2,044,914.55                    | 1,032,160      |                                        | 3,647,740.03             | 11,250.00                       |
| 444,060.29       | 453,447.30       | 251,428.30                      | 202,019        |                                        | 1,065,283.86             | 6,750.00                        |
| 264,917.31       | 250,328.25       | 134,522.25                      | 115,800        |                                        | 399,255.93               | 6,750.00                        |
| 1,888,493.17     | 2,505,985.40     | 1,521,276.40                    | 984,709        |                                        | 4,068,015.29             | 25,875.00                       |
| 2,066,727.90     | 6,687,180.05     | 6,677,004.05                    | 10,176         |                                        | 761,266.94               | 31,495.00                       |
| 79,562,763.56    | 103,877,967.35   | 70,829,723.35                   | 25,958,244     | 7,090,000                              | 118,631,357.24           | 1,709,320.75                    |
| 280,450,890.18   | 348,565,248.01   | 251,627,808.01                  | 76,837,440     | 20,100,000                             | 118,631,357.24           | 2,639,920.75                    |
| 916,648.74       | 1,656,382.51     | 1,281,828.51                    | 374,554        |                                        | 3,850,173.32             | 257,712.75                      |
| 637,104.65       | 1,021,705.94     | 756,154.94                      | 265,551        |                                        | 2,511,504.59             | 174,767.75                      |
| 498,744.42       | 934,710.80       | 690,608.80                      | 244,102        |                                        | 2,078,895.24             | 174,277.50                      |
| 4,721,883.27     | 7,877,673.28     | 5,172,377.28                    | 2,570,296      | 135,000                                | 14,590,479.53            | 857,470.50                      |
| 1,169,256.18     | 1,848,714.53     | 1,166,441.53                    | 682,273        |                                        | 4,195,235.34             | 342,573.50                      |
| 2,259,977.82     | 4,288,919.91     | 3,293,565.91                    | 995,354        |                                        | 8,801,329.69             | 369,970.00                      |
| 10,203,115.08    | 17,628,106.97    | 12,360,976.97                   | 5,132,130      | 135,000                                | 36,027,617.71            | 2,176,768.00                    |
| 5,408,075.12     | 9,109,116.79     | 5,914,772.79                    | 3,044,344      | 150,000                                | 16,343,640.56            | 737,373.25                      |
| 3,471,503.96     | 6,101,739.71     | 3,635,322.71                    | 2,466,417      |                                        | 12,270,431.11            | 254,751.25                      |
| 7,348,741.66     | 13,116,816.40    | 9,198,497.40                    | 3,018,319      |                                        | 23,311,309.76            | 820,383.06                      |
| 312,972.26       | 508,093.45       | 356,717.45                      | 151,376        |                                        | 1,174,615.06             | 36,175.00                       |
| 677,575.88       | 1,105,671.23     | 691,694.23                      | 413,977        |                                        | 2,065,574.23             | 77,505.66                       |
| 48,703.28        | 300,307.90       | 283,201.90                      | 26,106         |                                        | 66,975.01                | 11,250.00                       |
| 17,267,572.16    | 30,250,745.48    | 20,080,206.48                   | 10,026,539     | 150,000                                | 55,232,546.63            | 1,937,438.22                    |
| 977,124.42       | 2,282,885.43     | 1,327,200.43                    | 955,595        |                                        | 2,900,817.88             | 87,620.75                       |
| 488,399.80       | 1,128,438.08     | 714,357.08                      | 414,081        |                                        | 1,186,807.07             | 59,177.75                       |
| 529,148.38       | 762,418.34       | 553,486.34                      | 298,932        |                                        | 800,352.89               | 30,781.75                       |
| 262,105.31       | 601,337.30       | 324,878.30                      | 276,459        |                                        | 390,982.09               | 23,051.25                       |
| 386,791.68       | 1,087,925.10     | 687,911.10                      | 400,014        |                                        | 830,826.76               | 44,072.90                       |
| 230,733.37       | 758,731.46       | 491,253.46                      | 467,476        |                                        | 1,121,293.32             | 17,109.00                       |
| 408,294.78       | 1,001,944.80     | 714,951.80                      | 280,993        |                                        | 870,633.25               | 40,057.50                       |
| 149,190.40       | 316,782.35       | 184,802.35                      | 131,920        |                                        | 466,189.61               | 10,699.90                       |
| 133,638.57       | 303,450.45       | 187,747.45                      | 115,703        |                                        | 482,485.25               | 11,925.00                       |
| 1,912,636.73     | 5,805,280.46     | 3,949,191.46                    | 1,856,089      |                                        | 6,230,193.54             | 207,297.75                      |
| 144,901.44       | 318,703.96       | 221,679.96                      | 97,024         |                                        | 644,886.92               | 10,717.50                       |
| 787,043.62       | 1,482,777.99     | 1,031,716.99                    | 451,061        |                                        | 2,828,593.63             | 171,983.00                      |
| 1,174,985.34     | 3,792,646.00     | 2,050,425.00                    | 1,652,221      |                                        | 3,765,498.30             | 81,863.50                       |
| 7,434,993.24     | 19,553,322.56    | 12,230,754.56                   | 7,313,568      |                                        | 22,522,476.47            | 796,348.55                      |

## NO. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL

JULY 14, 1898—Continued.

|    | Cities, States, and Territories. | Deposits.        | Reserve required.   | Reserve held.   | Ratio of reserve. |
|----|----------------------------------|------------------|---------------------|-----------------|-------------------|
|    | COUNTRY BANKS—continued.         |                  | <i>15 per cent.</i> |                 | <i>Per ct.</i>    |
| 52 | Ohio.....                        | \$68,909,238.02  | \$10,336,385.70     | \$22,721,104.80 | 32.97             |
| 53 | Indiana.....                     | 41,059,057.08    | 6,158,858.56        | 16,024,273.50   | 39.03             |
| 54 | Illinois.....                    | 55,289,592.10    | 8,293,438.81        | 17,799,813.81   | 32.19             |
| 55 | Michigan.....                    | 31,192,402.26    | 4,678,860.34        | 9,191,915.43    | 29.47             |
| 56 | Wisconsin.....                   | 25,994,847.97    | 3,899,227.20        | 8,822,048.71    | 33.94             |
| 57 | Minnesota.....                   | 17,122,037.80    | 2,568,305.67        | 5,851,096.49    | 34.17             |
| 58 | Iowa.....                        | 33,319,598.07    | 4,997,939.71        | 10,810,573.67   | 32.45             |
| 59 | Missouri.....                    | 8,192,524.57     | 1,228,878.69        | 2,599,454.65    | 31.73             |
|    | Total of Middle States.....      | 281,079,297.87   | 42,161,894.68       | 93,820,281.06   | 33.38             |
| 60 | North Dakota.....                | 4,505,255.71     | 675,788.36          | 793,065.17      | 17.60             |
| 61 | South Dakota.....                | 4,170,780.01     | 625,617.00          | 1,150,799.43    | 27.57             |
| 62 | Nebraska.....                    | 14,807,263.47    | 2,221,089.52        | 6,089,464.10    | 41.12             |
| 63 | Kansas.....                      | 21,573,329.57    | 3,235,999.44        | 7,267,811.27    | 33.69             |
| 64 | Montana.....                     | 9,426,805.15     | 1,414,020.77        | 3,004,062.12    | 31.87             |
| 65 | Wyoming.....                     | 2,359,530.61     | 353,929.59          | 659,442.35      | 27.95             |
| 66 | Colorado.....                    | 33,933,408.87    | 5,090,011.33        | 14,325,708.59   | 42.22             |
| 67 | New Mexico.....                  | 2,661,396.32     | 399,209.45          | 750,443.36      | 28.20             |
| 68 | Oklahoma.....                    | 964,738.38       | 144,710.46          | 446,417.77      | 46.27             |
| 69 | Indian Territory.....            | 1,329,925.95     | 199,488.89          | 440,914.47      | 33.15             |
|    | Total of Western States.....     | 95,732,432.04    | 14,350,864.81       | 34,928,128.63   | 36.49             |
| 70 | Washington.....                  | 13,081,064.63    | 1,982,159.69        | 5,122,769.71    | 39.16             |
| 71 | Oregon.....                      | 10,455,931.83    | 1,568,389.77        | 2,939,063.04    | 28.12             |
| 72 | California.....                  | 13,253,233.58    | 1,088,285.04        | 4,729,698.17    | 35.68             |
| 73 | Idaho.....                       | 2,487,970.09     | 379,195.51          | 1,046,882.09    | 42.08             |
| 74 | Utah.....                        | 3,859,471.70     | 578,920.76          | 1,278,977.28    | 33.14             |
| 75 | Nevada.....                      | 328,665.65       | 49,299.85           | 48,495.15       | 14.76             |
| 76 | Arizona.....                     | 1,554,770.22     | 233,215.54          | 687,890.43      | 44.25             |
| 77 | Alaska.....                      | 24,497.14        | 3,674.57            | 28,183.79       | 115.05            |
|    | Total of Pacific States.....     | 45,047,604.84    | 6,757,140.73        | 15,882,929.66   | 35.28             |
|    | Total of country banks.....      | 1,039,357,708.01 | 155,453,656.21      | 330,756,703.94  | 31.92             |
|    | Total of United States.....      | 2,486,972,006.00 | 518,107,230.71      | 800,593,229.94  | 32.19             |

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

JULY 14, 1898—Continued.

| Cash reserve.  |                | Classification of reserve held. |                |                                        |                          |                                 |
|----------------|----------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|
| Required.      | Held.          | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |
| \$3,926,666.20 | \$8,699,643.66 | \$4,972,253.66                  | \$3,727,390    |                                        | \$13,501,740.94          | \$519,720.20                    |
| 2,381,872.02   | 7,336,803.68   | 5,332,763.68                    | 2,004,040      |                                        | 8,483,291.32             | 204,178.50                      |
| 3,205,286.70   | 6,047,770.45   | 4,239,037.45                    | 1,808,733      |                                        | 11,471,821.31            | 280,222.05                      |
| 1,818,318.14   | 2,930,732.52   | 2,042,200.52                    | 888,532        |                                        | 6,128,117.91             | 133,065.00                      |
| 1,520,164.38   | 2,553,094.59   | 1,836,280.59                    | 710,814        |                                        | 6,170,137.87             | 98,816.25                       |
| 1,004,519.11   | 1,635,652.88   | 1,257,122.88                    | 378,530        |                                        | 4,158,435.71             | 57,007.90                       |
| 1,932,565.48   | 3,492,563.01   | 2,428,847.01                    | 1,063,716      |                                        | 7,151,484.64             | 166,526.02                      |
| 469,757.57     | 969,470.69     | 629,087.69                      | 340,383        |                                        | 1,575,499.21             | 54,484.75                       |
| 16,259,149.60  | 33,665,731.48  | 22,737,593.48                   | 10,928,138     |                                        | 58,640,528.91            | 1,514,020.67                    |
| 262,386.55     | 410,989.85     | 281,871.85                      | 129,118        |                                        | 362,253.32               | 19,822.00                       |
| 241,764.30     | 511,308.85     | 372,786.85                      | 138,522        |                                        | 618,284.33               | 21,206.25                       |
| 861,220.91     | 1,202,245.93   | 811,129.93                      | 389,116        |                                        | 4,819,195.92             | 68,022.25                       |
| 1,253,843.53   | 2,458,755.18   | 1,681,893.18                    | 776,862        |                                        | 4,707,665.47             | 101,390.62                      |
| 554,651.01     | 1,340,662.30   | 872,830.30                      | 467,832        |                                        | 1,636,006.57             | 27,393.25                       |
| 137,701.93     | 276,128.75     | 222,387.75                      | 53,241         |                                        | 373,638.85               | 9,674.75                        |
| 2,014,412.03   | 6,516,152.40   | 4,632,708.40                    | 1,883,444      |                                        | 7,755,574.94             | 53,981.25                       |
| 153,563.77     | 276,592.05     | 166,632.05                      | 109,960        |                                        | 458,551.31               | 15,300.00                       |
| 56,534.38      | 106,873.09     | 65,333.09                       | 41,540         |                                        | 336,170.18               | 3,374.50                        |
| 76,807.56      | 183,691.40     | 104,358.40                      | 84,333         |                                        | 244,733.07               | 7,470.00                        |
| 5,612,891.97   | 13,288,399.80  | 9,214,431.80                    | 4,073,968      |                                        | 21,312,093.96            | 327,634.87                      |
| 769,180.48     | 2,548,229.05   | 2,222,760.05                    | 323,469        |                                        | 2,535,332.16             | 39,208.50                       |
| 609,674.51     | 1,623,398.10   | 1,581,083.10                    | 42,315         |                                        | 1,272,361.44             | 44,203.50                       |
| 766,664.61     | 2,425,739.95   | 2,328,509.95                    | 97,250         |                                        | 2,232,284.72             | 71,623.50                       |
| 146,083.20     | 399,259.30     | 324,181.80                      | 75,078         |                                        | 639,634.79               | 7,987.50                        |
| 216,943.30     | 682,321.65     | 659,264.65                      | 33,057         |                                        | 550,093.13               | 36,562.50                       |
| 19,350.94      | 25,216.53      | 25,038.50                       | 178            |                                        | 22,356.15                | 922.50                          |
| 90,136.22      | 290,403.55     | 256,293.55                      | 34,112         |                                        | 389,709.88               | 7,875.00                        |
| 1,248.83       | 20,983.05      | 19,228.05                       | 1,753          |                                        | 6,648.24                 | 552.50                          |
| 2,619,282.09   | 8,025,573.65   | 7,416,359.65                    | 609,214        |                                        | 7,648,420.51             | 208,935.50                      |
| 59,397,004.14  | 122,411,879.94 | 84,049,322.94                   | 38,077,557     | \$285,000                              | 201,383,678.19           | 6,961,145.81                    |
| 339,847,894.32 | 470,977,127.95 | 333,677,130.95                  | 114,914,997    | 20,383,000                             | 320,015,035.43           | 9,661,066.56                    |

## NO. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL

SEPTEMBER 20, 1898.

|                         | Cities, States, and Territories.     | Deposits.        | Reserve required.   | Reserve held.    | Ratio of reserve. |
|-------------------------|--------------------------------------|------------------|---------------------|------------------|-------------------|
| CENTRAL RESERVE CITIES. |                                      |                  |                     |                  |                   |
|                         |                                      |                  | <i>25 per cent.</i> |                  | <i>Per cent.</i>  |
| 1                       | New York City.....                   | \$395,965,793.20 | \$148,991,448.30    | \$153,573,670.54 | 25.77             |
| 2                       | Chicago.....                         | 123,343,878.01   | 32,085,969.50       | 40,394,388.25    | 31.47             |
| 3                       | St. Louis.....                       | 37,048,751.56    | 9,262,187.89        | 7,647,545.50     | 20.64             |
|                         | Total of central reserve cities..... | 761,358,422.77   | 190,339,605.69      | 201,615,604.29   | 26.65             |
| OTHER RESERVE CITIES.   |                                      |                  |                     |                  |                   |
| 4                       | Boston.....                          | 172,825,549.42   | 43,206,337.36       | 57,822,672.99    | 33.46             |
| 5                       | Albany.....                          | 10,895,473.02    | 2,723,868.26        | 3,449,878.22     | 31.66             |
| 6                       | Brooklyn.....                        | 16,021,613.37    | 4,005,403.34        | 5,457,527.20     | 34.06             |
| 7                       | Philadelphia.....                    | 123,382,717.23   | 32,095,670.30       | 38,838,683.55    | 30.25             |
| 8                       | Pittsburg.....                       | 53,020,049.95    | 13,255,237.49       | 14,621,248.12    | 27.58             |
| 9                       | Baltimore.....                       | 32,201,102.00    | 8,050,275.50        | 10,022,029.91    | 31.12             |
| 10                      | Washington.....                      | 14,329,633.19    | 3,582,408.30        | 5,133,069.94     | 35.82             |
| 11                      | Savannah.....                        | 642,874.81       | 160,718.70          | 189,898.74       | 29.54             |
| 12                      | New Orleans.....                     | 15,074,335.30    | 3,768,539.82        | 4,784,094.75     | 31.74             |
| 13                      | Louisville.....                      | 9,991,514.12     | 2,497,878.53        | 3,160,170.94     | 31.63             |
| 14                      | Houston.....                         | 3,745,652.95     | 936,413.24          | 2,327,673.04     | 62.14             |
| 15                      | Cincinnati.....                      | 33,992,350.75    | 8,498,087.68        | 11,592,319.74    | 33.84             |
| 16                      | Cleveland.....                       | 30,837,392.96    | 7,709,348.24        | 10,302,978.15    | 33.41             |
| 17                      | Detroit.....                         | 18,513,837.06    | 4,623,769.49        | 5,787,691.38     | 31.25             |
| 18                      | Milwaukee.....                       | 22,192,491.18    | 5,548,122.79        | 6,916,023.10     | 31.16             |
| 19                      | Des Moines.....                      | 4,832,298.90     | 1,083,074.73        | 1,026,850.22     | 28.70             |
| 20                      | St. Paul.....                        | 13,887,513.37    | 3,471,828.34        | 6,093,147.10     | 43.88             |
| 21                      | Minneapolis.....                     | 10,866,236.15    | 2,716,559.04        | 4,888,552.68     | 44.99             |
| 22                      | Kansas City.....                     | 24,393,783.10    | 6,233,447.03        | 6,913,302.42     | 27.73             |
| 23                      | St. Joseph.....                      | 3,640,009.89     | 910,092.48          | 1,618,412.53     | 44.46             |
| 24                      | Lincoln.....                         | 2,067,326.48     | 516,831.62          | 600,465.55       | 24.21             |
| 25                      | Omaha.....                           | 15,941,687.81    | 3,985,421.95        | 6,160,040.36     | 38.64             |
| 26                      | San Francisco.....                   | 17,127,318.29    | 4,281,829.57        | 8,268,462.14     | 48.28             |
|                         | Total of other reserve cities.....   | 655,468,267.20   | 163,867,066.80      | 215,735,042.58   | 32.92             |
|                         | Total of all reserve cities.....     | 1,416,826,689.97 | 354,206,672.49      | 417,400,646.87   | 29.46             |
| COUNTRY BANKS.          |                                      |                  |                     |                  |                   |
|                         |                                      |                  | <i>15 per cent.</i> |                  |                   |
| 27                      | Maine.....                           | 17,201,267.44    | 2,580,190.12        | 6,832,588.19     | 39.72             |
| 28                      | New Hampshire.....                   | 11,762,745.52    | 1,764,411.83        | 3,734,106.99     | 31.75             |
| 29                      | Vermont.....                         | 9,616,698.65     | 1,442,504.79        | 3,230,004.40     | 33.59             |
| 30                      | Massachusetts.....                   | 83,428,896.49    | 13,264,334.47       | 24,561,373.91    | 27.78             |
| 31                      | Rhode Island.....                    | 22,410,605.02    | 3,361,590.76        | 6,827,561.59     | 30.47             |
| 32                      | Connecticut.....                     | 38,393,049.16    | 5,833,957.37        | 11,405,422.67    | 29.56             |
|                         | Total of New England States.....     | 188,313,262.28   | 28,246,969.34       | 56,681,057.60    | 30.10             |
| 33                      | New York.....                        | 96,872,636.05    | 14,530,895.41       | 27,719,119.42    | 28.61             |
| 34                      | New Jersey.....                      | 62,416,084.60    | 9,362,412.69        | 17,611,711.37    | 28.22             |
| 35                      | Pennsylvania.....                    | 130,278,945.99   | 19,541,841.90       | 37,453,565.66    | 28.75             |
| 36                      | Delaware.....                        | 5,514,349.08     | 827,152.36          | 1,568,213.39     | 28.44             |
| 37                      | Maryland.....                        | 11,996,278.97    | 1,799,441.84        | 3,040,672.22     | 25.35             |
| 38                      | District of Columbia.....            | 872,941.71       | 130,941.26          | 369,580.63       | 42.34             |
|                         | Total of Eastern States.....         | 307,951,236.40   | 40,192,685.46       | 87,762,862.99    | 28.50             |
| 39                      | Virginia.....                        | 17,845,761.33    | 2,676,864.20        | 5,558,533.04     | 31.15             |
| 40                      | West Virginia.....                   | 8,911,351.79     | 1,336,792.77        | 2,525,477.40     | 28.34             |
| 41                      | North Carolina.....                  | 5,848,452.01     | 877,267.80          | 1,704,345.19     | 29.14             |
| 42                      | South Carolina.....                  | 4,306,233.99     | 645,935.10          | 1,873,220.39     | 20.28             |
| 43                      | Georgia.....                         | 6,775,370.90     | 1,015,305.64        | 1,962,251.88     | 28.96             |
| 44                      | Florida.....                         | 5,198,496.04     | 779,774.41          | 2,275,258.32     | 43.77             |
| 45                      | Alabama.....                         | 6,765,332.06     | 1,014,799.81        | 1,835,625.46     | 27.13             |
| 46                      | Mississippi.....                     | 2,243,510.61     | 336,526.59          | 546,911.37       | 24.38             |
| 47                      | Louisiana.....                       | 2,168,679.03     | 325,301.35          | 584,712.18       | 26.96             |
| 48                      | Texas.....                           | 34,233,767.43    | 5,135,065.11        | 10,324,241.24    | 30.16             |
| 49                      | Arkansas.....                        | 2,109,615.60     | 316,442.34          | 549,051.22       | 26.03             |
| 50                      | Kentucky.....                        | 14,955,683.28    | 2,243,352.49        | 4,636,355.23     | 31.60             |
| 51                      | Tennessee.....                       | 19,039,494.21    | 2,855,924.13        | 6,261,579.60     | 32.89             |
|                         | Total of Southern States.....        | 130,401,748.31   | 19,560,262.24       | 39,637,562.52    | 30.40             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 463

BANKS, YEAR ENDED SEPTEMBER 30, 1898—Continued.

SEPTEMBER 30, 1898.

| Cash reserve.    |                  | Classification of reserve held. |                |                                        |                          |                                 |
|------------------|------------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|
| Required.        | Held.            | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |
| \$148,198,548.30 | \$152,780,770.54 | \$114,565,185.54                | \$31,265,585   | \$6,950,000                            |                          | \$792,900.00                    |
| 32,014,869.50    | 40,323,288.25    | 23,783,678.25                   | 15,219,615     | 1,320,000                              |                          | 71,100.00                       |
| 9,140,237.89     | 7,525,595.50     | 3,887,719.50                    | 2,282,876      | 1,355,000                              |                          | 121,950.00                      |
| 189,353,655.69   | 200,629,654.29   | 142,236,578.29                  | 48,768,076     | 9,625,000                              |                          | 985,950.00                      |
| 21,445,196.18    | 23,387,450.81    | 17,487,684.81                   | 5,679,766      | 220,000                                | \$34,119,276.99          | 315,945.00                      |
| 1,354,059.13     | 1,313,155.70     | 945,845.70                      | 367,310        |                                        | 2,120,972.52             | 15,750.00                       |
| 1,988,256.67     | 3,011,781.69     | 2,125,227.69                    | 886,554        |                                        | 2,416,856.11             | 28,890.00                       |
| 15,893,149.40    | 22,348,738.01    | 14,775,891.01                   | 2,632,847      | 4,940,000                              | 16,180,585.04            | 309,280.50                      |
| 6,500,508.37     | 7,889,547.30     | 5,196,412.30                    | 2,693,135      |                                        | 6,477,480.07             | 254,220.75                      |
| 3,964,421.50     | 4,828,826.62     | 2,991,757.62                    | 1,027,009      | 810,000                                | 5,071,770.79             | 121,432.50                      |
| 1,771,845.40     | 2,875,640.25     | 2,115,886.25                    | 659,754        | 100,000                                | 2,218,652.19             | 38,717.50                       |
| 78,474.35        | 119,738.00       | 54,738.00                       | 65,000         |                                        | 66,390.74                | 3,770.00                        |
| 1,870,296.91     | 3,218,628.00     | 1,871,841.00                    | 1,121,737      | 225,000                                | 1,537,386.75             | 27,900.00                       |
| 1,208,439.26     | 1,311,978.25     | 774,970.25                      | 537,006        |                                        | 1,767,192.69             | 81,000.00                       |
| 462,581.62       | 1,894,038.00     | 605,820.00                      | 1,288,218      |                                        | 422,385.91               | 11,253.00                       |
| 4,141,680.00     | 4,887,313.55     | 2,285,030.55                    | 2,112,283      | 610,000                                | 6,300,278.69             | 214,727.50                      |
| 3,819,329.12     | 3,698,469.52     | 2,228,467.52                    | 1,470,002      |                                        | 6,533,818.63             | 70,690.00                       |
| 2,283,354.74     | 2,377,318.25     | 1,677,607.25                    | 690,711        |                                        | 3,347,373.13             | 63,000.00                       |
| 2,755,611.39     | 2,994,838.50     | 2,203,093.50                    | 731,835        |                                        | 3,944,284.66             | 36,900.00                       |
| 533,819.86       | 347,377.45       | 159,761.45                      | 196,616        |                                        | 664,037.77               | 15,435.00                       |
| 1,739,245.17     | 2,673,143.80     | 2,126,663.80                    | 546,480        |                                        | 3,408,665.30             | 11,338.00                       |
| 1,351,029.52     | 1,611,945.00     | 992,251.00                      | 619,694        |                                        | 3,263,367.68             | 13,300.00                       |
| 3,109,973.51     | 2,488,130.40     | 1,547,008.40                    | 951,122        |                                        | 4,401,672.02             | 13,500.00                       |
| 451,626.23       | 395,097.40       | 189,630.40                      | 205,461        |                                        | 1,216,565.13             | 6,730.00                        |
| 255,040.81       | 246,103.70       | 153,069.70                      | 88,034         |                                        | 1,247,611.85             | 6,750.00                        |
| 1,980,898.47     | 2,225,704.65     | 1,586,181.65                    | 639,523        |                                        | 3,910,711.31             | 23,625.00                       |
| 2,123,167.28     | 7,440,726.70     | 7,433,352.70                    | 7,374          |                                        | 796,240.44               | 31,495.00                       |
| 81,075,604.98    | 103,635,690.35   | 71,534,107.35                   | 25,226,583     | 6,995,000                              | 110,433,495.48           | 1,715,886.75                    |
| 270,429,260.67   | 304,265,344.64   | 213,740,685.64                  | 73,994,659     | 13,530,000                             | 110,433,495.48           | 2,701,806.75                    |
| 938,224.95       | 1,615,941.98     | 1,268,236.98                    | 347,705        |                                        | 4,982,018.46             | 234,627.75                      |
| 634,967.23       | 1,040,658.46     | 721,329.46                      | 319,329        |                                        | 2,516,454.78             | 176,093.75                      |
| 507,055.51       | 917,004.01       | 673,557.01                      | 238,447        |                                        | 2,138,134.39             | 174,866.00                      |
| 4,955,627.39     | 7,561,791.95     | 5,110,803.95                    | 2,325,988      | 125,000                                | 16,124,315.96            | 875,266.00                      |
| 1,268,432.90     | 1,900,844.12     | 1,203,764.12                    | 692,080        |                                        | 4,587,461.41             | 339,256.00                      |
| 2,182,963.95     | 4,020,894.90     | 3,143,459.99                    | 877,435        |                                        | 7,097,980.18             | 376,547.50                      |
| 10,427,772.93    | 17,057,135.51    | 12,131,151.51                   | 4,800,984      | 125,000                                | 37,446,365.18            | 2,177,557.00                    |
| 5,511,710.02     | 8,617,793.66     | 5,779,205.66                    | 2,688,588      | 150,000                                | 18,340,705.41            | 751,620.35                      |
| 3,644,124.98     | 6,126,515.25     | 3,596,665.25                    | 2,529,850      |                                        | 11,233,995.87            | 252,100.25                      |
| 7,473,373.78     | 12,808,827.09    | 8,888,547.09                    | 3,920,280      |                                        | 23,801,331.42            | 843,407.45                      |
| 315,490.95       | 491,080.02       | 351,248.02                      | 139,838        |                                        | 1,038,702.37             | 38,425.00                       |
| 686,813.15       | 1,151,967.37     | 719,583.37                      | 432,384        |                                        | 1,806,295.89             | 82,408.96                       |
| 47,876.50        | 272,375.17       | 246,543.17                      | 25,832         |                                        | 85,955.40                | 11,250.00                       |
| 17,685,389.38    | 29,463,564.56    | 19,581,792.50                   | 9,736,772      | 150,000                                | 56,315,086.42            | 1,979,212.01                    |
| 1,036,280.26     | 2,061,888.45     | 1,221,046.45                    | 840,242        |                                        | 3,410,481.04             | 86,163.55                       |
| 509,894.43       | 1,076,548.83     | 701,712.83                      | 374,836        |                                        | 1,386,961.87             | 61,966.70                       |
| 338,476.62       | 765,181.20       | 555,955.20                      | 209,226        |                                        | 908,087.74               | 31,076.25                       |
| 247,636.84       | 546,439.25       | 352,057.25                      | 194,382        |                                        | 299,938.14               | 26,843.00                       |
| 387,218.26       | 1,254,692.52     | 745,810.52                      | 508,882        |                                        | 659,290.86               | 48,260.00                       |
| 305,589.76       | 799,074.54       | 344,037.54                      | 455,937        |                                        | 1,460,383.78             | 15,800.00                       |
| 389,656.92       | 1,029,954.21     | 636,011.21                      | 393,943        |                                        | 765,013.75               | 40,657.50                       |
| 130,202.44       | 316,671.85       | 154,911.85                      | 161,760        |                                        | 219,219.02               | 11,920.50                       |
| 125,369.74       | 270,603.75       | 181,779.75                      | 94,826         |                                        | 296,151.43               | 11,025.00                       |
| 1,968,706.34     | 5,106,185.13     | 2,943,855.13                    | 2,157,330      | 5,000                                  | 5,004,756.86             | 213,299.25                      |
| 122,049.94       | 290,833.65       | 186,961.65                      | 103,872        |                                        | 246,900.07               | 11,317.50                       |
| 825,859.79       | 1,605,854.45     | 1,078,641.45                    | 527,213        |                                        | 2,851,797.78             | 178,703.00                      |
| 1,106,180.25     | 2,772,455.45     | 1,803,987.45                    | 998,468        |                                        | 3,398,650.65             | 19,473.50                       |
| 7,493,102.59     | 17,992,383.28    | 10,997,368.28                   | 6,990,017      | 5,000                                  | 20,997,671.49            | 827,575.75                      |

No. 61.—LAWFUL MONEY RESERVE OF THE NATIONAL  
SEPTEMBER 20, 1898—Continued.

|    | Cities, States, and Territories. | Deposits.        | Reserve required.   | Reserve held.   | Ratio of reserve. |
|----|----------------------------------|------------------|---------------------|-----------------|-------------------|
|    | COUNTRY BANKS—continued.         |                  |                     |                 |                   |
|    |                                  |                  | <i>15 per cent.</i> |                 | <i>Per ct.</i>    |
| 52 | Ohio.....                        | \$70,922,210.00  | \$10,638,331.50     | \$22,739,973.01 | 32.06             |
| 53 | Indiana.....                     | 42,877,432.30    | 6,431,614.85        | 17,163,593.24   | 40.09             |
| 54 | Illinois.....                    | 56,222,781.89    | 8,433,417.29        | 18,222,745.19   | 32.41             |
| 55 | Michigan.....                    | 32,245,545.03    | 4,836,831.75        | 9,933,062.83    | 30.80             |
| 56 | Wisconsin.....                   | 26,980,761.28    | 4,047,114.19        | 8,709,033.08    | 32.28             |
| 57 | Minnesota.....                   | 16,673,707.48    | 2,501,056.12        | 5,288,273.89    | 31.72             |
| 58 | Iowa.....                        | 34,497,163.50    | 5,174,574.52        | 10,984,735.32   | 31.84             |
| 59 | Missouri.....                    | 8,248,345.52     | 1,237,251.83        | 2,724,211.07    | 33.03             |
|    | Total of Middle States.....      | 288,667,947.00   | 43,300,192.05       | 95,765,627.63   | 33.18             |
| 60 | North Dakota.....                | 4,970,118.49     | 745,517.78          | 1,217,516.47    | 24.50             |
| 61 | South Dakota.....                | 4,338,245.89     | 650,736.89          | 1,348,282.84    | 31.08             |
| 62 | Nebraska.....                    | 15,351,932.23    | 2,302,789.83        | 5,539,394.59    | 36.08             |
| 63 | Kansas.....                      | 22,507,499.71    | 3,376,124.96        | 7,673,057.73    | 34.09             |
| 64 | Montana.....                     | 10,799,345.10    | 1,619,901.77        | 4,502,225.06    | 41.69             |
| 65 | Wyoming.....                     | 2,732,143.86     | 409,821.58          | 943,236.66      | 34.52             |
| 66 | Colorado.....                    | 35,446,575.03    | 5,316,986.25        | 14,672,775.18   | 41.39             |
| 67 | New Mexico.....                  | 2,785,391.83     | 417,808.77          | 748,341.55      | 26.87             |
| 68 | Oklahoma.....                    | 910,924.52       | 136,638.67          | 358,170.48      | 39.32             |
| 69 | Indian Territory.....            | 1,442,798.96     | 216,419.84          | 513,105.06      | 35.56             |
|    | Total of Western States.....     | 101,284,975.62   | 15,192,746.34       | 37,516,105.60   | 37.04             |
| 70 | Washington.....                  | 13,841,166.01    | 2,076,174.90        | 5,615,190.11    | 40.57             |
| 71 | Oregon.....                      | 10,582,345.61    | 1,587,351.84        | 2,847,702.39    | 26.91             |
| 72 | California.....                  | 13,145,759.36    | 1,971,863.90        | 4,095,654.41    | 31.16             |
| 73 | Idaho.....                       | 2,736,154.37     | 410,423.15          | 1,046,620.61    | 38.25             |
| 74 | Utah.....                        | 4,016,406.15     | 602,460.93          | 1,422,834.45    | 35.43             |
| 75 | Nevada.....                      | 345,410.55       | 51,811.58           | 81,716.10       | 23.66             |
| 76 | Arizona.....                     | 1,524,949.92     | 228,742.49          | 620,240.68      | 40.67             |
| 77 | Alaska.....                      | 48,993.10        | 7,348.97            | 25,742.49       | 52.54             |
|    | Total of Pacific States.....     | 46,241,185.07    | 6,936,177.76        | 15,755,701.24   | 34.07             |
|    | Total of country banks.....      | 1,002,860,354.68 | 159,429,053.19      | 333,118,917.67  | 31.34             |
|    | Total of United States.....      | 2,479,687,044.65 | 513,635,725.68      | 750,519,564.54  | 30.27             |

BANKS, YEAR ENDED SEPTEMBER 20, 1898—Continued.

SEPTEMBER 20, 1898—Continued.

| Cash reserve.  |                | Classification of reserve held. |                |                                        |                          |                                 |    |
|----------------|----------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|----|
| Required.      | Held.          | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |    |
| \$4,043,947.48 | \$8,388,532.59 | \$4,828,506.59                  | \$3,560,026    | .....                                  | \$13,822,977.64          | \$528,462.78                    | 52 |
| 2,488,858.54   | 7,594,716.51   | 5,512,828.51                    | 2,081,888      | .....                                  | 9,359,468.23             | 209,468.50                      | 53 |
| 3,250,093.42   | 5,746,574.79   | 4,080,090.79                    | 1,686,484      | .....                                  | 12,190,486.65            | 285,083.75                      | 54 |
| 1,879,118.30   | 2,629,452.33   | 1,887,470.33                    | 741,982        | .....                                  | 7,164,574.56             | 139,036.00                      | 55 |
| 1,577,141.08   | 2,418,799.67   | 1,794,362.67                    | 624,437        | .....                                  | 6,185,971.91             | 104,261.50                      | 56 |
| 977,468.44     | 1,452,424.90   | 1,127,797.90                    | 324,627        | .....                                  | 3,778,463.99             | 57,385.00                       | 57 |
| 1,997,360.69   | 3,303,027.29   | 2,322,813.29                    | 1,040,214      | .....                                  | 7,440,535.22             | 181,172.81                      | 58 |
| 472,611.63     | 881,264.95     | 590,652.95                      | 290,612        | .....                                  | 1,787,223.37             | 55,722.75                       | 59 |
| 16,605,599.58  | 32,474,793.03  | 22,124,523.03                   | 10,350,270     | .....                                  | 61,729,641.51            | 1,561,193.09                    |    |
| 290,278.31     | 421,229.20     | 227,881.20                      | 193,348        | .....                                  | 776,465.27               | 19,822.00                       | 60 |
| 251,733.35     | 473,046.60     | 314,989.60                      | 158,957        | .....                                  | 852,922.71               | 21,403.53                       | 61 |
| 891,800.03     | 1,202,520.32   | 841,016.32                      | 361,504        | .....                                  | 4,263,584.52             | 73,289.75                       | 62 |
| 1,308,939.34   | 2,310,265.57   | 1,620,674.57                    | 689,591        | .....                                  | 5,239,015.54             | 103,776.62                      | 63 |
| 637,054.61     | 1,306,352.20   | 901,038.20                      | 465,314        | .....                                  | 3,108,697.61             | 27,265.25                       | 64 |
| 169,058.73     | 244,544.35     | 201,551.35                      | 42,993         | .....                                  | 689,017.56               | 9,674.75                        | 65 |
| 2,104,697.80   | 6,086,384.69   | 4,525,887.69                    | 1,560,497      | .....                                  | 8,531,148.74             | 55,241.75                       | 66 |
| 161,063.51     | 223,808.40     | 134,990.40                      | 90,818         | .....                                  | 507,233.15               | 15,300.00                       | 67 |
| 53,305.66      | 123,685.35     | 80,315.35                       | 43,370         | .....                                  | 231,110.61               | 3,374.50                        | 68 |
| 82,905.14      | 172,036.95     | 113,280.95                      | 59,356         | .....                                  | 331,311.11               | 9,157.00                        | 69 |
| 5,941,776.48   | 12,627,373.63  | 8,961,023.63                    | 3,665,748      | .....                                  | 24,550,426.82            | 338,305.15                      |    |
| 815,211.56     | 2,228,854.40   | 1,973,547.40                    | 233,307        | .....                                  | 3,350,189.71             | 38,146.06                       | 70 |
| 616,854.33     | 1,346,942.75   | 1,308,400.75                    | 38,542         | .....                                  | 1,455,543.64             | 45,216.00                       | 71 |
| 750,880.16     | 1,958,022.64   | 1,878,246.64                    | 79,776         | .....                                  | 2,065,418.27             | 72,213.50                       | 72 |
| 160,974.26     | 312,465.15     | 240,950.15                      | 71,515         | .....                                  | 726,167.96               | 7,927.50                        | 73 |
| 226,359.37     | 755,522.00     | 736,863.00                      | 18,659         | .....                                  | 630,749.95               | 36,562.50                       | 74 |
| 20,355.63      | 22,469.55      | 21,294.55                       | 1,175          | .....                                  | 58,324.05                | 922.50                          | 75 |
| 88,347.00      | 283,490.55     | 249,699.55                      | 33,791         | .....                                  | 328,875.13               | 7,875.00                        | 76 |
| 2,718.59       | 21,094.70      | 18,009.70                       | 3,085          | .....                                  | 4,095.29                 | 552.50                          | 77 |
| 2,690,680.90   | 6,926,861.74   | 6,427,011.74                    | 499,850        | .....                                  | 8,619,364.00             | 209,475.50                      |    |
| 69,934,321.86  | 116,457,113.75 | 80,133,472.75                   | 36,043,641     | \$280,000                              | 209,568,555.42           | 7,093,248.50                    |    |
| 331,363,582.53 | 420,722,458.39 | 293,874,158.39                  | 110,038,390    | 16,810,000                             | 320,002,050.90           | 9,795,655.25                    |    |

466 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 62.—DEPOSITS HELD BY NATIONAL BANKS, AMOUNT AND RATIO OF LAWFUL MONEY RESERVE REQUIRED; ALSO AMOUNT, RATIO, AND CLASSIFICATION OF RESERVE ACTUALLY HELD ON DECEMBER 15, 1897, FEBRUARY 18, 1898, MAY 5, 1898, JULY 14, 1898, AND SEPTEMBER 20, 1898.

|                              | No. of banks | Deposits. | Reserve re- quired. |         | Reserve held. |         | Classification of reserve held. |                            |                                    |
|------------------------------|--------------|-----------|---------------------|---------|---------------|---------|---------------------------------|----------------------------|------------------------------------|
|                              |              |           | Ra- tio.            | Amount. | Ra- tio.      | Amount. | Lawful money in bank.           | Due from re- serve agents. | Redem- tion fund with Treas- urer. |
| <i>December 15, 1897.</i>    |              |           |                     |         |               |         |                                 |                            |                                    |
| Central reserve cities ..... | 72           | 709.2     | 25                  | 177.3   | 28.5          | 202.7   | 201.7                           | .....                      | 1.0                                |
| Other reserve cities .....   | 263          | 605.5     | 25                  | 151.4   | 31.3          | 209.6   | 100.3                           | 112.7                      | 1.6                                |
| Outside reserve cities ..... | 3,272        | 979.8     | 15                  | 146.9   | 32.4          | 317.6   | 113.6                           | 196.9                      | 7.1                                |
| Total .....                  | 3,607        | 2,294.5   | .....               | 475.6   | 31.8          | 729.9   | 410.6                           | 309.6                      | 9.7                                |
| <i>February 18, 1898.</i>    |              |           |                     |         |               |         |                                 |                            |                                    |
| Central reserve cities ..... | 70           | 783.9     | 25                  | 196.0   | 29.1          | 228.7   | 227.9                           | .....                      | 0.9                                |
| Other reserve cities .....   | 260          | 637.4     | 25                  | 159.3   | 36.5          | 232.8   | 100.3                           | 130.9                      | 1.6                                |
| Outside reserve cities ..... | 3,264        | 1,018.0   | 15                  | 152.7   | 34.3          | 349.0   | 112.7                           | 229.4                      | 6.8                                |
| Total .....                  | 3,594        | 2,439.3   | .....               | 508.0   | 33.2          | 810.5   | 440.9                           | 360.3                      | 9.3                                |
| <i>May 5, 1898.</i>          |              |           |                     |         |               |         |                                 |                            |                                    |
| Central reserve cities ..... | 70           | 721.5     | 25                  | 180.4   | 32.3          | 232.4   | 231.5                           | .....                      | 0.9                                |
| Other reserve cities .....   | 259          | 612.8     | 25                  | 153.2   | 33.8          | 207.5   | 103.3                           | 102.6                      | 1.6                                |
| Outside reserve cities ..... | 3,257        | 1,027.8   | 15                  | 151.1   | 32.1          | 330.7   | 125.4                           | 198.3                      | 7.0                                |
| Total .....                  | 3,588        | 2,362.1   | .....               | 487.7   | 32.6          | 770.6   | 460.2                           | 300.9                      | 9.5                                |
| <i>July 14, 1898.</i>        |              |           |                     |         |               |         |                                 |                            |                                    |
| Central reserve cities ..... | 70           | 807.3     | 25                  | 201.8   | 30.4          | 245.6   | 244.7                           | .....                      | 0.9                                |
| Other reserve cities .....   | 257          | 643.3     | 25                  | 160.8   | 34.8          | 224.2   | 103.9                           | 118.6                      | 1.7                                |
| Outside reserve cities ..... | 3,255        | 1,036.4   | 15                  | 155.5   | 31.9          | 330.8   | 122.4                           | 201.4                      | 7.0                                |
| Total .....                  | 3,582        | 2,487.0   | .....               | 518.1   | 32.1          | 800.6   | 471.0                           | 320.0                      | 9.6                                |
| <i>September 20, 1898.</i>   |              |           |                     |         |               |         |                                 |                            |                                    |
| Central reserve cities ..... | 70           | 761.3     | 25                  | 190.3   | 26.6          | 201.6   | 200.6                           | .....                      | 1.0                                |
| Other reserve cities .....   | 256          | 635.5     | 25                  | 163.9   | 32.9          | 215.8   | 103.6                           | 110.4                      | 1.8                                |
| Outside reserve cities ..... | 3,259        | 1,002.9   | 15                  | 159.4   | 31.3          | 333.1   | 116.5                           | 209.6                      | 7.0                                |
| Total .....                  | 3,585        | 2,479.7   | .....               | 513.6   | 30.2          | 750.5   | 420.7                           | 320.0                      | 9.8                                |

NO. 63.—NET DEPOSITS OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD ON THREE DATES IN THE YEARS 1893, 1894, 1895, 1896, 1897, AND 1898.

NEW YORK CITY.

| 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 4, 1893    | 49            | 345.0         | 86.2              | 98.4          | 28.5               | 63.5                       | 34.5                | .....            | 0.4              |
| July 12, 1893  | 49            | 304.4         | 76.1              | 77.0          | 25.3               | 58.0                       | 21.6                | .....            | 0.4              |
| Oct. 3, 1893   | 49            | 309.9         | 77.5              | 109.0         | 35.1               | 75.7                       | 32.5                | .....            | 0.8              |
| May 4, 1894    | 49            | 487.3         | 121.8             | 192.6         | 39.5               | 95.0                       | 96.9                | .....            | 0.6              |
| July 18, 1894  | 49            | 488.6         | 122.2             | 185.3         | 37.9               | 86.8                       | 97.9                | .....            | 0.6              |
| Oct. 2, 1894   | 49            | 489.7         | 123.4             | 172.4         | 35.2               | 62.8                       | 83.9                | .....            | 0.7              |
| May 7, 1895    | 49            | 443.4         | 110.8             | 131.2         | 29.6               | 61.8                       | 68.7                | .....            | 0.7              |
| July 11, 1895  | 50            | 400.5         | 115.1             | 143.5         | 31.1               | 55.3                       | 87.4                | .....            | 0.8              |
| Sept. 28, 1895 | 50            | 441.6         | 110.4             | 125.5         | 28.4               | 50.7                       | 74.0                | .....            | 0.8              |
| May 7, 1896    | 50            | 412.8         | 103.2             | 118.3         | 28.6               | 53.2                       | 64.4                | .....            | 0.7              |
| July 14, 1896  | 49            | 410.5         | 102.6             | 121.9         | 29.7               | 55.0                       | 66.1                | .....            | 0.8              |
| Oct. 6, 1896   | 49            | 372.8         | 93.2              | 100.1         | 29.2               | 49.6                       | 58.5                | .....            | 1.1              |
| May 14, 1897   | 49            | 468.4         | 117.1             | 153.8         | 32.8               | 78.2                       | 74.8                | .....            | 0.8              |
| July 23, 1897  | 48            | 503.9         | 125.9             | 159.6         | 31.6               | 80.6                       | 78.2                | .....            | 0.8              |
| Oct. 5, 1897   | 48            | 506.8         | 126.7             | 137.3         | 27.1               | 82.4                       | 54.1                | .....            | 0.8              |
| May 5, 1898    | 48            | 550.1         | 137.5             | 177.5         | 32.2               | 141.5                      | 35.2                | .....            | 0.8              |
| July 14, 1898  | 47            | 638.0         | 159.5             | 195.4         | 30.6               | 152.4                      | 42.2                | .....            | 0.8              |
| Sept. 29, 1898 | 47            | 596.0         | 149.0             | 153.6         | 25.7               | 114.6                      | 33.2                | .....            | 0.8              |

CHICAGO.

|                |    |       |      |      |      |      |      |       |      |
|----------------|----|-------|------|------|------|------|------|-------|------|
| May 4, 1893    | 21 | 99.6  | 24.9 | 29.3 | 29.4 | 21.6 | 7.7  | ..... | 0.05 |
| July 12, 1893  | 21 | 81.3  | 20.4 | 24.9 | 30.6 | 15.4 | 9.5  | ..... | 0.05 |
| Oct. 3, 1893   | 21 | 85.8  | 21.4 | 39.0 | 45.4 | 22.8 | 16.2 | ..... | 0.05 |
| May 4, 1894    | 21 | 108.4 | 27.1 | 44.7 | 41.3 | 27.9 | 16.8 | ..... | 0.07 |
| July 18, 1894  | 21 | 105.8 | 26.4 | 40.9 | 38.6 | 26.7 | 14.2 | ..... | 0.07 |
| Oct. 2, 1894   | 21 | 101.4 | 25.4 | 34.0 | 33.5 | 24.9 | 9.1  | ..... | 0.07 |
| May 7, 1895    | 21 | 107.6 | 26.9 | 33.6 | 31.2 | 23.5 | 10.1 | ..... | 0.07 |
| July 11, 1895  | 21 | 106.3 | 26.6 | 33.5 | 31.5 | 23.1 | 10.4 | ..... | 0.07 |
| Sept. 28, 1895 | 21 | 97.2  | 24.3 | 29.2 | 30.0 | 20.1 | 9.1  | ..... | 0.07 |
| May 7, 1896    | 21 | 100.4 | 25.1 | 32.0 | 31.8 | 19.7 | 12.3 | ..... | 0.07 |
| July 14, 1896  | 21 | 94.4  | 23.6 | 27.7 | 29.3 | 19.3 | 8.3  | ..... | 0.07 |
| Oct. 6, 1896   | 21 | 83.7  | 20.9 | 26.8 | 31.9 | 17.0 | 9.7  | ..... | 0.06 |
| May 14, 1897   | 20 | 103.3 | 25.8 | 42.7 | 41.3 | 20.7 | 22.0 | ..... | 0.05 |
| July 23, 1897  | 19 | 102.8 | 25.7 | 39.1 | 38.1 | 21.0 | 23.1 | ..... | 0.05 |
| Oct. 5, 1897   | 19 | 105.7 | 26.4 | 38.1 | 36.0 | 21.7 | 16.3 | ..... | 0.06 |
| May 5, 1898    | 16 | 130.2 | 32.5 | 43.6 | 33.4 | 22.8 | 20.7 | ..... | 0.05 |
| July 14, 1898  | 17 | 130.7 | 32.7 | 40.8 | 31.2 | 24.0 | 16.8 | ..... | 0.05 |
| Sept. 29, 1898 | 17 | 128.3 | 32.1 | 40.4 | 31.4 | 23.8 | 16.5 | ..... | 0.07 |

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No. 63.—NET DEPOSITS OF THE NATIONAL BANKS, ETC.—Continued.

ST. LOUIS.

| Date.          | No. of banks. | Net deposits. | Reserve required. | Reserve held. |                    | Classification of reserve. |                     |                  |                  |
|----------------|---------------|---------------|-------------------|---------------|--------------------|----------------------------|---------------------|------------------|------------------|
|                |               |               |                   | Amount.       | Ratio to deposits. | Specie.                    | Other lawful money. | Due from agents. | Redemption fund. |
|                |               | Millions.     | Millions.         | Millions.     | Per cent.          | Millions.                  | Millions.           | Millions.        | Millions.        |
| May 4, 1893    | 9             | 27.7          | 6.9               | 5.9           | 21.4               | 3.7                        | 2.2                 | .....            | 0.02             |
| July 12, 1893  | 9             | 19.9          | 4.9               | 4.5           | 22.6               | 2.5                        | 2.0                 | .....            | 0.02             |
| Oct. 3, 1893   | 9             | 17.9          | 4.4               | 5.7           | 31.9               | 3.7                        | 2.0                 | .....            | 0.02             |
| May 4, 1894    | 9             | 22.8          | 5.7               | 6.6           | 28.8               | 4.2                        | 2.4                 | .....            | 0.02             |
| July 18, 1894  | 9             | 24.3          | 6.1               | 6.8           | 28.2               | 3.9                        | 2.9                 | .....            | 0.02             |
| Oct. 2, 1894   | 9             | 26.0          | 6.4               | 6.4           | 24.5               | 3.2                        | 3.2                 | .....            | 0.02             |
| May 7, 1895    | 9             | 28.4          | 7.1               | 7.1           | 24.8               | 3.3                        | 3.7                 | .....            | 0.02             |
| July 11, 1895  | 8             | 25.7          | 6.4               | 6.4           | 25.0               | 3.2                        | 3.2                 | .....            | 0.01             |
| Sept. 28, 1895 | 8             | 26.9          | 6.7               | 6.0           | 22.2               | 2.7                        | 3.3                 | .....            | 0.01             |
| May 7, 1896    | 8             | 26.2          | 6.5               | 6.9           | 26.3               | 3.3                        | 3.6                 | .....            | 0.06             |
| July 14, 1896  | 8             | 25.4          | 6.4               | 6.6           | 26.0               | 3.0                        | 3.5                 | .....            | 0.06             |
| Oct. 6, 1896   | 8             | 23.6          | 5.9               | 6.1           | 25.9               | 3.0                        | 3.0                 | .....            | 0.06             |
| May 14, 1897   | 6             | 29.8          | 7.4               | 8.7           | 29.3               | 3.4                        | 5.3                 | .....            | 0.07             |
| July 23, 1897  | 6             | 30.6          | 7.6               | 8.2           | 26.8               | 3.0                        | 5.1                 | .....            | 0.08             |
| Oct. 5, 1897   | 6             | 33.0          | 8.2               | 8.1           | 24.7               | 2.3                        | 5.7                 | .....            | 0.09             |
| May 5, 1898    | 6             | 41.1          | 10.3              | 11.3          | 27.3               | 3.3                        | 7.9                 | .....            | 0.08             |
| July 14, 1898  | 6             | 38.6          | 9.6               | 9.4           | 24.3               | 4.4                        | 4.9                 | .....            | 0.1              |
| Sept. 20, 1898 | 6             | 37.0          | 9.3               | 7.6           | 20.6               | 3.9                        | 3.6                 | .....            | 0.1              |

OTHER RESERVE CITIES.

|                |     |       |       |       |      |      |      |       |     |
|----------------|-----|-------|-------|-------|------|------|------|-------|-----|
| May 4, 1893    | 269 | 467.6 | 116.9 | 133.6 | 28.5 | 45.6 | 33.3 | 53.5  | 1.2 |
| July 12, 1893  | 269 | 494.5 | 101.1 | 118.1 | 29.2 | 40.6 | 27.8 | 48.5  | 1.2 |
| Oct. 3, 1893   | 268 | 392.6 | 98.2  | 129.6 | 35.1 | 46.6 | 29.8 | 51.6  | 1.6 |
| May 4, 1894    | 268 | 522.0 | 130.5 | 198.2 | 37.9 | 58.4 | 39.1 | 99.3  | 1.4 |
| July 18, 1894  | 265 | 533.7 | 133.5 | 196.2 | 36.7 | 59.4 | 38.4 | 96.9  | 1.5 |
| Oct. 2, 1894   | 265 | 525.4 | 131.4 | 172.8 | 32.8 | 54.2 | 29.9 | 87.2  | 1.5 |
| May 7, 1895    | 266 | 494.5 | 123.6 | 157.9 | 31.9 | 53.2 | 28.7 | 74.5  | 1.5 |
| July 11, 1895  | 267 | 529.0 | 132.3 | 179.1 | 33.8 | 55.9 | 33.9 | 87.7  | 1.6 |
| Sept. 28, 1895 | 268 | 513.1 | 128.3 | 154.1 | 30.0 | 50.6 | 27.3 | 74.6  | 1.6 |
| May 7, 1896    | 271 | 482.0 | 120.5 | 152.7 | 31.6 | 52.1 | 31.4 | 67.2  | 1.9 |
| July 14, 1896  | 272 | 489.7 | 122.4 | 156.6 | 31.9 | 51.6 | 29.8 | 73.3  | 1.9 |
| Oct. 6, 1896   | 269 | 465.5 | 116.4 | 150.3 | 32.2 | 51.4 | 31.9 | 65.1  | 1.9 |
| May 14, 1897   | 265 | 539.3 | 134.8 | 187.2 | 34.7 | 56.1 | 36.6 | 92.7  | 1.8 |
| July 23, 1897  | 262 | 568.3 | 142.0 | 203.0 | 34.6 | 59.3 | 37.5 | 104.3 | 1.9 |
| Oct. 5, 1897   | 261 | 586.4 | 146.6 | 200.8 | 34.2 | 56.5 | 38.0 | 104.5 | 1.8 |
| May 5, 1898    | 259 | 612.8 | 153.2 | 207.6 | 33.8 | 66.0 | 37.3 | 102.6 | 1.6 |
| July 14, 1898  | 257 | 643.3 | 160.8 | 224.2 | 34.8 | 70.8 | 33.0 | 118.6 | 1.7 |
| Sept. 20, 1898 | 256 | 655.5 | 163.9 | 215.8 | 32.9 | 71.5 | 32.1 | 110.4 | 1.7 |

No. 63.—NET DEPOSITS OF THE NATIONAL BANKS, ETC.—Continued.

STATES AND TERRITORIES EXCLUSIVE OF RESERVE CITIES.

| Date.          | No. of banks. | Net deposits. | Reserve required. | Reserve held. |                    | Classification of reserve. |                     |                  |                  |
|----------------|---------------|---------------|-------------------|---------------|--------------------|----------------------------|---------------------|------------------|------------------|
|                |               |               |                   | Amount.       | Ratio to deposits. | Specie.                    | Other lawful money. | Due from agents. | Redemption fund. |
|                |               | Millions.     | Millions.         | Millions.     | Per cent.          | Millions.                  | Millions.           | Millions.        | Millions.        |
| May 4, 1893    | 3,482         | 970.5         | 145.6             | 237.4         | 24.4               | 72.8                       | 37.9                | 120.8            | 5.9              |
| July 12, 1893  | 3,450         | 864.5         | 129.7             | 231.6         | 26.8               | 73.2                       | 41.6                | 110.8            | 6.0              |
| Oct. 3, 1893   | 3,434         | 767.5         | 115.1             | 230.6         | 30.0               | 75.0                       | 41.2                | 106.9            | 6.6              |
| May 4, 1894    | 3,427         | 847.8         | 127.2             | 276.6         | 32.6               | 74.4                       | 37.0                | 158.6            | 6.6              |
| July 18, 1894  | 3,426         | 855.0         | 128.2             | 276.6         | 32.4               | 73.9                       | 34.9                | 161.1            | 6.7              |
| Oct. 2, 1894   | 3,411         | 876.7         | 131.5             | 274.9         | 31.3               | 72.2                       | 34.5                | 161.6            | 6.6              |
| May 7, 1895    | 3,366         | 895.3         | 134.3             | 261.8         | 30.0               | 76.8                       | 34.2                | 144.3            | 6.5              |
| July 11, 1895  | 3,369         | 900.6         | 135.1             | 264.8         | 29.4               | 76.9                       | 35.6                | 147.6            | 6.7              |
| Sept. 28, 1895 | 3,365         | 910.5         | 136.6             | 256.7         | 28.1               | 72.1                       | 30.2                | 147.7            | 6.7              |
| May 7, 1896    | 3,344         | 892.5         | 133.0             | 245.0         | 27.4               | 74.1                       | 35.3                | 128.5            | 7.1              |
| July 14, 1896  | 3,339         | 886.3         | 132.9             | 245.7         | 27.7               | 74.9                       | 32.6                | 151.1            | 7.1              |
| Oct. 6, 1896   | 3,329         | 853.1         | 128.0             | 251.3         | 29.4               | 79.8                       | 39.2                | 125.0            | 7.3              |
| May 14, 1897   | 3,274         | 887.3         | 133.1             | 297.7         | 31.5               | 77.7                       | 35.5                | 159.3            | 7.2              |
| July 23, 1897  | 3,275         | 965.8         | 135.8             | 289.2         | 31.9               | 77.0                       | 33.6                | 171.4            | 7.2              |
| Oct. 5, 1897   | 3,273         | 963.5         | 144.3             | 311.4         | 32.3               | 70.4                       | 35.3                | 192.5            | 7.2              |
| May 5, 1898    | 3,257         | 1,028.0       | 154.2             | 330.7         | 32.1               | 83.6                       | 41.9                | 198.3            | 7.0              |
| July 14, 1898  | 3,255         | 1,036.3       | 155.4             | 330.8         | 31.9               | 84.0                       | 38.4                | 201.4            | 6.9              |
| Sept. 20, 1898 | 3,259         | 1,062.8       | 159.4             | 333.1         | 31.3               | 80.1                       | 36.3                | 209.6            | 7.1              |

SUMMARY.

|                |       |         |       |       |      |       |       |       |      |
|----------------|-------|---------|-------|-------|------|-------|-------|-------|------|
| May 4, 1893    | 3,830 | 1,910.4 | 389.5 | 504.6 | 26.4 | 207.2 | 115.6 | 174.3 | 7.5  |
| July 12, 1893  | 3,807 | 1,674.6 | 332.2 | 456.1 | 27.2 | 189.7 | 102.5 | 159.3 | 7.6  |
| Oct. 3, 1893   | 3,781 | 1,573.7 | 316.6 | 513.9 | 32.6 | 224.7 | 121.7 | 158.5 | 9.0  |
| May 4, 1894    | 3,774 | 1,988.3 | 412.3 | 718.7 | 36.1 | 259.9 | 192.2 | 257.9 | 8.7  |
| July 18, 1894  | 3,770 | 2,007.4 | 416.4 | 795.8 | 35.1 | 250.7 | 188.3 | 258.0 | 8.8  |
| Oct. 2, 1894   | 3,755 | 2,019.2 | 417.1 | 660.5 | 32.7 | 237.3 | 165.6 | 248.8 | 8.8  |
| May 7, 1895    | 3,711 | 1,969.2 | 402.7 | 591.6 | 30.0 | 218.6 | 145.4 | 218.8 | 8.8  |
| July 11, 1895  | 3,715 | 2,022.1 | 415.5 | 627.3 | 31.0 | 214.4 | 168.5 | 235.3 | 9.1  |
| Sept. 28, 1895 | 3,712 | 1,989.3 | 406.3 | 571.5 | 28.6 | 196.2 | 143.9 | 222.3 | 9.1  |
| May 7, 1896    | 3,694 | 1,913.9 | 389.2 | 554.9 | 28.9 | 202.4 | 147.0 | 195.7 | 9.8  |
| July 14, 1896  | 3,689 | 1,906.3 | 387.9 | 558.5 | 29.3 | 203.8 | 140.3 | 204.4 | 9.9  |
| Oct. 6, 1896   | 3,676 | 1,798.7 | 364.4 | 543.6 | 30.2 | 200.8 | 142.3 | 190.1 | 10.4 |
| May 14, 1897   | 3,614 | 2,023.2 | 418.3 | 672.2 | 33.1 | 236.1 | 174.1 | 251.9 | 10.1 |
| July 23, 1897  | 3,610 | 2,111.6 | 437.3 | 690.2 | 33.1 | 240.9 | 172.0 | 275.8 | 10.0 |
| Oct. 5, 1897   | 3,610 | 2,195.6 | 452.5 | 695.9 | 31.7 | 239.4 | 149.5 | 297.0 | 10.0 |
| May 5, 1898    | 3,586 | 2,362.1 | 487.7 | 770.7 | 32.6 | 317.2 | 143.0 | 301.0 | 9.5  |
| July 14, 1898  | 3,582 | 2,487.0 | 518.1 | 809.6 | 32.1 | 335.7 | 135.3 | 320.0 | 9.6  |
| Sept. 20, 1898 | 3,585 | 2,479.7 | 513.6 | 750.5 | 30.2 | 293.9 | 126.8 | 320.0 | 9.8  |

470 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 64.—STATE OF THE LAWFUL MONEY RESERVE OF THE NATIONAL BANKS  
STATES AND TERRITORIES.

|    | Date.               | No. of banks. | Net deposits. | Reserve required. |
|----|---------------------|---------------|---------------|-------------------|
| 1  | Sept. 30, 1892..... | 3,430         | \$975,542,131 | \$146,331,320     |
| 2  | Dec. 9, 1892.....   | 3,439         | 975,622,088   | 146,343,312       |
| 3  | Mar. 6, 1893.....   | 3,461         | 981,760,606   | 147,264,090       |
| 4  | May 4, 1893.....    | 3,482         | 970,413,360   | 145,562,004       |
| 5  | July 12, 1893.....  | 3,459         | 864,468,926   | 120,670,323       |
| 6  | Oct. 3, 1893.....   | 3,424         | 767,477,513   | 115,121,627       |
| 7  | Dec. 19, 1893.....  | 3,438         | 793,100,325   | 118,965,049       |
| 8  | Feb. 28, 1894.....  | 3,436         | 826,997,631   | 124,049,644       |
| 9  | May 4, 1894.....    | 3,427         | 847,816,264   | 127,172,439       |
| 10 | July 18, 1894.....  | 3,426         | 854,963,277   | 128,244,492       |
| 11 | Oct. 2, 1894.....   | 3,411         | 876,704,437   | 131,505,063       |
| 12 | Dec. 19, 1894.....  | 3,391         | 870,828,898   | 131,974,334       |
| 13 | Mar. 5, 1895.....   | 3,382         | 888,649,318   | 133,297,397       |
| 14 | May 7, 1895.....    | 3,366         | 895,369,398   | 134,236,409       |
| 15 | July 11, 1895.....  | 3,369         | 900,650,340   | 135,097,550       |
| 16 | Sept. 28, 1895..... | 3,365         | 910,533,553   | 136,580,032       |
| 17 | Dec. 13, 1895.....  | 3,360         | 906,983,898   | 136,947,571       |
| 18 | Feb. 28, 1896.....  | 3,353         | 891,877,538   | 133,781,629       |
| 19 | May 7, 1896.....    | 3,344         | 892,486,038   | 133,872,905       |
| 20 | July 14, 1896.....  | 3,339         | 886,269,917   | 132,940,487       |
| 21 | Oct. 6, 1896.....   | 3,329         | 853,083,946   | 127,963,342       |
| 22 | Dec. 17, 1896.....  | 3,314         | 852,604,858   | 127,800,723       |
| 23 | Mar. 9, 1897.....   | 3,291         | 874,726,644   | 131,293,996       |
| 24 | May 14, 1897.....   | 3,274         | 887,363,900   | 133,164,581       |
| 25 | July 23, 1897.....  | 3,275         | 905,896,459   | 135,848,463       |
| 26 | Oct. 5, 1897.....   | 3,276         | 963,595,686   | 144,539,352       |
| 27 | Dec. 15, 1897.....  | 3,272         | 979,853,440   | 146,978,016       |
| 28 | Feb. 18, 1898.....  | 3,264         | 1,017,972,062 | 152,695,809       |
| 29 | May 5, 1898.....    | 3,257         | 1,027,877,923 | 154,181,683       |
| 30 | July 14, 1898.....  | 3,255         | 1,036,357,708 | 155,453,656       |
| 31 | Sept. 20, 1898..... | 3,259         | 1,062,860,354 | 159,429,653       |

RESERVE CITIES.

|    |                     |     |               |             |
|----|---------------------|-----|---------------|-------------|
| 1  | Sept. 30, 1892..... | 343 | 1,046,937,693 | 261,734,423 |
| 2  | Dec. 9, 1892.....   | 345 | 983,607,295   | 245,901,824 |
| 3  | Mar. 6, 1893.....   | 345 | 963,289,771   | 240,822,443 |
| 4  | May 4, 1893.....    | 348 | 959,996,774   | 234,999,194 |
| 5  | July 12, 1893.....  | 348 | 810,184,800   | 202,546,290 |
| 6  | Oct. 3, 1893.....   | 347 | 806,241,402   | 201,566,356 |
| 7  | Dec. 19, 1893.....  | 349 | 985,262,906   | 246,315,726 |
| 8  | Feb. 28, 1894.....  | 347 | 1,066,457,735 | 266,614,433 |
| 9  | May 4, 1894.....    | 347 | 1,140,492,036 | 285,123,009 |
| 10 | July 18, 1894.....  | 344 | 1,152,453,439 | 288,113,360 |
| 11 | Oct. 2, 1894.....   | 344 | 1,142,564,375 | 285,641,094 |
| 12 | Dec. 19, 1894.....  | 346 | 1,096,087,957 | 274,021,989 |
| 13 | Mar. 5, 1895.....   | 346 | 1,069,469,569 | 267,367,392 |
| 14 | May 7, 1895.....    | 345 | 1,073,864,541 | 268,466,135 |
| 15 | July 11, 1895.....  | 346 | 1,121,504,009 | 280,401,602 |
| 16 | Sept. 28, 1895..... | 347 | 1,078,766,776 | 269,691,694 |
| 17 | Dec. 13, 1895.....  | 346 | 1,035,156,315 | 258,789,079 |
| 18 | Feb. 28, 1896.....  | 346 | 992,043,513   | 248,010,878 |
| 19 | May 7, 1896.....    | 350 | 1,021,428,002 | 255,357,000 |
| 20 | July 14, 1896.....  | 350 | 1,020,017,863 | 255,004,465 |
| 21 | Oct. 6, 1896.....   | 347 | 945,667,788   | 236,416,947 |
| 22 | Dec. 17, 1896.....  | 347 | 1,034,708,902 | 258,677,256 |
| 23 | Mar. 9, 1897.....   | 343 | 1,120,771,436 | 280,192,859 |
| 24 | May 14, 1897.....   | 340 | 1,140,896,408 | 285,224,101 |
| 25 | July 23, 1897.....  | 335 | 1,205,743,764 | 301,435,941 |
| 26 | Oct. 5, 1897.....   | 334 | 1,232,074,721 | 308,618,680 |
| 27 | Dec. 15, 1897.....  | 335 | 1,314,693,845 | 323,673,461 |
| 28 | Feb. 18, 1898.....  | 330 | 1,421,363,195 | 355,340,798 |
| 29 | May 5, 1898.....    | 329 | 1,334,272,980 | 333,568,245 |
| 30 | July 14, 1898.....  | 327 | 1,450,614,297 | 362,653,574 |
| 31 | Sept. 20, 1898..... | 326 | 1,416,826,689 | 354,206,672 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 471

AS SHOWN BY THE REPORTS FROM SEPTEMBER 30, 1892, TO SEPTEMBER 20, 1898.

STATES AND TERRITORIES.

| Reserve held. |                       | Classification of reserve held. |                |                                        |                          |                                 |    |
|---------------|-----------------------|---------------------------------|----------------|----------------------------------------|--------------------------|---------------------------------|----|
| Amount.       | Ratio to liabilities. | Specie.                         | Legal tenders. | United States certificates of deposit. | Due from reserve agents. | Redemption fund with Treasurer. |    |
|               | <i>Per cent.</i>      |                                 |                |                                        |                          |                                 |    |
| \$274,769,504 | 22.2                  | \$66,575,758                    | \$38,525,290   | \$395,000                              | \$163,500,922            | \$5,763,534                     | 1  |
| 255,727,465   | 26.2                  | 68,405,394                      | 59,247,152     | 360,000                                | 141,848,325              | 5,866,094                       | 2  |
| 254,563,781   | 25.9                  | 71,346,320                      | 37,527,765     | 355,000                                | 159,429,002              | 5,910,694                       | 3  |
| 237,431,814   | 24.4                  | 72,812,241                      | 37,573,847     | 345,000                                | 120,758,208              | 5,942,518                       | 4  |
| 231,651,867   | 26.8                  | 73,103,849                      | 41,358,526     | 315,000                                | 110,834,812              | 6,044,680                       | 5  |
| 230,595,191   | 30.0                  | 75,971,385                      | 40,978,224     | 215,000                                | 106,929,107              | 6,501,475                       | 6  |
| 251,054,063   | 31.6                  | 72,811,868                      | 55,293,150     | 265,000                                | 136,186,666              | 6,497,374                       | 7  |
| 271,766,418   | 32.8                  | 73,839,288                      | 34,905,942     | 235,000                                | 156,258,871              | 6,527,334                       | 8  |
| 276,579,077   | 32.6                  | 74,430,097                      | 26,769,820     | 240,000                                | 158,593,995              | 6,545,165                       | 9  |
| 276,942,199   | 32.3                  | 73,921,334                      | 34,633,996     | 330,000                                | 161,170,176              | 6,587,233                       | 10 |
| 274,626,739   | 31.3                  | 72,251,961                      | 34,182,286     | 330,000                                | 161,641,408              | 6,529,484                       | 11 |
| 270,596,866   | 30.7                  | 72,779,290                      | 34,387,426     | 350,000                                | 156,652,179              | 6,427,911                       | 12 |
| 267,613,349   | 30.1                  | 76,338,799                      | 33,723,082     | 340,000                                | 150,833,551              | 6,377,917                       | 13 |
| 261,811,672   | 29.2                  | 76,812,698                      | 33,865,913     | 350,000                                | 144,329,112              | 6,453,950                       | 14 |
| 264,773,979   | 29.4                  | 76,901,574                      | 33,180,379     | 365,000                                | 147,616,960              | 6,710,066                       | 15 |
| 256,658,234   | 28.1                  | 72,096,974                      | 29,906,474     | 335,000                                | 147,678,843              | 6,640,943                       | 16 |
| 248,849,047   | 27.4                  | 74,331,310                      | 32,498,013     | 385,000                                | 134,906,161              | 6,528,563                       | 17 |
| 244,333,731   | 27.6                  | 73,520,043                      | 33,869,085     | 310,000                                | 129,924,205              | 6,710,393                       | 18 |
| 244,917,075   | 27.4                  | 74,115,011                      | 34,937,614     | 310,000                                | 128,534,916              | 7,019,594                       | 19 |
| 245,715,594   | 27.7                  | 74,873,793                      | 32,296,677     | 310,000                                | 131,172,914              | 7,122,210                       | 20 |
| 251,254,493   | 29.4                  | 79,805,844                      | 38,871,462     | 310,000                                | 124,998,911              | 7,268,276                       | 21 |
| 257,729,408   | 30.2                  | 77,948,792                      | 35,178,731     | 305,000                                | 137,011,422              | 7,285,793                       | 22 |
| 236,121,342   | 32.7                  | 78,514,121                      | 36,187,285     | 270,000                                | 163,935,122              | 7,214,813                       | 23 |
| 279,729,787   | 31.5                  | 77,662,049                      | 35,250,820     | 290,000                                | 159,276,699              | 7,243,218                       | 24 |
| 289,205,367   | 31.9                  | 77,051,322                      | 33,369,571     | 255,000                                | 171,411,753              | 7,177,621                       | 25 |
| 311,441,556   | 32.3                  | 76,379,828                      | 35,063,558     | 260,000                                | 192,598,712              | 7,208,543                       | 26 |
| 317,599,251   | 32.4                  | 78,232,429                      | 35,090,674     | 285,000                                | 196,855,665              | 7,126,543                       | 27 |
| 349,063,524   | 34.2                  | 77,896,860                      | 34,620,560     | 245,000                                | 229,361,543              | 6,879,560                       | 28 |
| 336,724,049   | 32.1                  | 83,564,656                      | 41,575,595     | 235,000                                | 198,312,565              | 6,986,292                       | 29 |
| 336,756,763   | 31.9                  | 84,049,322                      | 38,077,557     | 285,000                                | 201,383,678              | 6,961,145                       | 30 |
| 333,118,917   | 31.3                  | 80,133,472                      | 36,043,641     | 280,000                                | 209,568,555              | 7,093,243                       | 31 |

RESERVE CITIES.

|             |      |             |             |            |             |           |    |
|-------------|------|-------------|-------------|------------|-------------|-----------|----|
| 296,183,715 | 28.3 | 142,540,621 | 65,742,655  | 13,600,000 | 72,924,409  | 1,376,630 | 1  |
| 275,144,704 | 27.9 | 141,469,866 | 63,029,183  | 6,110,000  | 63,099,395  | 1,416,320 | 2  |
| 269,397,689 | 27.9 | 136,995,496 | 53,408,009  | 14,320,000 | 63,183,447  | 1,491,137 | 3  |
| 267,211,601 | 28.4 | 134,409,901 | 65,937,316  | 11,785,000 | 53,553,912  | 1,525,472 | 4  |
| 224,546,270 | 27.7 | 113,647,324 | 54,486,151  | 6,345,000  | 48,517,867  | 1,555,928 | 5  |
| 283,315,079 | 35.1 | 148,732,475 | 73,751,128  | 6,805,000  | 51,570,537  | 2,475,039 | 6  |
| 384,583,017 | 39.0 | 178,441,789 | 96,333,609  | 30,990,000 | 76,443,970  | 2,378,658 | 7  |
| 417,851,203 | 39.1 | 182,327,217 | 107,862,734 | 34,810,000 | 90,633,052  | 2,224,100 | 8  |
| 442,091,734 | 38.7 | 185,511,825 | 109,361,472 | 45,790,000 | 99,260,104  | 2,168,333 | 9  |
| 428,179,345 | 37.2 | 176,749,318 | 103,582,322 | 49,715,000 | 96,919,051  | 2,204,654 | 10 |
| 385,541,372 | 33.7 | 164,998,693 | 86,361,742  | 44,770,000 | 87,208,193  | 2,202,739 | 11 |
| 348,920,801 | 31.6 | 145,261,920 | 85,126,046  | 36,740,000 | 77,679,161  | 2,113,674 | 12 |
| 329,250,178 | 30.7 | 144,592,843 | 79,558,540  | 31,815,000 | 71,634,133  | 2,149,663 | 13 |
| 329,841,814 | 30.7 | 141,833,901 | 84,663,245  | 26,580,000 | 74,470,379  | 2,294,289 | 14 |
| 362,571,194 | 32.3 | 137,525,619 | 96,004,793  | 44,965,000 | 87,601,800  | 2,383,982 | 15 |
| 314,818,620 | 29.1 | 124,140,336 | 64,040,211  | 49,585,000 | 74,608,409  | 2,444,664 | 16 |
| 300,709,527 | 29.0 | 132,381,100 | 66,711,410  | 31,055,000 | 68,095,955  | 2,466,062 | 17 |
| 291,501,994 | 29.3 | 122,497,417 | 78,638,423  | 28,425,000 | 59,420,396  | 2,520,754 | 18 |
| 299,991,229 | 30.3 | 128,258,434 | 84,034,038  | 27,725,000 | 67,217,812  | 2,755,945 | 19 |
| 312,895,191 | 30.6 | 128,961,655 | 80,916,613  | 26,855,000 | 73,271,192  | 2,800,733 | 20 |
| 292,349,024 | 26.0 | 121,092,788 | 71,623,268  | 31,530,000 | 65,078,623  | 3,105,346 | 21 |
| 354,163,123 | 34.2 | 147,591,917 | 83,714,821  | 36,775,000 | 82,955,619  | 3,125,756 | 22 |
| 402,900,976 | 35.9 | 155,434,740 | 82,450,567  | 67,425,000 | 94,495,130  | 3,065,536 | 23 |
| 382,529,948 | 34.4 | 158,414,334 | 85,304,172  | 53,300,000 | 92,671,940  | 2,839,501 | 24 |
| 410,072,148 | 34.0 | 163,871,279 | 93,201,449  | 45,830,000 | 104,343,412 | 2,826,008 | 25 |
| 334,480,568 | 31.2 | 163,016,873 | 72,126,371  | 42,015,000 | 104,509,093 | 2,813,230 | 26 |
| 412,069,005 | 31.3 | 173,931,123 | 77,474,201  | 45,555,000 | 112,714,255 | 2,635,025 | 27 |
| 461,482,407 | 32.4 | 193,481,064 | 85,644,625  | 49,005,000 | 130,915,477 | 2,436,300 | 28 |
| 439,974,554 | 32.9 | 233,618,116 | 77,483,080  | 23,690,000 | 102,649,053 | 2,534,298 | 29 |
| 469,836,526 | 32.3 | 251,627,808 | 76,837,440  | 20,100,000 | 118,631,357 | 2,639,920 | 30 |
| 417,400,946 | 29.4 | 213,740,685 | 73,994,659  | 16,530,000 | 110,433,485 | 2,701,860 | 31 |

# 472 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 65.—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 1892, 1893, 1894, 1895, 1896, 1897, AND 1898.

| Week ended—    | Liabilities. |               |               | Reserve.     |                |               | Ratio to Liabilities. |
|----------------|--------------|---------------|---------------|--------------|----------------|---------------|-----------------------|
|                | Circulation. | Net deposits. | Total.        | Specie.      | Legal tenders. | Total.        |                       |
| Sept. 3, 1892  | \$5,424,200  | \$419,587,400 | \$425,011,600 | \$67,699,700 | \$45,381,700   | \$113,081,400 | 26.61                 |
| Sept. 10, 1892 | 5,530,800    | 414,929,500   | 420,460,300   | 66,210,100   | 44,185,600     | 110,395,700   | 26.26                 |
| Sept. 17, 1892 | 5,601,000    | 408,312,700   | 413,913,700   | 65,742,400   | 43,884,100     | 109,626,500   | 26.49                 |
| Sept. 24, 1892 | 5,642,600    | 399,038,400   | 404,681,000   | 63,667,200   | 43,760,700     | 107,427,900   | 26.55                 |
| Oct. 1, 1892   | 5,672,000    | 395,234,300   | 400,906,300   | 62,208,200   | 43,225,300     | 105,433,500   | 26.30                 |
| Oct. 8, 1892   | 5,373,900    | 390,012,300   | 395,386,200   | 62,137,500   | 39,862,800     | 102,000,300   | 25.78                 |
| Oct. 15, 1892  | 5,569,100    | 384,724,200   | 390,293,300   | 62,030,800   | 37,053,900     | 99,084,700    | 25.39                 |
| Oct. 22, 1892  | 5,608,800    | 378,739,600   | 384,348,400   | 61,205,200   | 38,329,900     | 99,535,100    | 25.95                 |
| Oct. 29, 1892  | 5,633,700    | 374,072,300   | 379,706,000   | 62,313,000   | 36,520,000     | 98,839,000    | 26.03                 |
| Nov. 5, 1892   | 5,650,800    | 371,530,500   | 377,181,300   | 62,274,600   | 34,685,500     | 96,960,100    | 25.71                 |
| Sept. 2, 1893  | 9,911,600    | 301,665,200   | 311,576,800   | 57,584,800   | 18,727,900     | 76,312,700    | 24.49                 |
| Sept. 9, 1893  | 11,209,400   | 299,816,400   | 311,025,800   | 59,174,600   | 20,345,900     | 79,520,500    | 25.56                 |
| Sept. 16, 1893 | 12,723,600   | 304,808,300   | 317,531,900   | 63,650,000   | 23,946,100     | 87,596,100    | 27.58                 |
| Sept. 23, 1893 | 13,610,300   | 310,368,900   | 323,979,200   | 67,942,900   | 27,048,100     | 94,991,000    | 29.32                 |
| Sept. 30, 1893 | 14,395,600   | 317,329,300   | 331,724,900   | 69,703,000   | 32,358,300     | 102,061,300   | 30.76                 |
| Oct. 7, 1893   | 14,940,000   | 325,891,300   | 340,831,300   | 72,369,000   | 35,435,000     | 107,804,000   | 31.62                 |
| Oct. 14, 1893  | 14,956,800   | 335,954,400   | 350,911,200   | 75,565,400   | 37,728,000     | 113,292,000   | 32.28                 |
| Oct. 21, 1893  | 14,690,500   | 344,672,800   | 359,363,300   | 79,504,100   | 42,957,900     | 122,462,000   | 34.07                 |
| Oct. 28, 1893  | 14,810,900   | 354,660,600   | 369,471,400   | 80,472,200   | 49,418,600     | 129,890,800   | 35.17                 |
| Nov. 4, 1893   | 14,109,800   | 365,638,100   | 380,048,000   | 81,118,200   | 54,757,600     | 135,875,800   | 35.75                 |
| Sept. 1, 1894  | 9,784,800    | 493,860,600   | 503,645,400   | 79,071,300   | 103,021,700    | 182,093,000   | 36.15                 |
| Sept. 8, 1894  | 9,867,700    | 491,195,300   | 501,063,000   | 78,497,100   | 99,347,900     | 177,845,000   | 35.49                 |
| Sept. 15, 1894 | 10,070,800   | 494,553,600   | 504,624,400   | 79,019,200   | 98,680,000     | 177,699,200   | 35.21                 |
| Sept. 22, 1894 | 10,440,500   | 493,346,900   | 503,787,400   | 79,508,300   | 95,898,700     | 175,407,000   | 34.69                 |
| Sept. 29, 1894 | 10,803,800   | 491,926,300   | 502,730,100   | 79,577,900   | 95,810,700     | 175,388,600   | 34.88                 |
| Oct. 6, 1894   | 11,142,000   | 494,557,800   | 505,699,800   | 79,703,900   | 96,290,900     | 175,994,800   | 34.80                 |
| Oct. 13, 1894  | 11,553,700   | 495,074,900   | 507,528,600   | 80,367,900   | 97,793,300     | 178,161,200   | 35.13                 |
| Oct. 20, 1894  | 11,723,000   | 498,994,100   | 510,717,100   | 81,392,200   | 99,526,500     | 180,918,700   | 35.42                 |
| Oct. 27, 1894  | 11,619,700   | 497,442,000   | 509,061,700   | 81,343,300   | 99,066,500     | 180,409,800   | 35.43                 |
| Nov. 3, 1894   | 11,517,800   | 495,911,600   | 507,429,400   | 81,199,000   | 97,006,000     | 178,205,000   | 35.11                 |
| Sept. 7, 1895  | 12,505,900   | 473,391,400   | 486,897,300   | 52,784,800   | 96,005,000     | 148,789,800   | 30.57                 |
| Sept. 14, 1895 | 13,063,500   | 470,676,100   | 484,339,600   | 50,897,100   | 90,717,000     | 141,614,100   | 29.23                 |
| Sept. 21, 1895 | 13,800,500   | 458,442,800   | 472,243,300   | 50,280,300   | 84,267,500     | 134,567,800   | 28.49                 |
| Sept. 28, 1895 | 14,102,000   | 450,998,900   | 465,100,900   | 49,957,300   | 81,603,500     | 131,560,800   | 28.28                 |
| Oct. 5, 1895   | 14,253,600   | 444,241,000   | 458,494,600   | 49,164,000   | 77,332,800     | 126,496,800   | 27.58                 |
| Oct. 12, 1895  | 14,307,300   | 438,212,200   | 452,519,500   | 49,270,800   | 72,806,700     | 122,077,500   | 26.97                 |
| Oct. 19, 1895  | 14,311,100   | 436,357,400   | 450,668,500   | 49,741,400   | 73,343,500     | 123,084,900   | 27.31                 |
| Oct. 26, 1895  | 14,050,300   | 436,258,400   | 450,308,700   | 50,897,800   | 73,089,200     | 123,987,000   | 27.53                 |
| Nov. 2, 1895   | 14,452,300   | 435,358,100   | 449,810,700   | 51,961,900   | 72,684,800     | 124,646,700   | 27.71                 |
| Nov. 9, 1895   | 14,363,900   | 432,963,900   | 447,327,200   | 52,115,500   | 73,240,700     | 125,356,200   | 28.02                 |
| Sept. 5, 1896  | 17,979,500   | 362,609,800   | 380,589,300   | 40,165,400   | 57,993,200     | 98,158,600    | 25.80                 |
| Sept. 12, 1896 | 18,711,700   | 361,930,600   | 380,642,300   | 42,625,400   | 56,273,200     | 98,898,600    | 25.90                 |
| Sept. 19, 1896 | 19,221,100   | 362,429,600   | 381,650,700   | 43,715,200   | 56,746,000     | 100,461,200   | 26.39                 |
| Sept. 26, 1896 | 19,709,100   | 365,290,800   | 385,000,000   | 44,249,700   | 60,304,900     | 104,554,600   | 27.10                 |
| Oct. 3, 1896   | 19,960,400   | 371,989,600   | 391,950,000   | 45,457,300   | 63,303,300     | 108,760,600   | 27.70                 |
| Oct. 10, 1896  | 20,295,800   | 377,069,300   | 397,365,100   | 47,570,600   | 61,960,400     | 109,531,000   | 27.50                 |
| Oct. 17, 1896  | 20,521,100   | 373,019,700   | 393,541,800   | 48,142,200   | 56,443,400     | 104,585,600   | 26.50                 |
| Oct. 24, 1896  | 20,510,600   | 366,670,500   | 387,181,100   | 49,410,600   | 55,204,000     | 104,614,600   | 27.00                 |
| Oct. 31, 1896  | 20,495,800   | 364,947,400   | 385,443,200   | 51,689,400   | 54,954,700     | 106,644,100   | 27.60                 |
| Nov. 7, 1896   | 20,516,300   | 357,743,100   | 378,259,400   | 52,780,500   | 50,750,400     | 103,530,900   | 27.30                 |
| Sept. 4, 1897  | 13,954,700   | 533,178,400   | 547,133,100   | 79,319,600   | 82,180,100     | 162,499,700   | 29.70                 |
| Sept. 11, 1897 | 14,241,000   | 535,747,500   | 549,988,500   | 79,190,200   | 78,776,500     | 157,968,500   | 28.70                 |
| Sept. 18, 1897 | 14,862,200   | 531,239,300   | 546,101,500   | 78,767,400   | 72,442,300     | 151,209,700   | 27.60                 |
| Sept. 25, 1897 | 15,469,400   | 521,719,200   | 537,188,600   | 78,683,900   | 65,771,500     | 144,455,400   | 26.90                 |
| Oct. 2, 1897   | 15,790,400   | 515,302,000   | 531,092,400   | 79,521,600   | 63,107,600     | 142,629,200   | 26.80                 |
| Oct. 9, 1897   | 15,820,200   | 511,231,500   | 527,053,700   | 80,493,700   | 58,712,300     | 139,206,000   | 26.40                 |
| Oct. 16, 1897  | 15,866,700   | 513,355,100   | 529,221,800   | 81,068,300   | 61,920,400     | 143,008,700   | 27.00                 |
| Oct. 23, 1897  | 15,970,900   | 517,280,600   | 533,251,500   | 86,409,900   | 64,936,600     | 151,346,500   | 28.30                 |
| Oct. 30, 1897  | 16,071,300   | 525,238,900   | 541,311,200   | 86,836,100   | 66,973,100     | 153,809,200   | 28.40                 |
| Nov. 6, 1897   | 16,050,000   | 530,404,100   | 546,454,100   | 87,534,800   | 64,863,600     | 152,398,400   | 27.90                 |
| Sept. 3, 1898  | 14,048,500   | 752,389,800   | 766,438,300   | 148,378,300  | 54,710,200     | 203,088,500   | 26.49                 |
| Sept. 10, 1898 | 14,117,200   | 751,902,100   | 746,019,300   | 137,766,500  | 52,285,800     | 190,052,300   | 25.48                 |
| Sept. 17, 1898 | 14,466,600   | 712,067,600   | 726,534,200   | 128,899,800  | 53,357,500     | 182,257,300   | 25.22                 |
| Sept. 24, 1898 | 14,974,000   | 700,753,300   | 715,727,300   | 129,646,600  | 53,794,600     | 183,441,200   | 25.63                 |
| Oct. 1, 1898   | 15,498,400   | 702,128,200   | 717,626,600   | 136,314,400  | 54,544,800     | 190,859,200   | 26.59                 |
| Oct. 8, 1898   | 15,473,200   | 710,806,800   | 726,280,000   | 142,850,600  | 53,594,700     | 196,445,300   | 27.18                 |
| Oct. 15, 1898  | 15,496,600   | 727,144,200   | 742,640,800   | 147,945,100  | 53,502,500     | 201,447,600   | 27.13                 |
| Oct. 22, 1898  | 15,515,600   | 745,793,100   | 761,308,700   | 156,050,800  | 53,809,800     | 209,860,600   | 27.56                 |
| Oct. 29, 1898  | 15,538,500   | 761,574,200   | 777,112,700   | 161,346,500  | 55,138,600     | 216,485,100   | 27.85                 |
| Nov. 5, 1898   | 15,633,800   | 769,087,400   | 784,721,200   | 157,428,800  | 53,866,100     | 211,294,900   | 26.92                 |

NO. 66.—CLASSIFICATION OF THE RESERVE HELD BY THE NATIONAL BANKS IN NEW YORK CITY DURING OCTOBER FOR THE LAST SEVENTEEN YEARS.

| Week ended—       | Specie.      | Legal ten-<br>ders. | Total.       | Ratio of reserve to—            |                  |
|-------------------|--------------|---------------------|--------------|---------------------------------|------------------|
|                   |              |                     |              | Circulation<br>and<br>deposits. | Deposits.        |
|                   |              |                     |              | <i>Per cent.</i>                | <i>Per cent.</i> |
| October 1, 1881.  | \$54,954,600 | \$12,150,400        | \$67,105,000 | 23.1                            | 24.6             |
| October 8, 1881.  | 59,287,900   | 12,153,800          | 65,441,700   | 23.1                            | 24.8             |
| October 15, 1881. | 51,008,300   | 12,452,700          | 63,461,000   | 23.2                            | 25.9             |
| October 22, 1881. | 54,016,200   | 12,496,500          | 66,512,700   | 24.6                            | 26.6             |
| October 29, 1881. | 55,961,200   | 12,947,900          | 68,909,100   | 25.6                            | 27.0             |
| October 7, 1882.  | 47,016,000   | 18,384,500          | 65,400,500   | 24.0                            | 26.4             |
| October 14, 1882. | 48,281,000   | 18,002,700          | 66,283,700   | 24.7                            | 26.3             |
| October 21, 1882. | 49,518,200   | 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.  | 51,580,700   | 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. | 67,570,400   | 27,875,500          | 95,445,900   | 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          | 81,654,200   | 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   | 22,017,800          | 95,919,300   | 27.8                            | 28.4             |
| October 20, 1888. | 81,457,700   | 21,386,800          | 102,844,500  | 29.3                            | 29.9             |
| October 27, 1888. | 81,212,600   | 21,329,800          | 102,542,400  | 29.3                            | 29.8             |
| October 5, 1889.  | 58,407,200   | 27,247,900          | 85,655,100   | 25.3                            | 25.6             |
| October 12, 1889. | 59,565,900   | 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             |
| October 3, 1891.  | 54,783,400   | 32,879,900          | 87,663,300   | 26.0                            | 26.4             |
| October 10, 1891. | 59,731,800   | 30,905,700          | 90,637,500   | 26.8                            | 27.3             |
| October 17, 1891. | 65,532,000   | 29,610,500          | 95,142,500   | 27.6                            | 28.0             |
| October 24, 1891. | 69,327,700   | 27,347,300          | 96,675,000   | 27.9                            | 28.3             |
| October 31, 1891. | 71,771,500   | 26,779,400          | 98,550,900   | 28.2                            | 28.7             |
| October 1, 1892.  | 62,208,200   | 43,225,300          | 105,433,500  | 26.3                            | 26.7             |
| October 8, 1892.  | 62,137,500   | 39,862,800          | 102,000,300  | 25.8                            | 26.1             |
| October 15, 1892. | 62,039,800   | 37,653,900          | 99,694,700   | 25.4                            | 25.5             |
| October 22, 1892. | 61,205,200   | 38,523,900          | 99,739,100   | 25.9                            | 26.3             |
| October 29, 1892. | 62,313,900   | 36,526,000          | 98,839,900   | 26.0                            | 26.4             |
| October 7, 1893.  | 72,360,000   | 35,435,000          | 107,804,000  | 31.6                            | 33.1             |
| October 14, 1893. | 75,563,400   | 37,728,600          | 113,292,000  | 32.3                            | 33.7             |
| October 21, 1893. | 79,504,100   | 42,957,900          | 122,462,000  | 34.1                            | 35.5             |
| October 28, 1893. | 80,472,200   | 40,418,600          | 120,890,800  | 35.2                            | 36.6             |
| October 6, 1894.  | 79,703,800   | 96,290,900          | 175,994,800  | 34.8                            | 35.6             |
| October 13, 1894. | 80,367,900   | 97,793,300          | 178,161,200  | 35.1                            | 35.9             |
| October 20, 1894. | 81,302,200   | 98,526,500          | 180,918,700  | 35.4                            | 36.3             |
| October 27, 1894. | 81,343,300   | 99,066,500          | 180,409,800  | 35.4                            | 36.3             |
| October 5, 1895.  | 49,164,000   | 77,332,800          | 126,496,800  | 27.5                            | 28.5             |
| October 12, 1895. | 49,270,800   | 72,806,700          | 122,077,500  | 26.9                            | 27.8             |
| October 19, 1895. | 49,741,400   | 73,343,500          | 123,084,900  | 27.3                            | 28.2             |
| October 26, 1895. | 50,897,800   | 73,089,200          | 123,987,000  | 27.5                            | 28.4             |
| October 3, 1896.  | 45,457,300   | 63,303,300          | 108,760,600  | 27.7                            | 29.2             |
| October 10, 1896. | 47,570,600   | 61,960,400          | 109,531,000  | 27.5                            | 29.0             |
| October 17, 1896. | 48,142,200   | 56,443,400          | 104,585,600  | 26.5                            | 28.0             |
| October 24, 1896. | 49,410,600   | 55,204,000          | 104,614,600  | 27.0                            | 28.5             |
| October 31, 1896. | 51,689,400   | 54,954,700          | 106,644,100  | 27.6                            | 29.2             |
| October 2, 1897.  | 79,321,600   | 63,107,600          | 142,429,200  | 26.8                            | 27.6             |
| October 9, 1897.  | 80,493,700   | 58,712,300          | 139,206,000  | 26.4                            | 27.2             |
| October 16, 1897. | 81,088,300   | 61,920,400          | 143,008,700  | 27.0                            | 27.8             |
| October 23, 1897. | 86,409,900   | 64,936,600          | 151,346,500  | 28.3                            | 29.2             |
| October 30, 1897. | 86,836,100   | 66,973,100          | 153,809,200  | 28.4                            | 29.2             |
| October 29, 1898. | 161,346,500  | 55,138,600          | 216,485,100  | 27.8                            | 28.4             |

474 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 67.—CAPITAL STOCK, SURPLUS, UNDIVIDED PROFITS, CIRCULATION, INDIVIDUAL 10,000 OR MORE POPULATION, ETC., AND THE RATIO

| States, etc.                               | Number of banks. | Capital.       | Surplus.       | Undivided profits. |
|--------------------------------------------|------------------|----------------|----------------|--------------------|
| Maine:                                     |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 22               | \$6,250,000.00 | \$1,514,000.00 | \$1,183,074.86     |
| Places of less than 10,000 .....           | 61               | 4,921,000.00   | 1,175,338.00   | 613,937.17         |
| New Hampshire:                             |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 16               | 2,220,000.00   | 633,494.49     | 310,231.32         |
| Places of less than 10,000 .....           | 34               | 3,610,000.00   | 698,743.15     | 250,753.64         |
| Vermont:                                   |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 8                | 1,800,000.00   | 575,000.00     | 240,556.98         |
| Places of less than 10,000 .....           | 41               | 5,185,000.00   | 987,911.62     | 722,155.25         |
| Massachusetts:                             |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 179              | 83,200,000.00  | 27,055,117.91  | 7,694,330.69       |
| Places of less than 10,000 .....           | 88               | 11,122,000.00  | 3,115,154.78   | 1,233,538.22       |
| Rhode Island:                              |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 39               | 17,166,850.00  | 4,524,455.05   | 1,107,773.42       |
| Places of less than 10,000 .....           | 18               | 2,170,200.00   | 413,727.04     | 121,465.18         |
| Connecticut:                               |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 46               | 16,906,070.00  | 6,545,300.00   | 2,194,566.88       |
| Places of less than 10,000 .....           | 35               | 4,635,000.00   | 1,390,648.59   | 427,216.44         |
| New England States:                        |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 310              | 127,542,920.00 | 40,897,867.45  | 12,727,534.15      |
| Places of less than 10,000 .....           | 277              | 31,643,803.00  | 7,690,953.18   | 3,369,065.99       |
| New York:                                  |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 140              | 66,359,910.00  | 53,192,318.00  | 21,545,009.73      |
| Places of less than 10,000 .....           | 186              | 16,800,000.00  | 4,314,626.39   | 3,329,167.17       |
| New Jersey:                                |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 41               | 9,295,000.00   | 5,639,000.00   | 2,902,118.71       |
| Places of less than 10,000 .....           | 62               | 5,150,000.00   | 2,555,500.00   | 1,355,724.44       |
| Pennsylvania:                              |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 176              | 53,654,020.00  | 36,431,677.29  | 7,789,981.37       |
| Places of less than 10,000 .....           | 251              | 21,539,770.00  | 8,963,817.86   | 2,951,284.39       |
| Delaware:                                  |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 5                | 1,223,185.00   | 630,000.00     | 181,816.89         |
| Places of less than 10,000 .....           | 13               | 860,300.00     | 322,666.55     | 105,681.55         |
| Maryland:                                  |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 28               | 13,843,260.00  | 5,354,125.00   | 1,256,117.11       |
| Places of less than 10,000 .....           | 40               | 3,211,700.00   | 1,238,750.00   | 339,057.19         |
| District of Columbia:                      |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 13               | 3,127,000.00   | 1,389,500.00   | 337,953.24         |
| Places of less than 10,000 .....           |                  |                |                |                    |
| Eastern States:                            |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 403              | 147,502,405.00 | 102,677,620.29 | 34,066,997.05      |
| Places of less than 10,000 .....           | 552              | 47,553,270.00  | 17,395,360.80  | 7,472,917.74       |
| Virginia:                                  |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 16               | 3,255,300.00   | 2,149,000.00   | 425,130.72         |
| Places of less than 10,000 .....           | 19               | 1,391,000.00   | 710,650.00     | 159,494.06         |
| West Virginia:                             |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 6                | 1,125,600.00   | 155,000.00     | 67,371.38          |
| Places of less than 10,000 .....           | 27               | 2,326,000.00   | 702,751.22     | 235,203.47         |
| North Carolina:                            |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 9                | 1,450,000.00   | 421,500.00     | 215,638.50         |
| Places of less than 10,000 .....           | 18               | 1,251,000.00   | 351,591.25     | 132,339.02         |
| South Carolina:                            |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 5                | 950,000.00     | 530,000.00     | 293,012.18         |
| Places of less than 10,000 .....           | 11               | 940,100.00     | 232,836.26     | 202,703.37         |
| Georgia:                                   |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 14               | 3,000,000.00   | 972,000.00     | 477,841.83         |
| Places of less than 10,000 .....           | 16               | 1,016,000.00   | 235,271.00     | 249,661.15         |
| Florida:                                   |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 8                | 750,000.00     | 401,000.00     | 124,831.59         |
| Places of less than 10,000 .....           | 7                | 400,000.00     | 62,250.00      | 35,778.85          |
| Alabama:                                   |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 12               | 2,450,000.00   | 462,860.00     | 461,292.82         |
| Places of less than 10,000 .....           | 14               | 905,000.00     | 172,651.85     | 63,275.06          |
| Mississippi:                               |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 4                | 430,000.00     | 270,000.00     | 45,860.63          |
| Places of less than 10,000 .....           | 6                | 425,000.00     | 111,500.00     | 82,024.20          |
| Louisiana:                                 |                  |                |                |                    |
| Cities of 10,000 population and over ..... | 8                | 2,400,000.00   | 2,350,000.00   | 347,269.35         |
| Places of less than 10,000 .....           | 11               | 760,000.00     | 328,700.00     | 171,429.36         |

DEPOSITS, AND LOANS ON OCTOBER 5, 1897, OF NATIONAL BANKS IN CITIES OF  
OF LOANS TO CAPITAL, PROFITS, AND DEPOSITS.

| Total capital, surplus, and profits. | Circulation.                   | Individual deposits.             | Loans and discounts.             | Population. <i>a</i>   | Number of cities. | Loans and discounts to total of capital stock, surplus, undivided profits, and individual deposits. |
|--------------------------------------|--------------------------------|----------------------------------|----------------------------------|------------------------|-------------------|-----------------------------------------------------------------------------------------------------|
| \$8,947,074.86<br>6,710,275.17       | \$2,673,890.50<br>2,544,362.50 | \$10,645,874.18<br>6,724,885.01  | \$14,637,782.72<br>8,921,086.30  | 113,449<br>547,637     | 6                 | <i>Per cent.</i><br>74.71<br>66.40                                                                  |
| 3,213,725.81<br>4,559,496.79         | 1,020,630.00<br>2,493,665.00   | 5,504,353.83<br>4,154,354.95     | 5,614,399.83<br>5,411,016.68     | 104,231<br>272,290     | 5                 | 64.49<br>62.10                                                                                      |
| 2,615,556.98<br>6,895,096.87         | 876,305.00<br>2,889,117.50     | 2,904,392.40<br>6,363,248.15     | 3,824,084.82<br>8,468,296.51     | 41,760<br>290,662      | 3                 | 69.23<br>63.87                                                                                      |
| 117,946,448.60<br>15,471,293.00      | 21,372,369.50<br>5,978,807.50  | 189,413,178.59<br>15,714,620.57  | 253,298,470.78<br>21,929,703.40  | 1,669,670<br>569,273   | 36                | 82.41<br>70.32                                                                                      |
| 22,799,078.47<br>2,795,392.22        | 5,944,040.00<br>1,109,455.00   | 18,622,515.20<br>900,831.96      | 32,361,463.91<br>2,227,945.84    | 224,054<br>121,452     | 4                 | 78.13<br>61.71                                                                                      |
| 25,616,436.88<br>6,362,265.03        | 5,479,682.50<br>2,585,022.00   | 29,009,492.96<br>5,844,471.76    | 37,247,720.82<br>7,368,179.89    | 344,181<br>402,077     | 12                | 66.15<br>60.36                                                                                      |
| 181,168,321.60<br>42,703,810.08      | 37,366,857.50<br>17,660,429.50 | 256,699,807.16<br>39,702,412.40  | 346,983,922.88<br>54,326,228.62  | 2,497,345<br>2,503,409 | 66                | 79.35<br>65.92                                                                                      |
| 141,097,267.73<br>24,434,793.56      | 23,690,062.50<br>8,509,925.00  | 416,529,021.12<br>42,536,459.91  | 480,012,512.71<br>41,766,224.17  | 4,754,092<br>1,243,761 | 37                | 86.91<br>62.31                                                                                      |
| 17,877,118.71<br>9,061,224.44        | 1,437,442.50<br>3,576,197.00   | 31,298,157.90<br>23,964,788.73   | 37,927,582.98<br>14,178,356.98   | 868,493<br>576,440     | 16                | 77.27<br>49.43                                                                                      |
| 97,869,678.66<br>32,845,872.25       | 20,299,505.00<br>8,877,307.50  | 207,279,224.44<br>55,149,399.42  | 195,247,831.64<br>64,654,582.69  | 2,256,249<br>3,091,765 | 40                | 63.93<br>73.43                                                                                      |
| 2,035,001.89<br>1,299,151.10         | 196,660.00<br>501,537.50       | 3,364,295.46<br>1,846,522.50     | 3,812,977.44<br>1,821,128.16     | 67,984<br>100,599      | 1                 | 70.62<br>53.96                                                                                      |
| 20,453,502.11<br>4,789,507.19        | 2,790,370.00<br>1,376,430.00   | 26,642,757.84<br>9,348,293.56    | 34,684,075.48<br>8,666,817.64    | 457,286<br>585,104     | 3                 | 73.64<br>61.26                                                                                      |
| 4,834,453.24                         | 892,945.00                     | 14,667,299.47                    | 9,447,022.38                     | 230,392                | 13                | 48.39                                                                                               |
| 284,187,022.34<br>72,421,548.54      | 49,216,925.00<br>22,832,367.00 | 699,690,756.23<br>134,896,565.12 | 761,132,092.63<br>131,081,168.14 | 8,634,496<br>5,507,579 | 110               | 77.96<br>63.23                                                                                      |
| 5,829,430.72<br>2,261,144.06         | 1,507,750.00<br>485,692.50     | 11,162,579.27<br>4,184,711.04    | 11,342,685.99<br>3,925,697.60    | 294,429<br>1,451,551   | 7                 | 66.75<br>69.99                                                                                      |
| 1,347,371.38<br>3,263,954.69         | 229,217.50<br>1,006,975.06     | 1,980,075.93<br>6,393,319.64     | 2,426,596.21<br>6,144,249.68     | 61,013<br>701,781      | 3                 | 72.93<br>63.62                                                                                      |
| 2,087,138.56<br>1,734,990.27         | 317,480.00<br>326,012.50       | 3,042,965.91<br>2,297,355.78     | 3,864,129.64<br>2,906,154.23     | 53,848<br>1,562,099    | 4                 | 75.39<br>72.07                                                                                      |
| 1,773,012.18<br>1,375,633.63         | 180,600.00<br>271,025.00       | 2,328,757.28<br>1,166,575.93     | 3,710,248.84<br>2,232,118.92     | 162,072<br>989,077     | 2                 | 90.45<br>87.84                                                                                      |
| 4,449,841.83<br>1,550,932.15         | 696,072.50<br>292,940.00       | 5,699,883.36<br>1,551,049.99     | 7,877,663.34<br>1,910,790.38     | 205,792<br>1,631,561   | 6                 | 77.61<br>61.69                                                                                      |
| 1,275,831.59<br>498,028.85           | 191,930.00<br>108,900.00       | 2,823,623.69<br>1,076,422.44     | 2,615,599.74<br>627,110.99       | 74,171<br>317,251      | 4                 | 63.73<br>39.83                                                                                      |
| 3,374,152.82<br>1,149,926.91         | 771,810.00<br>281,360.00       | 4,946,752.09<br>1,166,659.06     | 5,139,472.62<br>1,431,283.04     | 127,504<br>1,385,513   | 6                 | 61.77<br>62.03                                                                                      |
| 745,860.62<br>618,524.20             | 107,300.00<br>109,110.00       | 1,130,530.33<br>908,905.61       | 1,379,078.63<br>1,125,332.10     | 23,997<br>1,265,663    | 2                 | 73.50<br>73.92                                                                                      |
| 5,097,269.35<br>1,260,129.36         | 780,545.00<br>215,357.50       | 13,568,031.40<br>1,732,724.24    | 11,886,146.84<br>2,150,361.59    | 252,517<br>866,070     | 2                 | 63.68<br>71.85                                                                                      |

*a* Census of 1890.

No. 67.—CAPITAL STOCK, SURPLUS, UNDIVIDED PROFITS, CIRCULATION,

| States, etc.                              | Number of banks. | Capital.       | Surplus.       | Undivided profits. |
|-------------------------------------------|------------------|----------------|----------------|--------------------|
| Texas:                                    |                  |                |                |                    |
| Cities of 10,000 population and over..... | 42               | \$8,230,000.00 | \$2,342,244.37 | \$782,097.80       |
| Places of less than 10,000.....           | 159              | 11,701,200.00  | 2,958,023.31   | 1,363,469.43       |
| Arkansas:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 6                | 1,000,000.00   | 210,000.00     | 54,113.93          |
| Places of less than 10,000.....           | 3                | 220,000.00     | 36,310.49      | 7,697.83           |
| Kentucky:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 24               | 6,542,000.00   | 1,728,779.98   | 518,744.79         |
| Places of less than 10,000.....           | 51               | 5,185,000.00   | 1,344,365.36   | 412,788.79         |
| Tennessee:                                |                  |                |                |                    |
| Cities of 10,000 population and over..... | 18               | 6,675,000.00   | 1,438,400.00   | 547,836.43         |
| Places of less than 10,000.....           | 31               | 2,065,000.00   | 475,734.24     | 291,495.76         |
| Southern States:                          |                  |                |                |                    |
| Cities of 10,000 population and over..... | 172              | 38,258,200.00  | 13,433,784.35  | 4,361,042.06       |
| Places of less than 10,000.....           | 373              | 28,605,300.00  | 7,772,628.98   | 3,407,420.35       |
| Ohio:                                     |                  |                |                |                    |
| Cities of 10,000 population and over..... | 74               | 32,464,000.00  | 9,628,658.52   | 3,470,958.97       |
| Places of less than 10,000.....           | 174              | 12,716,100.00  | 3,192,261.82   | 1,065,107.66       |
| Indiana:                                  |                  |                |                |                    |
| Cities of 10,000 population and over..... | 42               | 8,157,000.00   | 3,057,946.33   | 790,499.65         |
| Places of less than 10,000.....           | 71               | 5,900,000.00   | 1,569,471.27   | 422,854.73         |
| Illinois:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 59               | 27,950,000.00  | 11,480,874.08  | 3,176,553.52       |
| Places of less than 10,000.....           | 162              | 9,526,000.00   | 3,443,858.41   | 1,649,987.47       |
| Michigan:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 35               | 8,410,000.00   | 2,192,618.72   | 783,218.47         |
| Places of less than 10,000.....           | 49               | 3,735,000.00   | 1,085,399.37   | 422,605.98         |
| Wisconsin:                                |                  |                |                |                    |
| Cities of 10,000 population and over..... | 33               | 7,200,600.00   | 1,654,125.70   | 738,180.71         |
| Places of less than 10,000.....           | 46               | 2,960,000.00   | 735,243.12     | 309,119.47         |
| Minnesota:                                |                  |                |                |                    |
| Cities of 10,000 population and over..... | 19               | 10,075,000.00  | 1,928,000.00   | 1,430,520.24       |
| Places of less than 10,000.....           | 52               | 3,000,000.00   | 430,618.93     | 374,946.14         |
| Iowa:                                     |                  |                |                |                    |
| Cities of 10,000 population and over..... | 34               | 5,055,000.00   | 1,117,100.00   | 337,427.51         |
| Places of less than 10,000.....           | 131              | 7,965,000.00   | 1,969,850.00   | 896,438.99         |
| Missouri:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 24               | 12,250,000.00  | 2,434,534.00   | 987,732.77         |
| Places of less than 10,000.....           | 39               | 2,565,000.00   | 595,421.01     | 240,342.20         |
| Middle States:                            |                  |                |                |                    |
| Cities of 10,000 population and over..... | 320              | 111,561,000.00 | 33,493,857.35  | 11,724,091.84      |
| Places of less than 10,000.....           | 724              | 48,457,100.00  | 13,022,123.93  | 5,382,202.64       |
| North Dakota:                             |                  |                |                |                    |
| Cities of 10,000 population and over..... | 27               | 1,635,000.00   | 333,365.79     | 242,469.60         |
| South Dakota:                             |                  |                |                |                    |
| Cities of 10,000 population and over..... | 3                | 350,000.00     | 12,500.00      | 2,184.04           |
| Places of less than 10,000.....           | 24               | 1,345,000.00   | 293,100.00     | 144,444.53         |
| Nebraska:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 12               | 5,300,000.00   | 514,710.91     | 203,845.53         |
| Places of less than 10,000.....           | 92               | 5,175,000.00   | 955,779.79     | 414,029.24         |
| Kansas:                                   |                  |                |                |                    |
| Cities of 10,000 population and over..... | 17               | 3,300,000.00   | 463,828.16     | 328,708.30         |
| Places of less than 10,000.....           | 86               | 5,267,100.00   | 932,510.98     | 348,970.30         |
| Montana:                                  |                  |                |                |                    |
| Cities of 10,000 population and over..... | 4                | 1,000,000.00   | 67,700.00      | 534,963.48         |
| Places of less than 10,000.....           | 17               | 1,655,000.00   | 329,819.60     | 193,428.78         |
| Wyoming:                                  |                  |                |                |                    |
| Cities of 10,000 population and over..... | 2                | 200,000.00     | 60,000.00      | 14,309.99          |
| Places of less than 10,000.....           | 9                | 660,000.00     | 62,950.00      | 48,598.17          |
| Colorado:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 16               | 4,150,000.00   | 872,000.00     | 732,258.08         |
| Places of less than 10,000.....           | 25               | 1,082,000.00   | 296,402.92     | 135,664.33         |
| New Mexico:                               |                  |                |                |                    |
| Cities of 10,000 population and over..... | 6                | 600,000.00     | 99,500.00      | 36,773.64          |
| Oklahoma:                                 |                  |                |                |                    |
| Cities of 10,000 population and over..... | 5                | 250,000.00     | 33,000.00      | 14,505.92          |

INDIVIDUAL DEPOSITS, AND LOANS ON OCTOBER 5, 1897, etc.—Continued.

| Total capital, surplus, and profits. | Circulation.                   | Individual deposits.             | Loans and discounts.             | Population. <i>a</i>    | Number of cities. | Loans and discounts to total of capital stock, surplus, undivided profits, and individual deposits. |
|--------------------------------------|--------------------------------|----------------------------------|----------------------------------|-------------------------|-------------------|-----------------------------------------------------------------------------------------------------|
| \$11,354,342.17<br>16,022,602.74     | \$1,554,940.00<br>2,772,672.50 | \$17,349,218.51<br>17,523,216.72 | \$17,947,435.07<br>21,414,108.20 | 342,827<br>1,892,690    | 14                | <i>Per cent.</i><br>62.53<br>63.83                                                                  |
| 1,273,113.98<br>264,008.32           | 202,200.00<br>56,690.00        | 1,542,519.25<br>262,825.89       | 1,929,513.14<br>399,890.81       | 53,874<br>1,074,305     | 3                 | 68.53<br>75.90                                                                                      |
| 8,790,424.77<br>6,942,154.15         | 2,696,460.00<br>1,976,120.00   | 9,575,685.16<br>7,137,312.44     | 14,766,902.66<br>9,781,363.92    | 280,724<br>1,577,911    | 6                 | 80.40<br>69.47                                                                                      |
| 8,661,236.43<br>2,852,230.00         | 965,865.00<br>576,940.00       | 13,120,100.35<br>4,099,051.18    | 16,772,874.41<br>4,375,756.88    | 224,942<br>1,542,576    | 5                 | 77.01<br>62.95                                                                                      |
| 56,059,026.41<br>39,785,349.33       | 11,201,570.00<br>7,479,795.00  | 88,275,722.53<br>49,495,129.96   | 101,658,346.53<br>58,425,211.83  | 2,069,710<br>16,257,994 | 64                | 76.43<br>65.44                                                                                      |
| 45,563,617.49<br>16,973,469.48       | 11,566,730.00<br>5,146,310.00  | 76,437,270.94<br>28,778,558.85   | 89,869,955.36<br>28,950,183.29   | 1,111,214<br>2,561,192  | 23                | 73.41<br>63.28                                                                                      |
| 12,005,445.98<br>7,892,326.00        | 2,410,370.00<br>2,223,203.00   | 20,862,723.34<br>13,587,281.04   | 19,189,006.05<br>12,696,859.56   | 435,670<br>1,756,734    | 17                | 58.35<br>59.11                                                                                      |
| 42,607,427.60<br>14,619,645.88       | 2,905,807.50<br>3,195,495.00   | 84,122,941.85<br>24,604,697.79   | 109,300,049.16<br>24,396,755.79  | 2,023,674<br>1,802,677  | 21                | 79.93<br>62.20                                                                                      |
| 11,385,837.19<br>5,244,005.35        | 2,357,982.50<br>1,221,187.50   | 26,637,047.83<br>11,826,533.46   | 30,564,354.12<br>10,363,325.83   | 600,580<br>1,493,309    | 18                | 80.38<br>60.71                                                                                      |
| 9,592,306.41<br>4,004,392.59         | 1,684,000.00<br>913,075.00     | 34,140,911.95<br>9,692,894.01    | 26,681,473.29<br>8,386,333.50    | 488,248<br>1,198,632    | 14                | 61.01<br>61.63                                                                                      |
| 13,442,520.24<br>3,895,565.07        | 714,107.50<br>836,055.00       | 24,136,027.95<br>9,666,580.85    | 23,341,367.37<br>8,400,994.84    | 435,347<br>866,479      | 6                 | 62.11<br>83.66                                                                                      |
| 6,509,527.51<br>10,831,288.99        | 1,461,142.50<br>2,147,245.00   | 10,255,397.14<br>17,246,904.11   | 12,885,846.25<br>19,365,310.48   | 325,957<br>1,585,939    | 12                | 76.86<br>63.97                                                                                      |
| 15,672,266.77<br>3,400,763.21        | 2,543,447.50<br>686,642.50     | 37,415,042.97<br>5,478,020.52    | 51,474,453.19<br>5,295,195.75    | 708,280<br>1,970,904    | 8                 | 96.96<br>59.64                                                                                      |
| 156,778,949.19<br>66,861,426.57      | 25,643,587.50<br>16,369,213.09 | 324,027,363.97<br>120,791,380.63 | 363,297,504.79<br>117,854,953.04 | 6,128,979<br>13,235,776 | 119               | 75.56<br>62.80                                                                                      |
| 2,210,835.39                         | 417,657.50                     | 5,689,171.75                     | 4,321,771.40                     | 182,719                 |                   | 54.71                                                                                               |
| 364,684.04<br>1,782,544.53           | 78,250.00<br>349,282.50        | 201,578.28<br>4,013,990.94       | 296,312.87<br>2,783,857.60       | 12,000<br>316,808       | 1                 | 52.33<br>48.02                                                                                      |
| 6,018,556.44<br>6,544,800.03         | 835,575.00<br>1,193,318.00     | 10,554,126.53<br>9,737,961.75    | 12,466,944.21<br>10,459,839.80   | 244,520<br>814,390      | 6                 | 75.23<br>64.24                                                                                      |
| 4,092,536.46<br>6,548,581.28         | 692,552.50<br>1,418,902.50     | 7,291,353.99<br>11,896,195.03    | 7,827,566.04<br>10,854,556.90    | 149,691<br>1,277,405    | 7                 | 68.76<br>58.85                                                                                      |
| 1,602,663.48<br>2,183,248.38         | 152,790.00<br>380,447.50       | 3,636,095.72<br>6,829,853.31     | 2,761,577.41<br>4,326,651.87     | 50,657<br>81,502        | 2                 | 52.71<br>48.05                                                                                      |
| 274,309.99<br>771,548.17             | 45,000.00<br>147,345.00        | 809,513.23<br>1,842,013.04       | 527,196.55<br>1,300,045.63       | 11,660<br>49,015        | 1                 | 48.64<br>49.74                                                                                      |
| 5,754,256.08<br>1,512,087.25         | 760,670.00<br>371,215.00       | 23,088,721.32<br>5,067,806.05    | 15,490,472.50<br>3,004,003.24    | 212,000<br>200,198      | 5                 | 53.71<br>45.65                                                                                      |
| 736,273.64                           | 303,760.00                     | 2,775,904.23                     | 1,551,071.31                     | 153,593                 |                   | 44.13                                                                                               |
| 297,505.92                           | 54,970.00                      | 673,808.91                       | 427,513.47                       | 61,834                  |                   | 43.92                                                                                               |

478 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 67.—CAPITAL STOCK, SURPLUS, UNDIVIDED PROFITS, CIRCULATION,

| States, etc.                                                            | Number of banks. | Capital.       | Surplus.       | Undivided profits. |
|-------------------------------------------------------------------------|------------------|----------------|----------------|--------------------|
| Indian Territory:                                                       |                  |                |                |                    |
| Cities of 10,000 population and over.....                               |                  |                |                |                    |
| Places of less than 10,000.....                                         | 10               | \$595,000.00   | \$125,750.00   | \$41,541.18        |
| Western States:                                                         |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 54               | 14,300,000.00  | 1,990,739.07   | 1,816,269.42       |
| Places of less than 10,000.....                                         | 301              | 18,264,100.00  | 3,462,179.08   | 1,623,416.69       |
| Washington:                                                             |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 12               | 2,858,000.00   | 242,600.00     | 234,080.34         |
| Places of less than 10,000.....                                         | 23               | 1,530,000.00   | 463,220.16     | 155,943.50         |
| Oregon:                                                                 |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 7                | 1,775,000.00   | 265,500.00     | 565,397.89         |
| Places of less than 10,000.....                                         | 23               | 1,245,000.00   | 288,238.96     | 253,986.45         |
| California:                                                             |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 12               | 5,600,000.00   | 2,080,050.00   | 679,893.25         |
| Places of less than 10,000.....                                         | 20               | 1,960,000.00   | 463,906.00     | 196,129.89         |
| Idaho:                                                                  |                  |                |                |                    |
| Cities of 10,000 population and over.....                               |                  |                |                |                    |
| Places of less than 10,000.....                                         | 10               | 600,000.00     | 246,478.77     | 133,675.74         |
| Utah:                                                                   |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 7                | 1,550,000.00   | 340,317.96     | 219,457.85         |
| Places of less than 10,000.....                                         | 4                | 200,000.00     | 57,100.00      | 21,636.34          |
| Nevada:                                                                 |                  |                |                |                    |
| Cities of 10,000 population and over.....                               |                  |                |                |                    |
| Places of less than 10,000.....                                         | 1                | 82,000.00      | 8,000.00       | 1,536.29           |
| Arizona:                                                                |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 2                | 200,000.00     | 28,000.00      | 24,701.13          |
| Places of less than 10,000.....                                         | 3                | 200,000.00     | 18,500.00      | 25,723.89          |
| Pacific States:                                                         |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 40               | 11,983,000.00  | 2,956,467.96   | 1,715,340.46       |
| Places of less than 10,000.....                                         | 84               | 5,817,000.00   | 1,545,437.89   | 809,682.20         |
| United States:                                                          |                  |                |                |                    |
| Cities of 10,000 population and over.....                               | 1,299            | 451,147,525.00 | 195,456,336.47 | 66,351,274.98      |
| Places of less than 10,000.....                                         | 2,311            | 180,340,570.00 | 50,888,683.86  | 22,055,705.52      |
| Central reserve cities.....                                             | 73               | 76,700,000.00  | 52,862,900.00  | 20,233,719.89      |
| Other reserve cities.....                                               | 261              | 153,485,260.00 | 63,006,187.53  | 16,392,837.68      |
| Cities of 10,000 population and over, not including reserve cities..... | 965              | 220,962,265.00 | 79,587,248.94  | 29,724,718.01      |
| Places of less than 10,000 population.....                              | 2,311            | 180,340,570.00 | 50,888,683.86  | 22,055,705.52      |
| Total.....                                                              | 3,610            | 631,488,095.00 | 246,345,020.33 | 83,406,980.50      |

INDIVIDUAL DEPOSITS, AND LOANS ON OCTOBER 5, 1897, ETC.—Continued.

| Total capital, surplus, and profits. | Circulation.                    | Individual deposits.               | Loans and discounts.               | Population <i>a</i>      | Number of cities. | Loans and discounts to total of capital stock, surplus, undivided profits, and individual deposits. |
|--------------------------------------|---------------------------------|------------------------------------|------------------------------------|--------------------------|-------------------|-----------------------------------------------------------------------------------------------------|
|                                      |                                 |                                    |                                    |                          |                   | <i>Per cent.</i>                                                                                    |
| \$762,291.18                         | \$127,669.00                    | \$1,165,294.73                     | \$1,084,917.33                     | ( <i>a</i> )             | .....             | 56.28                                                                                               |
| 18,107,608.49<br>23,349,695.77       | 2,564,837.50<br>4,764,558.00    | 45,579,389.07<br>49,684,999.74     | 39,370,069.58<br>40,114,228.55     | 680,558<br>3,137,464     | 22                | 61.82<br>54.92                                                                                      |
| 3,335,580.34<br>2,149,163.66         | 486,609.60<br>359,997.50        | 5,638,310.11<br>4,471,032.77       | 4,303,696.78<br>2,492,246.52       | 115,837<br>233,553       | 3                 | 47.96<br>37.65                                                                                      |
| 2,695,897.89<br>1,793,225.41         | 555,220.00<br>262,937.50        | 4,177,787.97<br>4,448,162.48       | 3,689,476.19<br>2,662,075.93       | 91,764<br>222,003        | 2                 | 54.39<br>42.65                                                                                      |
| 8,359,853.25<br>2,620,020.99         | 993,385.60<br>474,060.00        | 14,708,668.21<br>4,203,150.91      | 14,943,556.57<br>4,136,317.54      | 487,905<br>729,225       | 7                 | 64.78<br>60.62                                                                                      |
| 986,154.51                           | 164,210.00                      | 2,270,243.44                       | 1,066,699.94                       | 84,385                   | .....             | 32.76                                                                                               |
| 2,199,775.81<br>278,796.34           | 380,640.00<br>45,600.00         | 3,198,671.79<br>603,057.13         | 2,117,585.26<br>344,219.94         | 64,889<br>143,016        | 2                 | 39.96<br>39.63                                                                                      |
| 91,536.29                            | 18,450.00                       | 251,037.95                         | 212,164.71                         | 45,761                   | .....             | 61.93                                                                                               |
| 252,701.13<br>244,222.89             | 89,100.00<br>57,530.00          | 475,787.35<br>659,691.58           | 483,130.83<br>314,693.17           | 10,000<br>49,620         | 2                 | 66.02<br>34.81                                                                                      |
| 16,654,808.42<br>8,163,120.09        | 2,499,245.00<br>1,381,285.00    | 28,199,225.43<br>16,906,376.26     | 25,537,445.63<br>11,228,415.95     | 770,395<br>1,498,563     | 16                | 56.93<br>44.79                                                                                      |
| 712,955,136.45<br>253,284,959.38     | 128,493,022.50<br>70,427,647.50 | 1,441,872,264.39<br>411,476,864.11 | 1,637,979,292.04<br>413,030,146.13 | 20,781,474<br>41,840,776 | 397               | 76.01<br>62.13                                                                                      |
| 149,796,619.89<br>232,834,284.61     | 18,652,022.50<br>35,479,135.00  | 434,255,368.88<br>471,984,505.65   | 527,228,697.02<br>536,832,108.37   | 3,066,921<br>5,898,280   | 3<br>23           | 90.27<br>76.16                                                                                      |
| 330,274,231.95<br>253,284,959.38     | 74,361,865.00<br>70,427,647.50  | 535,632,389.86<br>411,476,864.11   | 573,918,486.65<br>413,030,146.13   | 11,966,273<br>41,840,776 | 371               | 66.27<br>62.13                                                                                      |
| 966,240,095.83                       | 198,920,670.00                  | 1,853,349,128.50                   | 2,051,009,438.17                   | 62,622,250               | .....             | 72.74                                                                                               |

*a* No population given in the census from which these figures are taken.

## No. 68.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1897.

[Figures in bold-faced,

|    | Location.                        | Number of banks. | Capital stock.        | Surplus.              | Capital and surplus.  | Gross earnings.      |
|----|----------------------------------|------------------|-----------------------|-----------------------|-----------------------|----------------------|
| 1  | Maine.....                       | 83               | \$11,171,090.00       | \$2,715,952.34        | \$13,886,952.34       | \$839,302.09         |
| 2  | New Hampshire.....               | 51               | 5,805,000.00          | 1,385,608.33          | 7,190,608.33          | 528,128.00           |
| 3  | Vermont.....                     | 49               | 6,985,000.00          | 1,672,845.38          | 8,557,845.38          | 542,953.71           |
| 4  | Massachusetts.....               | 218              | 42,777,500.00         | 15,139,813.97         | 57,917,313.97         | 3,858,995.10         |
| 5  | Boston.....                      | 54               | 50,350,000.00         | 15,054,578.53         | 65,404,578.53         | 3,657,367.87         |
| 6  | Rhode Island.....                | 57               | 19,337,050.00         | 4,940,741.94          | 24,277,791.94         | 1,057,718.57         |
| 7  | Connecticut.....                 | 81               | 21,501,070.00         | 7,902,450.00          | 29,403,520.00         | 1,615,974.08         |
|    | <b>Total New England States.</b> | <b>588</b>       | <b>157,926,620.00</b> | <b>48,711,990.49</b>  | <b>206,638,610.49</b> | <b>12,100,439.51</b> |
| 8  | New York.....                    | 268              | 31,667,910.00         | 10,989,978.26         | 42,657,918.26         | 3,530,874.83         |
| 9  | New York City.....               | 48               | 48,600,000.00         | 43,223,500.00         | 91,823,500.00         | 9,040,402.27         |
| 10 | Albany.....                      | 6                | 1,550,000.00          | 1,890,000.00          | 2,940,000.00          | 278,647.96           |
| 11 | Brooklyn.....                    | 5                | 1,352,000.00          | 2,280,000.00          | 3,632,000.00          | 286,728.90           |
| 12 | New Jersey.....                  | 103              | 14,445,000.00         | 8,281,700.00          | 22,726,700.00         | 2,007,985.08         |
| 13 | Pennsylvania.....                | 351              | 40,728,390.00         | 21,471,181.47         | 62,199,571.47         | 4,751,667.11         |
| 14 | Philadelphia.....                | 41               | 21,915,000.00         | 14,773,000.00         | 36,688,000.00         | 2,642,831.91         |
| 15 | Pittsburg.....                   | 30               | 12,300,000.00         | 9,893,400.00          | 22,193,400.00         | 1,593,192.74         |
| 16 | Delaware.....                    | 18               | 2,083,985.00          | 984,151.13            | 3,068,136.13          | 267,820.79           |
| 17 | Maryland.....                    | 46               | 3,811,700.00          | 1,667,675.60          | 5,479,375.60          | 420,549.58           |
| 18 | Baltimore.....                   | 22               | 13,243,260.00         | 5,184,100.00          | 18,427,360.00         | 1,265,328.10         |
| 19 | District of Columbia.....        | 1                | 252,000.00            | 153,000.00            | 402,000.00            | 30,126.19            |
| 20 | Washington City.....             | 12               | 2,725,000.00          | 1,156,000.00          | 3,881,000.00          | 334,169.50           |
|    | <b>Total Eastern States.</b>     | <b>951</b>       | <b>194,674,275.00</b> | <b>121,444,685.86</b> | <b>316,118,960.86</b> | <b>26,450,324.96</b> |
| 21 | Virginia.....                    | 35               | 4,146,300.00          | 2,898,600.00          | 7,044,900.00          | 651,825.17           |
| 22 | West Virginia.....               | 33               | 3,351,000.00          | 880,851.22            | 4,231,851.22          | 345,217.30           |
| 23 | North Carolina.....              | 25               | 2,476,000.00          | 809,009.68            | 3,285,009.68          | 278,306.62           |
| 24 | South Carolina.....              | 16               | 1,898,000.00          | 760,945.87            | 2,658,945.87          | 228,896.37           |
| 25 | Georgia.....                     | 27               | 3,166,000.00          | 1,068,391.00          | 4,234,391.00          | 380,722.99           |
| 26 | Savannah.....                    | 2                | 750,000.00            | 225,000.00            | 975,000.00            | 51,821.66            |
| 27 | Florida.....                     | 15               | 1,150,000.00          | 504,660.00            | 1,654,660.00          | 216,041.73           |
| 28 | Alabama.....                     | 25               | 3,205,000.00          | 647,254.89            | 3,852,964.89          | 304,837.30           |
| 29 | Mississippi.....                 | 10               | 855,000.00            | 392,848.23            | 1,247,848.23          | 123,716.68           |
| 30 | Louisiana.....                   | 12               | 860,000.00            | 375,200.00            | 1,235,200.00          | 112,371.92           |
| 31 | New Orleans.....                 | 7                | 2,300,000.00          | 2,305,000.00          | 4,605,000.00          | 468,060.15           |
| 32 | Texas.....                       | 195              | 19,027,100.00         | 4,797,438.36          | 23,824,538.36         | 2,429,406.51         |
| 33 | Houston.....                     | 5                | 1,150,000.00          | 562,300.00            | 1,712,300.00          | 127,582.24           |
| 34 | Arkansas.....                    | 9                | 1,220,000.00          | 263,810.49            | 1,483,810.49          | 119,696.47           |
| 35 | Kentucky.....                    | 68               | 8,414,000.00          | 2,334,668.81          | 10,749,508.81         | 751,603.38           |
| 36 | Louisville.....                  | 6                | 3,000,000.00          | 665,000.00            | 3,665,000.00          | 297,833.25           |
| 37 | Tennessee.....                   | 49               | 8,700,000.00          | 1,970,533.02          | 10,736,533.02         | 1,126,121.61         |
|    | <b>Total Southern States</b>     | <b>539</b>       | <b>65,729,300.00</b>  | <b>21,468,201.55</b>  | <b>87,197,501.55</b>  | <b>8,014,064.35</b>  |
| 38 | Ohio.....                        | 222              | 27,405,100.00         | 8,016,058.73          | 35,421,158.73         | 2,590,355.72         |
| 39 | Cincinnati.....                  | 13               | 8,000,000.00          | 2,765,000.00          | 10,765,000.00         | 1,015,210.17         |
| 40 | Cleveland.....                   | 12               | 9,550,000.00          | 2,098,500.00          | 11,648,500.00         | 667,907.39           |
| 41 | Indiana.....                     | 114              | 14,362,000.00         | 4,678,101.83          | 19,040,101.83         | 1,547,629.11         |
| 42 | Illinois.....                    | 202              | 17,796,000.00         | 6,674,650.37          | 24,470,650.37         | 1,972,033.01         |
| 43 | Chicago.....                     | 17               | 19,250,000.00         | 8,192,400.00          | 27,442,400.00         | 2,503,502.50         |
| 44 | Michigan.....                    | 76               | 8,595,000.00          | 2,641,588.94          | 11,236,588.94         | 969,217.18           |
| 45 | Detroit.....                     | 6                | 3,300,000.00          | 605,000.00            | 3,905,000.00          | 508,092.01           |
| 46 | Wisconsin.....                   | 74               | 7,360,000.00          | 1,798,158.16          | 9,158,158.16          | 747,337.98           |
| 47 | Milwaukee.....                   | 5                | 2,800,000.00          | 576,500.00            | 3,376,500.00          | 405,397.15           |
| 48 | Minnesota.....                   | 59               | 4,815,000.00          | 1,012,550.00          | 5,827,550.00          | 590,830.03           |
| 49 | St. Paul.....                    | 5                | 3,800,000.00          | 855,000.00            | 4,655,000.00          | 303,761.02           |
| 50 | Minneapolis.....                 | 6                | 4,500,000.00          | 503,500.00            | 5,003,500.00          | 361,084.39           |
| 51 | Iowa.....                        | 158              | 11,875,000.00         | 2,817,254.40          | 14,692,254.40         | 1,216,100.27         |
| 52 | Des Moines.....                  | 4                | 800,000.00            | 221,000.00            | 1,021,000.00          | 73,517.07            |
| 53 | Missouri.....                    | 50               | 3,765,000.00          | 734,077.48            | 4,499,077.48          | 374,839.09           |
| 54 | St. Louis.....                   | 6                | 8,400,000.00          | 1,710,000.00          | 10,110,000.00         | 1,036,350.47         |
| 55 | Kansas City.....                 | 5                | 2,300,000.00          | 509,000.00            | 2,809,000.00          | 663,563.54           |
| 56 | St. Joseph.....                  | 2                | 350,000.00            | 104,000.00            | 454,000.00            | 69,411.94            |
|    | <b>Total Middle States.</b>      | <b>1,036</b>     | <b>159,023,100.00</b> | <b>46,512,339.91</b>  | <b>205,535,439.91</b> | <b>17,616,140.04</b> |

OF NATIONAL BANKS IN THE UNITED STATES.

TO MARCH 1, 1893.

type signify loss.]

| Charged off.         |                     | Net earnings. | Dividends.   | Ratios.                              |                                   |                       |    |
|----------------------|---------------------|---------------|--------------|--------------------------------------|-----------------------------------|-----------------------|----|
| Losses and premiums. | Expenses and taxes. |               |              | Net earnings to capital and surplus. | Dividends to capital and surplus. | Dividends to capital. |    |
|                      |                     |               |              | <i>Per cent.</i>                     | <i>Per cent.</i>                  | <i>Per cent.</i>      |    |
| \$109,111.91         | \$259,682.56        | \$470,507.62  | \$388,180.00 | 3.39                                 | 2.89                              | 3.47                  | 1  |
| 142,249.12           | 170,974.93          | 214,904.04    | 192,150.00   | 2.99                                 | 2.67                              | 3.31                  | 2  |
| 88,588.68            | 191,208.87          | 263,158.16    | 220,250.00   | 3.08                                 | 2.57                              | 3.15                  | 3  |
| 1,167,383.22         | 1,626,986.89        | 1,064,624.99  | 1,348,308.42 | 1.84                                 | 2.33                              | 3.15                  | 4  |
| 1,046,635.49         | 1,437,883.06        | 1,172,849.32  | 1,242,744.00 | 1.79                                 | 1.90                              | 2.47                  | 5  |
| 254,165.98           | 307,751.02          | 485,801.57    | 486,555.50   | 2.04                                 | 2.00                              | 2.52                  | 6  |
| 289,187.08           | 506,890.19          | 819,895.91    | 748,629.00   | 2.79                                 | 2.55                              | 3.48                  | 7  |
| 3,097,322.38         | 4,501,377.52        | 4,501,739.61  | 4,626,816.92 | 2.18                                 | 2.24                              | 2.93                  |    |
| 752,517.28           | 1,545,462.95        | 1,232,894.60  | 1,098,673.81 | 2.89                                 | 2.58                              | 3.47                  | 8  |
| 1,010,427.92         | 5,128,310.53        | 2,901,663.82  | 2,751,967.81 | 3.16                                 | 3.00                              | 5.66                  | 9  |
| 39,371.65            | 167,005.33          | 72,270.98     | 85,602.70    | 2.16                                 | 2.91                              | 5.52                  | 10 |
| 36,135.16            | 151,510.81          | 99,082.93     | 84,876.00    | 2.73                                 | 2.34                              | 6.28                  | 11 |
| 259,258.65           | 776,563.64          | 972,162.79    | 671,165.00   | 4.28                                 | 2.95                              | 4.65                  | 12 |
| 1,073,561.82         | 1,613,598.06        | 2,064,567.23  | 1,347,674.60 | 3.32                                 | 2.17                              | 3.31                  | 13 |
| 369,489.48           | 1,236,686.47        | 1,036,655.96  | 863,846.00   | 2.82                                 | 2.35                              | 3.04                  | 14 |
| 172,810.84           | 669,334.01          | 751,047.89    | 481,000.00   | 3.38                                 | 2.17                              | 3.91                  | 15 |
| 136,670.93           | 71,833.58           | 59,316.28     | 84,998.84    | 1.93                                 | 2.77                              | 4.08                  | 16 |
| 45,174.43            | 199,502.43          | 175,872.72    | 130,504.20   | 3.21                                 | 2.88                              | 3.42                  | 17 |
| 267,258.04           | 398,742.29          | 599,327.77    | 497,804.80   | 3.25                                 | 2.70                              | 3.76                  | 18 |
| -----                | 11,255.07           | 18,871.12     | 10,080.00    | 4.69                                 | 2.51                              | 4.00                  | 19 |
| 34,298.82            | 159,493.54          | 140,377.14    | 188,750.00   | 3.62                                 | 4.86                              | 6.93                  | 20 |
| 4,196,975.02         | 12,129,238.71       | 10,124,111.23 | 8,296,943.76 | 3.20                                 | 2.62                              | 4.26                  |    |
| 114,811.38           | 283,964.34          | 253,049.45    | 184,762.00   | 3.59                                 | 2.62                              | 4.46                  | 21 |
| 60,657.62            | 148,984.74          | 135,594.94    | 112,900.00   | 3.20                                 | 2.67                              | 3.37                  | 22 |
| 35,374.00            | 115,590.97          | 127,341.65    | 97,820.00    | 3.88                                 | 2.97                              | 3.95                  | 23 |
| 39,026.24            | 125,988.85          | 63,881.23     | 83,805.00    | 2.40                                 | 3.15                              | 4.42                  | 24 |
| 34,348.17            | 191,096.21          | 165,278.61    | 104,990.00   | 3.67                                 | 2.48                              | 3.32                  | 25 |
| 5,988.46             | 29,742.23           | 16,990.97     | 18,750.00    | 1.65                                 | 1.92                              | 2.50                  | 26 |
| 37,719.45            | 110,512.27          | 67,813.01     | 55,750.00    | 4.10                                 | 3.97                              | 4.85                  | 27 |
| 48,034.00            | 102,475.07          | 94,328.23     | 82,850.00    | 2.45                                 | 2.15                              | 2.59                  | 28 |
| 6,989.01             | 73,289.54           | 43,457.23     | 42,890.00    | 3.48                                 | 3.48                              | 5.01                  | 29 |
| 8,610.19             | 69,241.91           | 43,513.82     | 41,800.00    | 3.52                                 | 3.38                              | 4.86                  | 30 |
| 102,045.44           | 241,853.99          | 124,100.72    | 94,000.00    | 2.70                                 | 2.04                              | 4.09                  | 31 |
| 491,508.13           | 988,302.49          | 949,595.80    | 1,123,750.00 | 3.99                                 | 4.72                              | 5.91                  | 32 |
| 6,762.58             | 72,714.57           | 48,105.00     | 25,000.00    | 2.81                                 | 1.46                              | 2.17                  | 33 |
| 20,085.45            | 48,616.98           | 50,994.04     | 57,060.00    | 3.44                                 | 3.84                              | 4.67                  | 34 |
| 280,118.32           | 285,037.63          | 186,447.43    | 367,555.52   | 1.73                                 | 3.61                              | 4.61                  | 35 |
| 42,077.97            | 124,829.19          | 130,926.00    | 88,000.00    | 3.57                                 | 2.40                              | 2.93                  | 36 |
| 563,452.54           | 357,754.96          | 204,914.11    | 277,000.00   | 1.91                                 | 2.58                              | 3.16                  | 37 |
| 1,897,595.85         | 3,420,975.94        | 2,695,492.56  | 2,878,532.52 | 3.09                                 | 3.30                              | 4.38                  |    |
| 449,380.70           | 1,230,321.14        | 910,653.88    | 856,869.00   | 2.57                                 | 2.42                              | 3.13                  | 38 |
| 184,565.86           | 412,335.00          | 418,309.31    | 310,500.00   | 3.89                                 | 2.88                              | 3.88                  | 39 |
| 45,186.29            | 337,998.47          | 284,722.63    | 201,500.00   | 2.44                                 | 2.50                              | 3.05                  | 40 |
| 339,065.87           | 676,978.44          | 531,584.80    | 594,892.50   | 2.79                                 | 3.12                              | 4.14                  | 41 |
| 246,141.24           | 810,699.65          | 915,191.82    | 717,140.00   | 3.74                                 | 2.93                              | 4.03                  | 42 |
| 553,864.56           | 1,110,458.19        | 839,179.75    | 650,000.00   | 3.06                                 | 2.37                              | 3.38                  | 43 |
| 171,096.40           | 462,479.93          | 335,640.85    | 377,662.16   | 2.99                                 | 3.96                              | 4.39                  | 44 |
| 65,331.73            | 347,646.82          | 95,113.40     | 69,500.00    | 2.44                                 | 2.55                              | 3.02                  | 45 |
| 124,785.86           | 394,355.15          | 228,196.97    | 281,400.00   | 2.49                                 | 3.07                              | 3.82                  | 46 |
| 46,182.51            | 196,830.49          | 162,364.15    | 104,030.00   | 4.81                                 | 3.08                              | 3.71                  | 47 |
| 167,719.81           | 250,676.59          | 172,433.63    | 142,300.00   | 2.96                                 | 2.44                              | 2.96                  | 48 |
| 157,090.79           | 125,777.99          | 20,892.24     | 70,000.00    | 4.49                                 | 1.50                              | 1.84                  | 49 |
| 89,926.94            | 151,003.56          | 120,153.89    | 85,000.00    | 2.40                                 | 1.70                              | 1.89                  | 50 |
| 271,809.22           | 610,592.21          | 333,698.84    | 445,025.00   | 2.27                                 | 3.03                              | 3.75                  | 51 |
| 31,505.58            | 41,920.36           | 91.13         | 14,000.00    | .01                                  | 1.37                              | 1.75                  | 52 |
| 70,101.66            | 186,939.39          | 117,798.04    | 136,127.34   | 2.62                                 | 3.03                              | 3.62                  | 53 |
| 237,867.95           | 488,702.10          | 249,780.42    | 217,000.00   | 2.47                                 | 2.15                              | 2.58                  | 54 |
| 220,520.76           | 237,815.34          | 205,227.44    | 74,000.00    | 7.31                                 | 2.63                              | 3.22                  | 55 |
| 41,287.88            | 28,978.67           | 854.61        | 7,599.00     | .20                                  | 1.65                              | 2.14                  | 56 |
| 3,573,431.61         | 8,102,529.79        | 5,940,178.64  | 5,474,416.00 | 2.89                                 | 2.66                              | 3.44                  |    |

## No. 68.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1897,

[Figures in bold-faced]

|    | Location.                   | Number of banks. | Capital stock.        | Surplus.              | Capital and surplus.  | Gross earnings.      |
|----|-----------------------------|------------------|-----------------------|-----------------------|-----------------------|----------------------|
| 57 | North Dakota.....           | 26               | \$1,610,000.00        | \$304,800.00          | \$1,914,800.00        | \$281,552.88         |
| 58 | South Dakota.....           | 27               | 1,695,000.00          | 307,000.00            | 2,002,000.00          | 235,823.70           |
| 59 | Nebraska.....               | 92               | 5,875,000.00          | 1,112,725.89          | 6,987,725.89          | 652,622.23           |
| 60 | Lincoln.....                | 3                | 800,000.00            | 35,000.00             | 835,000.00            | 225,093.44           |
| 61 | Omaha.....                  | 8                | 3,750,000.00          | 325,500.00            | 4,075,500.00          | 642,208.63           |
| 62 | Kansas.....                 | 102              | 8,517,100.00          | 1,485,670.00          | 10,002,770.00         | 1,043,560.09         |
| 63 | Montana.....                | 21               | 2,555,000.00          | 382,760.00            | 2,937,760.00          | 558,825.75           |
| 64 | Wyoming.....                | 11               | 860,000.00            | 106,500.00            | 966,500.00            | 116,890.00           |
| 65 | Colorado.....               | 40               | 4,507,000.00          | 1,090,069.53          | 5,597,069.53          | 1,106,024.52         |
| 66 | New Mexico.....             | 6                | 600,000.00            | 113,000.00            | 713,000.00            | 106,760.64           |
| 67 | Oklahoma.....               | 4                | 200,000.00            | 24,100.00             | 224,100.00            | 35,261.98            |
| 68 | Indian Territory.....       | 9                | 560,000.00            | 148,975.00            | 708,975.00            | 84,799.56            |
|    | <b>Total Western States</b> | <b>349</b>       | <b>31,523,100.00</b>  | <b>5,496,040.42</b>   | <b>36,965,140.42</b>  | <b>5,089,523.48</b>  |
| 69 | Washington.....             | 35               | 4,038,000.00          | 677,320.16            | 4,715,320.16          | 677,768.34           |
| 70 | Oregon.....                 | 30               | 3,020,000.00          | 540,782.47            | 3,560,782.47          | 349,689.93           |
| 71 | California.....             | 29               | 4,825,000.00          | 1,055,300.00          | 5,880,300.00          | 732,197.42           |
| 72 | San Francisco.....          | 2                | 2,500,000.00          | 1,625,000.00          | 4,125,000.00          | 321,291.19           |
| 73 | Idaho.....                  | 10               | 600,000.00            | 246,878.77            | 846,878.77            | 100,482.71           |
| 74 | Utah.....                   | 11               | 1,750,000.00          | 399,167.96            | 2,149,167.96          | 191,116.01           |
| 75 | Nevada.....                 | 1                | 82,000.00             | 700.00                | 82,700.00             | 9,201.22             |
| 76 | Arizona.....                | 5                | 400,000.00            | 43,300.00             | 448,300.00            | 56,056.77            |
|    | <b>Total Pacific States</b> | <b>123</b>       | <b>17,215,000.00</b>  | <b>4,593,449.36</b>   | <b>21,808,449.36</b>  | <b>2,437,803.50</b>  |
|    | <b>Total United States</b>  | <b>3,586</b>     | <b>626,097,395.00</b> | <b>248,166,707.59</b> | <b>874,264,102.59</b> | <b>71,703,295.93</b> |

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO MARCH 1, 1893—Continued.

type signify loss.]

| Charged off.         |                     | Net earnings.   | Dividends.    | Ratios.                              |                                   |                       |
|----------------------|---------------------|-----------------|---------------|--------------------------------------|-----------------------------------|-----------------------|
| Losses and premiums. | Expenses and taxes. |                 |               | Net earnings to capital and surplus. | Dividends to capital and surplus. | Dividends to capital. |
|                      |                     |                 |               | <i>Per cent.</i>                     | <i>Per cent.</i>                  | <i>Per cent.</i>      |
| \$65,595.74          | \$132,027.04        | \$83,930.10     | \$79,300.00   | 4.38                                 | 4.14                              | 4.93                  |
| 53,456.71            | 110,221.58          | 72,145.41       | 41,500.00     | 3.60                                 | 2.07                              | 2.45                  |
| 168,649.97           | 284,514.39          | 199,457.93      | 172,844.08    | 2.85                                 | 2.47                              | 2.94                  |
| 177,610.43           | 54,140.64           | <b>6,657.63</b> |               | .80                                  |                                   |                       |
| 266,887.63           | 277,680.37          | 97,640.63       |               | 2.40                                 |                                   |                       |
| 164,757.57           | 484,694.19          | 394,108.33      | 261,855.00    | 3.94                                 | 2.62                              | 3.07                  |
| 328,583.06           | 192,910.15          | 37,322.54       | 99,000.00     | 1.27                                 | 3.37                              | 3.87                  |
| 46,893.71            | 52,410.04           | 17,686.25       | 24,400.00     | 1.83                                 | 2.52                              | 2.84                  |
| 404,245.36           | 460,456.89          | 241,322.27      | 172,360.00    | 4.31                                 | 3.08                              | 3.82                  |
| 15,600.81            | 51,240.21           | 39,859.62       | 24,500.00     | 5.59                                 | 3.44                              | 4.08                  |
| 7,374.60             | 15,248.16           | 12,639.22       | 12,500.00     | 5.64                                 | 5.57                              | 6.25                  |
| 3,090.33             | 27,280.47           | 54,428.76       | 68,000.00     | 7.68                                 | 9.59                              | 12.14                 |
| 1,702,805.92         | 2,142,824.13        | 1,243,893.43    | 896,259.08    | 3.37                                 | 2.42                              | 2.84                  |
| 323,823.43           | 224,688.26          | 129,256.65      | 155,500.00    | 2.74                                 | 3.30                              | 3.85                  |
| 121,187.91           | 135,308.98          | 93,133.04       | 129,000.00    | 2.62                                 | 3.62                              | 4.27                  |
| 268,427.86           | 230,191.25          | 233,578.31      | 178,250.00    | 3.97                                 | 3.03                              | 3.69                  |
| 74,602.56            | 76,620.44           | 170,668.19      | 115,600.00    | 4.12                                 | 2.79                              | 4.60                  |
| 22,263.64            | 59,690.68           | 18,528.39       | 18,750.00     | 2.19                                 | 2.21                              | 3.12                  |
| 24,691.05            | 93,509.52           | 72,915.44       | 56,500.00     | 3.39                                 | 2.63                              | 3.23                  |
| 9,903.20             | 6,144.35            | <b>6,846.33</b> | 2,460.00      | <b>8.28</b>                          | 2.97                              | 3.00                  |
| 10,055.44            | 28,600.33           | 17,401.00       | 15,500.00     | 3.88                                 | 3.46                              | 3.87                  |
| 854,955.09           | 854,813.81          | 728,034.60      | 670,960.00    | 3.34                                 | 3.08                              | 3.90                  |
| 15,323,085.87        | 31,151,759.90       | 25,233,450.16   | 22,843,928.28 | 2.89                                 | 2.61                              | 3.65                  |

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484 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 68.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1898,

[Figures in bold-faced

|    | Location.                        | Number of banks. | Capital stock.        | Surplus.              | Capital and surplus.  | Gross earnings.      |
|----|----------------------------------|------------------|-----------------------|-----------------------|-----------------------|----------------------|
| 1  | Maine.....                       | 83               | \$11,171,000.00       | \$2,712,434.73        | \$13,883,434.73       | \$805,763.58         |
| 2  | New Hampshire.....               | 51               | 5,830,000.00          | 1,419,473.65          | 7,249,473.65          | 517,953.79           |
| 3  | Vermont.....                     | 49               | 6,885,000.00          | 1,511,587.78          | 8,396,587.78          | 494,869.57           |
| 4  | Massachusetts.....               | 211              | 42,027,500.00         | 15,037,266.50         | 57,064,766.50         | 3,763,204.91         |
| 5  | Boston.....                      | 54               | 49,550,000.00         | 14,928,878.53         | 64,478,878.53         | 3,503,692.81         |
| 6  | Rhode Island.....                | 57               | 19,287,050.00         | 4,813,669.97          | 24,100,719.97         | 1,131,494.23         |
| 7  | Connecticut.....                 | 80               | 21,281,070.00         | 7,928,450.00          | 29,209,520.00         | 1,691,279.92         |
|    | <b>Total New England States.</b> | <b>585</b>       | <b>156,031,620.00</b> | <b>48,351,761.16</b>  | <b>204,383,381.16</b> | <b>11,908,258.81</b> |
| 8  | New York.....                    | 265              | 31,432,940.00         | 10,829,193.92         | 42,262,133.92         | 3,478,376.55         |
| 9  | New York City.....               | 47               | 48,700,000.00         | 43,044,000.00         | 91,744,000.00         | 10,682,300.30        |
| 10 | Albany.....                      | 6                | 1,550,000.00          | 1,380,000.00          | 2,930,000.00          | 308,908.12           |
| 11 | Brooklyn.....                    | 5                | 1,352,000.00          | 2,300,000.00          | 3,652,000.00          | 315,359.14           |
| 12 | New Jersey.....                  | 103              | 14,445,000.00         | 8,294,250.00          | 22,739,250.00         | 1,969,879.89         |
| 13 | Pennsylvania.....                | 355              | 23,120,150.00         | 10,260,139.53         | 33,380,289.53         | 2,642,414.43         |
| 14 | Philadelphia.....                | 38               | 20,478,000.00         | 14,568,000.00         | 35,046,000.00         | 2,555,522.12         |
| 15 | Pittsburg.....                   | 30               | 12,300,000.00         | 9,812,000.00          | 22,112,000.00         | 1,059,445.00         |
| 16 | Delaware.....                    | 18               | 2,033,985.00          | 983,901.13            | 3,067,886.13          | 201,004.60           |
| 17 | Maryland.....                    | 47               | 3,756,700.00          | 1,700,850.00          | 5,457,550.00          | 430,654.93           |
| 18 | Baltimore.....                   | 22               | 13,243,260.00         | 5,195,875.00          | 18,439,135.00         | 1,071,907.47         |
| 19 | District of Columbia.....        | 1                | 252,000.00            | 150,000.00            | 402,000.00            | 29,538.65            |
| 20 | Washington City.....             | 11               | 2,775,000.00          | 1,217,200.00          | 3,992,200.00          | 388,814.08           |
|    | <b>Total Eastern States.</b>     | <b>948</b>       | <b>175,480,035.00</b> | <b>109,735,400.58</b> | <b>285,224,444.58</b> | <b>25,734,126.18</b> |
| 21 | Virginia.....                    | 35               | 4,648,300.00          | 2,927,550.00          | 7,573,850.00          | 585,009.76           |
| 22 | West Virginia.....               | 33               | 3,351,000.00          | 898,272.27            | 4,249,272.27          | 349,318.45           |
| 23 | North Carolina.....              | 26               | 2,601,060.00          | 829,434.04            | 3,430,434.04          | 289,076.36           |
| 24 | South Carolina.....              | 16               | 1,898,000.00          | 763,345.87            | 2,661,345.87          | 274,348.20           |
| 25 | Georgia.....                     | 27               | 3,168,000.00          | 1,087,072.21          | 4,253,072.21          | 406,118.41           |
| 26 | Savannah.....                    | 2                | 750,000.00            | 225,000.00            | 975,000.00            | 57,352.34            |
| 27 | Florida.....                     | 15               | 1,150,000.00          | 505,225.00            | 1,655,225.00          | 210,522.90           |
| 28 | Alabama.....                     | 26               | 3,205,000.00          | 667,844.89            | 3,872,844.89          | 559,642.17           |
| 29 | Mississippi.....                 | 10               | 855,000.00            | 402,650.00            | 1,257,650.00          | 160,335.05           |
| 30 | Louisiana.....                   | 12               | 869,000.00            | 381,200.00            | 1,241,200.00          | 160,917.37           |
| 31 | New Orleans.....                 | 7                | 2,300,000.00          | 2,355,000.00          | 4,655,000.00          | 535,028.25           |
| 32 | Texas.....                       | 193              | 18,275,000.00         | 4,704,303.72          | 22,979,303.72         | 2,446,537.84         |
| 33 | Houston.....                     | 5                | 1,150,000.00          | 577,300.00            | 1,727,300.00          | 126,188.05           |
| 34 | Arkansas.....                    | 7                | 1,070,000.00          | 266,500.00            | 1,336,500.00          | 124,677.88           |
| 35 | Kentucky.....                    | 68               | 8,264,300.00          | 2,247,557.33          | 10,512,457.33         | 719,490.68           |
| 36 | Louisville.....                  | 6                | 2,800,000.00          | 648,000.00            | 3,448,000.00          | 255,904.36           |
| 37 | Tennessee.....                   | 49               | 8,435,000.00          | 1,829,795.71          | 10,264,795.71         | 836,136.75           |
|    | <b>Total Southern States.</b>    | <b>537</b>       | <b>64,777,200.00</b>  | <b>21,815,451.64</b>  | <b>86,092,651.64</b>  | <b>8,103,210.82</b>  |
| 38 | Ohio.....                        | 225              | 27,840,100.00         | 8,214,379.88          | 36,054,479.88         | 2,720,608.25         |
| 39 | Cincinnati.....                  | 15               | 7,760,000.00          | 2,715,000.00          | 10,415,000.00         | 853,607.92           |
| 40 | Cleveland.....                   | 13               | 9,400,000.00          | 4,552,320.00          | 13,952,320.00         | 734,205.77           |
| 41 | Indiana.....                     | 114              | 14,517,000.00         | 4,605,828.42          | 19,122,828.42         | 1,564,305.05         |
| 42 | Illinois.....                    | 202              | 17,746,000.00         | 6,646,025.38          | 24,392,025.38         | 2,067,989.58         |
| 43 | Chicago.....                     | 16               | 19,200,000.00         | 9,274,900.00          | 28,474,900.00         | 3,368,953.46         |
| 44 | Michigan.....                    | 76               | 8,595,000.00          | 2,631,888.94          | 11,226,888.94         | 963,647.91           |
| 45 | Detroit.....                     | 6                | 3,300,000.00          | 3,935,000.00          | 7,235,000.00          | 513,620.12           |
| 46 | Wisconsin.....                   | 73               | 6,735,000.00          | 1,762,880.73          | 8,497,880.73          | 822,426.46           |
| 47 | Milwaukee.....                   | 5                | 3,250,000.00          | 588,500.00            | 3,838,500.00          | 432,272.16           |
| 48 | Minnesota.....                   | 59               | 4,040,000.00          | 1,014,548.06          | 5,054,548.06          | 561,206.05           |
| 49 | St. Paul.....                    | 5                | 3,800,000.00          | 657,000.00            | 4,457,000.00          | 311,995.39           |
| 50 | Minneapolis.....                 | 6                | 4,500,000.00          | 512,000.00            | 5,012,000.00          | 369,331.81           |
| 51 | Iowa.....                        | 157              | 11,740,000.00         | 2,769,507.20          | 14,500,507.20         | 1,286,654.59         |
| 52 | Des Moines.....                  | 4                | 800,000.00            | 221,500.00            | 1,021,500.00          | 85,046.00            |
| 53 | Missouri.....                    | 49               | 3,515,000.00          | 741,844.62            | 4,256,844.62          | 372,922.98           |
| 54 | St. Louis.....                   | 6                | 8,400,000.00          | 1,723,000.00          | 10,123,000.00         | 1,084,387.58         |
| 55 | Kansas City.....                 | 5                | 2,300,000.00          | 573,000.00            | 2,873,000.00          | 774,520.63           |
| 56 | St. Joseph.....                  | 2                | 350,000.00            | 105,500.00            | 455,500.00            | 61,943.66            |
|    | <b>Total Middle States.</b>      | <b>1,036</b>     | <b>158,328,100.00</b> | <b>49,905,623.23</b>  | <b>208,233,723.23</b> | <b>18,889,646.27</b> |

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO SEPTEMBER 1, 1898

[type signify loss.]

| Charged off.         |                     | Net earnings. | Dividends.   | Ratios.                              |                                   |                       |    |
|----------------------|---------------------|---------------|--------------|--------------------------------------|-----------------------------------|-----------------------|----|
| Losses and premiums. | Expenses and taxes. |               |              | Net earnings to capital and surplus. | Dividends to capital and surplus. | Dividends to capital. |    |
|                      |                     |               |              | <i>Per cent.</i>                     | <i>Per cent.</i>                  | <i>Per cent.</i>      |    |
| \$335,262.34         | \$252,364.89        | \$218,136.35  | \$402,870.00 | 1.57                                 | 2.90                              | 3.61                  | 1  |
| 143,427.30           | 183,691.41          | 190,835.08    | 186,150.00   | 2.63                                 | 2.57                              | 3.19                  | 2  |
| 164,801.90           | 190,302.52          | 139,765.15    | 210,000.00   | 1.66                                 | 2.50                              | 3.05                  | 3  |
| 912,946.82           | 1,391,173.51        | 1,459,084.58  | 1,244,662.50 | 2.56                                 | 2.18                              | 2.96                  | 4  |
| 827,228.84           | 1,497,475.07        | 1,178,988.90  | 1,174,250.00 | 1.83                                 | 1.82                              | 2.37                  | 5  |
| 479,009.38           | 302,222.48          | 350,262.37    | 489,255.50   | 1.45                                 | 2.03                              | 2.54                  | 6  |
| 377,824.46           | 520,227.28          | 793,228.18    | 735,871.00   | 2.72                                 | 2.52                              | 3.40                  | 7  |
| 3,240,501.04         | 4,337,457.16        | 4,330,300.61  | 4,443,059.00 | 2.12                                 | 2.17                              | 2.85                  |    |
| 794,062.65           | 1,557,805.55        | 1,126,508.35  | 1,049,696.95 | 2.67                                 | 2.48                              | 3.34                  | 8  |
| 1,820,858.56         | 5,034,109.54        | 3,827,332.20  | 2,372,544.00 | 4.17                                 | 2.59                              | 4.87                  | 9  |
| 80,167.78            | 161,371.53          | 67,368.81     | 66,440.00    | 2.30                                 | 2.27                              | 4.29                  | 10 |
| 56,927.63            | 123,104.96          | 135,326.55    | 79,080.00    | 3.71                                 | 2.17                              | 5.85                  | 11 |
| 355,696.43           | 751,828.08          | 862,355.38    | 667,775.00   | 3.70                                 | 2.94                              | 4.62                  | 12 |
| 631,516.13           | 1,042,342.67        | 968,556.23    | 827,917.77   | 2.90                                 | 2.48                              | 3.58                  | 13 |
| 427,635.48           | 1,278,985.32        | 848,901.32    | 781,225.00   | 2.42                                 | 2.23                              | 3.82                  | 14 |
| 182,054.84           | 783,794.22          | 693,596.84    | 465,000.00   | 3.14                                 | 2.16                              | 3.78                  | 15 |
| 30,223.33            | 72,745.67           | 89,035.60     | 85,248.84    | 2.90                                 | 2.78                              | 4.09                  | 16 |
| 66,329.97            | 192,099.90          | 172,225.06    | 128,730.03   | 3.16                                 | 2.36                              | 3.43                  | 17 |
| 116,676.89           | 458,293.67          | 496,936.91    | 393,154.80   | 2.70                                 | 2.13                              | 2.97                  | 18 |
| 390.00               | 11,996.34           | 17,152.31     | 10,080.00    | 4.27                                 | 2.51                              | 4.00                  | 19 |
| 56,260.17            | 156,545.53          | 176,008.38    | 91,500.00    | 4.41                                 | 2.29                              | 3.30                  | 20 |
| 4,627,799.86         | 11,625,022.38       | 9,481,303.94  | 7,018,401.39 | 3.32                                 | 2.46                              | 4.00                  |    |
| 108,047.16           | 287,330.78          | 189,631.82    | 168,512.00   | 2.52                                 | 2.22                              | 3.63                  | 21 |
| 84,832.17            | 129,443.21          | 135,043.07    | 109,850.00   | 3.18                                 | 2.59                              | 3.23                  | 22 |
| 21,316.22            | 119,547.53          | 148,812.61    | 92,500.00    | 4.34                                 | 2.70                              | 3.56                  | 23 |
| 39,133.91            | 132,192.45          | 109,021.84    | 83,053.00    | 3.87                                 | 3.12                              | 4.38                  | 24 |
| 50,784.81            | 179,235.02          | 176,098.58    | 104,990.00   | 4.14                                 | 2.47                              | 3.32                  | 25 |
| 10,742.58            | 23,848.78           | 22,760.98     | 18,750.00    | 2.33                                 | 1.92                              | 2.50                  | 26 |
| 38,036.41            | 124,971.23          | 55,515.26     | 38,250.00    | 3.23                                 | 2.31                              | 3.33                  | 27 |
| 246,498.97           | 185,103.64          | 128,039.56    | 85,350.00    | 3.31                                 | 2.20                              | 2.66                  | 28 |
| 19,531.21            | 62,399.31           | 78,404.53     | 32,800.00    | 6.24                                 | 2.61                              | 3.84                  | 29 |
| 16,089.96            | 57,621.59           | 87,205.82     | 38,800.00    | 7.25                                 | 3.12                              | 4.51                  | 30 |
| 70,945.39            | 279,460.62          | 184,623.24    | 103,000.00   | 3.97                                 | 2.21                              | 4.48                  | 31 |
| 321,740.90           | 942,331.27          | 1,182,465.67  | 909,445.73   | 5.15                                 | 3.96                              | 4.98                  | 32 |
| 26,096.03            | 55,328.29           | 44,763.73     | 35,000.00    | 2.59                                 | 2.03                              | 3.04                  | 33 |
| 6,616.16             | 60,402.94           | 57,658.78     | 30,500.00    | 4.31                                 | 2.23                              | 2.85                  | 34 |
| 106,011.12           | 320,395.46          | 293,090.10    | 350,343.00   | 2.79                                 | 3.33                              | 4.24                  | 35 |
| 30,360.94            | 140,088.51          | 85,454.91     | 88,000.00    | 2.48                                 | 2.56                              | 3.14                  | 36 |
| 190,940.21           | 389,165.71          | 295,030.83    | 249,600.00   | 2.58                                 | 2.43                              | 2.96                  | 37 |
| 1,387,724.15         | 3,479,866.34        | 3,235,620.33  | 2,538,745.73 | 3.76                                 | 2.95                              | 3.92                  |    |
| 475,220.13           | 1,284,334.83        | 961,053.29    | 875,564.00   | 2.67                                 | 2.43                              | 3.14                  | 38 |
| 139,538.72           | 424,605.73          | 289,463.47    | 318,000.00   | 2.78                                 | 3.05                              | 4.13                  | 39 |
| 128,250.02           | 354,358.53          | 251,597.22    | 279,500.00   | 1.80                                 | 2.00                              | 2.97                  | 40 |
| 426,956.68           | 709,710.98          | 427,638.29    | 547,942.50   | 2.24                                 | 2.87                              | 3.77                  | 41 |
| 347,136.80           | 1,002,906.26        | 717,946.52    | 725,550.00   | 2.94                                 | 2.97                              | 4.09                  | 42 |
| 499,294.03           | 1,330,441.82        | 1,539,217.61  | 1,010,000.00 | 5.41                                 | 3.55                              | 5.26                  | 43 |
| 189,598.23           | 443,337.85          | 330,691.83    | 287,675.00   | 2.95                                 | 2.56                              | 3.35                  | 44 |
| 95,529.60            | 315,369.84          | 102,720.68    | 100,000.00   | 2.63                                 | 2.56                              | 3.03                  | 45 |
| 356,076.43           | 350,521.95          | 115,828.08    | 276,450.00   | 1.36                                 | 3.25                              | 4.10                  | 46 |
| 122,670.53           | 213,732.51          | 95,869.12     | 149,000.00   | 2.49                                 | 3.88                              | 4.58                  | 47 |
| 183,525.31           | 307,104.08          | 70,576.66     | 102,350.00   | 1.25                                 | 1.81                              | 2.21                  | 48 |
| 307,303.45           | 156,993.03          | 152,301.09    | 76,000.00    | 3.42                                 | 1.71                              | 2.00                  | 49 |
| 38,052.39            | 166,774.11          | 104,505.31    | 95,000.00    | 2.09                                 | 1.90                              | 2.11                  | 50 |
| 181,468.14           | 596,987.10          | 508,199.35    | 468,450.00   | 3.50                                 | 3.23                              | 3.99                  | 51 |
| 14,525.39            | 44,353.23           | 26,167.38     | 18,000.00    | 2.56                                 | 1.76                              | 2.25                  | 52 |
| 46,661.50            | 181,700.78          | 144,560.70    | 121,671.63   | 3.40                                 | 2.86                              | 3.46                  | 53 |
| 164,976.12           | 483,478.56          | 435,932.90    | 252,000.00   | 4.31                                 | 2.49                              | 3.00                  | 54 |
| 427,708.61           | 182,895.74          | 163,916.28    | 71,000.00    | 5.71                                 | 2.47                              | 3.09                  | 55 |
| 2,312.74             | 43,159.63           | 16,471.29     | 7,500.00     | 3.62                                 | 1.65                              | 2.14                  | 56 |
| 4,146,804.82         | 8,592,783.56        | 6,150,054.89  | 5,781,653.13 | 2.95                                 | 2.78                              | 3.65                  |    |

486 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 68.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1893, TO

[Figures in bold-faced

|    | Location.                    | Number of banks. | Capital stock.        | Surplus.              | Capital and surplus.  | Gross earnings.      |
|----|------------------------------|------------------|-----------------------|-----------------------|-----------------------|----------------------|
| 57 | North Dakota .....           | 24               | \$1,500,000.00        | \$227,900.00          | \$1,727,900.00        | \$173,560.60         |
| 58 | South Dakota .....           | 26               | 1,585,000.00          | 291,350.00            | 1,876,350.00          | 273,543.42           |
| 59 | Nebraska .....               | 92               | 5,725,000.00          | 1,081,860.18          | 6,806,860.18          | 772,959.62           |
| 60 | Lincoln .....                | 3                | 800,000.00            | 36,000.00             | 836,000.00            | 56,569.85            |
| 61 | Omaha .....                  | 8                | 3,750,000.00          | 334,500.00            | 4,084,500.00          | 416,133.97           |
| 62 | Kansas .....                 | 100              | 8,417,100.00          | 1,446,230.89          | 9,863,330.89          | 1,071,867.98         |
| 63 | Montana .....                | 21               | 2,555,000.00          | 383,500.00            | 2,938,500.00          | 564,796.37           |
| 64 | Wyoming .....                | 11               | 860,000.00            | 110,150.00            | 970,150.00            | 96,359.42            |
| 65 | Colorado .....               | 37               | 4,107,000.00          | 1,663,471.96          | 5,970,471.96          | 984,230.28           |
| 66 | New Mexico .....             | 6                | 600,000.00            | 122,500.00            | 722,500.00            | 115,577.43           |
| 67 | Oklahoma .....               | 6                | 300,000.00            | 26,925.00             | 326,925.00            | 59,351.33            |
| 68 | Indian Territory .....       | 9                | 560,000.00            | 159,577.06            | 719,577.06            | 83,827.37            |
|    | <b>Total Western States.</b> | <b>346</b>       | <b>30,759,100.00</b>  | <b>6,083,965.09</b>   | <b>36,843,065.09</b>  | <b>4,668,277.74</b>  |
| 69 | Washington .....             | 34               | 3,928,000.00          | 499,745.93            | 4,427,745.93          | 700,313.90           |
| 70 | Oregon .....                 | 29               | 2,520,000.00          | 519,444.10            | 3,039,444.10          | 319,426.23           |
| 71 | California .....             | 30               | 4,875,000.00          | 1,056,600.00          | 5,931,600.00          | 496,226.78           |
| 72 | San Francisco .....          | 4                | 6,000,000.00          | 2,250,000.00          | 8,250,000.00          | 520,377.38           |
| 73 | Idaho .....                  | 10               | 600,000.00            | 247,800.00            | 847,800.00            | 83,776.93            |
| 74 | Utah .....                   | 11               | 1,750,000.00          | 378,300.32            | 2,128,300.32          | 176,940.29           |
| 75 | Nevada .....                 | 1                | 82,000.00             | 1,500.00              | 83,500.00             | 11,517.60            |
| 76 | Arizona .....                | 5                | 400,000.00            | 51,450.00             | 451,450.00            | 67,692.65            |
| 77 | Alaska .....                 |                  |                       |                       |                       |                      |
|    | <b>Total Pacific States.</b> | <b>124</b>       | <b>20,155,000.00</b>  | <b>5,004,840.35</b>   | <b>25,159,840.35</b>  | <b>2,332,271.86</b>  |
|    | <b>Total United States.</b>  | <b>3,576</b>     | <b>605,540,055.00</b> | <b>240,397,051.05</b> | <b>845,937,106.05</b> | <b>71,635,791.68</b> |

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

SEPTEMBER 1, 1898—Continued.

type signify loss.]

| Charged off.         |                     | Net earnings.     | Dividends.        | Ratios.                              |                                   |                       |
|----------------------|---------------------|-------------------|-------------------|--------------------------------------|-----------------------------------|-----------------------|
| Losses and premiums. | Expenses and taxes. |                   |                   | Not earnings to capital and surplus. | Dividends to capital and surplus. | Dividends to capital. |
|                      |                     |                   |                   | <i>Per cent.</i>                     | <i>Per cent.</i>                  | <i>Per cent.</i>      |
| \$109,106.90         | \$120,604.86        | \$56,151.16       | \$35,250.00       | 3.25                                 | 2.04                              | 2.35                  |
| 147,310.06           | 117,367.45          | 8,865.91          | 31,500.00         | .47                                  | 1.68                              | 1.99                  |
| 227,452.69           | 349,660.13          | 195,846.80        | 181,568.99        | 2.88                                 | 2.67                              | 3.17                  |
| 3,823.61             | 48,005.24           | 4,736.00          | 12,000.00         | 5.66                                 | 1.43                              | 1.50                  |
| 148,293.96           | 261,294.59          | 6,515.42          | 25,000.00         | .16                                  | .61                               | .67                   |
| 260,314.77           | 463,890.72          | 347,153.49        | 259,355.00        | 3.52                                 | 2.63                              | 3.08                  |
| 231,802.81           | 150,294.24          | 182,699.22        | 27,500.00         | 6.22                                 | .94                               | 1.08                  |
| 23,707.16            | 43,454.39           | 29,197.87         | 26,400.00         | 3.01                                 | 2.72                              | 3.07                  |
| 439,838.62           | 426,340.61          | 118,031.05        | 252,500.00        | 2.28                                 | 4.88                              | 5.86                  |
| 17,407.63            | 54,651.54           | 45,518.31         | 24,500.00         | 6.02                                 | 3.29                              | 4.08                  |
| 3,718.94             | 27,488.45           | 28,143.99         | 21,500.00         | 8.61                                 | 6.58                              | 7.17                  |
| 3,906.73             | 27,538.03           | 52,382.61         | 27,600.00         | 7.28                                 | 3.84                              | 4.93                  |
| <b>1,616,688.88</b>  | <b>2,090,599.25</b> | <b>960,989.61</b> | <b>924,673.99</b> | <b>2.61</b>                          | <b>2.51</b>                       | <b>3.01</b>           |
| 496,590.59           | 250,340.23          | 46,616.92         | 93,356.00         | 1.05                                 | 2.11                              | 2.38                  |
| 83,118.35            | 128,701.47          | 107,606.46        | 145,200.00        | 3.54                                 | 4.81                              | 5.80                  |
| 118,922.45           | 216,656.43          | 160,647.90        | 182,609.00        | 2.71                                 | 3.07                              | 3.73                  |
| 51,878.32            | 150,500.46          | 323,998.60        | 220,000.00        | 3.09                                 | 2.07                              | 3.67                  |
| 3,280.52             | 39,548.60           | 40,938.86         | 23,000.00         | 4.83                                 | 2.71                              | 3.83                  |
| 79,951.80            | 85,207.44           | 11,781.05         | 48,500.00         | .55                                  | 2.28                              | 2.77                  |
| -----                | 5,801.43            | 5,716.17          | 2,460.00          | 6.85                                 | 2.95                              | 3.00                  |
| 2,630.81             | 27,881.13           | 37,180.71         | 26,000.00         | 8.24                                 | 5.76                              | 6.50                  |
| -----                | -----               | -----             | -----             | -----                                | -----                             | -----                 |
| 896,381.84           | 904,637.19          | 641,252.83        | 741,510.00        | 2.55                                 | 2.95                              | 3.63                  |
| 15,855,900.59        | 31,030,368.88       | 24,799,522.21     | 21,448,043.24     | 2.93                                 | 2.54                              | 3.54                  |

488 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 69.—RATIOS TO CAPITAL, AND TO CAPITAL AND SURPLUS, OF THE EARNINGS TORY, FROM MARCH 1, 1894,

| States, reserve cities, and territories. | Ratio of dividends to capital for six months ended— |                |               |                |               |                |               |                |               |                |               |                | Ratio of dividends to capital and surplus for six months ended— |                |               |                |
|------------------------------------------|-----------------------------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|-----------------------------------------------------------------|----------------|---------------|----------------|
|                                          | Mar. 1, 1894.                                       | Sept. 1, 1894. | Mar. 1, 1895. | Sept. 1, 1895. | Mar. 1, 1896. | Sept. 1, 1896. | Mar. 1, 1897. | Sept. 1, 1897. | Mar. 1, 1898. | Sept. 1, 1898. | Mar. 1, 1899. | Sept. 1, 1899. | Mar. 1, 1899.                                                   | Sept. 1, 1899. | Mar. 1, 1900. | Sept. 1, 1900. |
|                                          | P. ct.                                              | P. ct.         | P. ct.        | P. ct.         | P. ct.        | P. ct.         | P. ct.        | P. ct.         | P. ct.        | P. ct.         | P. ct.        | P. ct.         | P. ct.                                                          | P. ct.         | P. ct.        | P. ct.         |
| 1                                        | Maine                                               | 3.6            | 3.6           | 3.4            | 3.4           | 3.3            | 3.4           | 3.5            | 3.5           | 3.5            | 3.6           | 2.9            | 2.9                                                             | 2.8            | 2.8           | 2.6            |
| 2                                        | New Hampshire                                       | 3.3            | 3.2           | 3.2            | 3.2           | 3.3            | 3.3           | 3.2            | 3.1           | 3.3            | 3.2           | 2.7            | 2.6                                                             | 2.6            | 2.6           | 2.6            |
| 3                                        | Vermont                                             | 2.8            | 3.1           | 3.2            | 3.3           | 3.2            | 3.1           | 3.0            | 3.0           | 3.2            | 3.1           | 2.3            | 2.5                                                             | 2.6            | 2.6           | 2.7            |
| 4                                        | Massachusetts                                       | 3.3            | 3.1           | 3.2            | 3.0           | 3.2            | 3.1           | 3.0            | 2.9           | 3.2            | 3.0           | 2.5            | 2.4                                                             | 2.4            | 2.4           | 2.3            |
| 5                                        | Boston                                              | 2.5            | 2.5           | 2.5            | 2.4           | 2.4            | 2.4           | 2.5            | 2.5           | 2.5            | 2.4           | 1.9            | 2.0                                                             | 1.9            | 1.9           | 1.9            |
| 6                                        | Rhode Island                                        | 2.8            | 2.8           | 2.7            | 2.7           | 2.8            | 2.7           | 2.7            | 2.6           | 2.5            | 2.5           | 2.3            | 2.3                                                             | 2.3            | 2.3           | 2.3            |
| 7                                        | Connecticut                                         | 3.4            | 3.3           | 3.5            | 3.4           | 3.5            | 3.3           | 3.5            | 3.4           | 3.5            | 3.5           | 2.5            | 2.5                                                             | 2.5            | 2.5           | 2.5            |
| 8                                        | New York                                            | 3.5            | 3.9           | 3.6            | 3.5           | 3.5            | 3.7           | 3.3            | 3.5           | 3.5            | 3.5           | 2.6            | 2.6                                                             | 2.6            | 2.6           | 2.6            |
| 9                                        | New York City                                       | 4.7            | 4.4           | 4.5            | 4.6           | 4.5            | 4.6           | 4.5            | 4.7           | 5.7            | 4.9           | 2.7            | 2.7                                                             | 2.7            | 2.7           | 2.7            |
| 10                                       | Albany                                              | 5.6            | 3.8           | 4.4            | 3.8           | 3.3            | 2.9           | 5.1            | 3.9           | 3.5            | 4.3           | 3.1            | 2.7                                                             | 2.7            | 2.7           | 2.7            |
| 11                                       | Brooklyn                                            | 7.0            | 7.0           | 6.8            | 6.9           | 6.9            | 6.9           | 6.8            | 7.0           | 6.3            | 5.8           | 2.7            | 2.7                                                             | 2.7            | 2.7           | 2.7            |
| 12                                       | New Jersey                                          | 4.5            | 4.4           | 4.5            | 4.6           | 5.1            | 4.6           | 4.7            | 4.6           | 4.6            | 4.6           | 3.0            | 2.9                                                             | 2.9            | 2.9           | 3.0            |
| 13                                       | Pennsylvania                                        | 3.7            | 3.6           | 3.5            | 3.5           | 3.6            | 3.5           | 3.5            | 3.5           | 3.3            | 3.3           | 2.6            | 2.6                                                             | 2.6            | 2.6           | 2.6            |
| 14                                       | Philadelphia                                        | 3.5            | 3.5           | 4.6            | 3.7           | 4.0            | 3.9           | 3.8            | 3.8           | 3.9            | 3.8           | 2.2            | 2.2                                                             | 2.2            | 2.2           | 2.2            |
| 15                                       | Pittsburg                                           | 3.7            | 3.5           | 3.7            | 3.8           | 3.9            | 3.8           | 4.0            | 3.8           | 3.9            | 3.8           | 2.3            | 2.1                                                             | 2.2            | 2.2           | 2.2            |
| 16                                       | Delaware                                            | 4.4            | 4.4           | 4.4            | 4.2           | 4.2            | 4.2           | 4.2            | 4.0           | 4.1            | 4.1           | 3.1            | 3.0                                                             | 3.0            | 3.0           | 2.9            |
| 17                                       | Maryland                                            | 3.6            | 3.5           | 3.3            | 3.3           | 3.4            | 3.3           | 3.3            | 2.9           | 3.4            | 3.4           | 2.6            | 2.5                                                             | 2.4            | 2.4           | 2.3            |
| 18                                       | Baltimore                                           | 3.5            | 3.7           | 3.4            | 3.6           | 3.3            | 3.5           | 3.3            | 2.8           | 3.8            | 3.0           | 2.6            | 2.7                                                             | 2.5            | 2.5           | 2.6            |
| 19                                       | District of Columbia                                | 4.0            | 4.0           | 4.0            | 4.0           | 4.0            | 4.0           | 4.0            | 4.0           | 4.0            | 4.0           | 2.9            | 2.9                                                             | 2.9            | 2.9           | 2.9            |
| 20                                       | Washington                                          | 2.8            | 2.8           | 3.0            | 3.1           | 3.3            | 3.3           | 3.3            | 3.0           | 6.9            | 3.3           | 1.9            | 1.9                                                             | 1.9            | 1.9           | 2.0            |
| 21                                       | Virginia                                            | 3.8            | 4.1           | 3.7            | 3.8           | 4.7            | 3.9           | 4.0            | 3.8           | 4.5            | 3.6           | 2.5            | 2.6                                                             | 2.3            | 2.3           | 2.4            |
| 22                                       | West Virginia                                       | 3.7            | 3.9           | 6.9            | 3.3           | 3.6            | 3.4           | 3.4            | 3.1           | 3.4            | 3.3           | 2.9            | 3.0                                                             | 5.3            | 2.6           | 2.6            |
| 23                                       | North Carolina                                      | 3.6            | 3.8           | 3.5            | 3.2           | 3.3            | 3.2           | 3.3            | 3.5           | 4.0            | 3.6           | 2.7            | 2.9                                                             | 2.8            | 2.5           | 2.5            |
| 24                                       | South Carolina                                      | 5.4            | 4.4           | 8.1            | 4.4           | 4.2            | 7.8           | 4.5            | 4.4           | 4.4            | 4.4           | 3.7            | 3.0                                                             | 5.6            | 3.0           | 3.0            |
| 25                                       | Georgia                                             | 2.6            | 3.4           | 3.2            | 3.5           | 3.6            | 3.7           | 3.4            | 3.3           | 3.3            | 3.3           | 2.0            | 2.7                                                             | 2.6            | 2.7           | 2.7            |
| 26                                       | Savannah                                            | 3.2            | 3.2           | 3.2            | 3.2           | 3.2            | 1.2           | 2.5            | 2.8           | 2.5            | 2.5           | 2.3            | 2.3                                                             | 2.3            | 2.4           | 2.4            |
| 27                                       | Florida                                             | 3.4            | 3.0           | 3.8            | 3.4           | 4.4            | 3.5           | 4.0            | 3.1           | 4.8            | 3.3           | 2.7            | 3.1                                                             | 3.0            | 2.7           | 2.7            |
| 28                                       | Alabama                                             | 2.1            | 2.2           | 4.4            | 2.6           | 2.2            | 2.0           | 2.8            | 2.6           | 2.6            | 2.7           | 1.8            | 1.8                                                             | 3.7            | 2.2           | 2.2            |
| 29                                       | Mississippi                                         | 4.9            | 3.7           | 4.8            | 3.1           | 5.9            | 3.8           | 7.9            | 3.8           | 5.0            | 3.8           | 3.4            | 2.6                                                             | 3.3            | 2.1           | 2.1            |
| 30                                       | Louisiana                                           | 4.4            | 4.6           | 4.9            | 3.1           | 3.4            | 4.3           | 4.5            | 2.9           | 4.9            | 4.5           | 3.2            | 3.3                                                             | 3.5            | 2.1           | 2.1            |
| 31                                       | New Orleans                                         | 3.6            | 2.9           | 4.1            | 3.9           | 4.2            | 4.2           | 4.4            | 4.5           | 4.1            | 4.5           | 2.1            | 1.6                                                             | 2.3            | 2.1           | 2.1            |
| 32                                       | Texas                                               | 5.0            | 2.5           | 6.3            | 2.8           | 5.6            | 2.7           | 4.4            | 3.2           | 5.9            | 5.0           | 4.1            | 2.0                                                             | 5.1            | 2.3           | 2.3            |
| 33                                       | Houston                                             | 3.6            | 3.6           | 3.0            | 3.0           | 3.0            | 3.0           | 3.0            | 3.0           | 3.0            | 3.0           | 3.0            | 3.0                                                             | 3.0            | 3.0           | 3.0            |
| 34                                       | Arkansas                                            | 3.9            | 2.6           | 5.0            | 11.9          | 5.5            | 2.5           | 4.7            | 2.4           | 4.7            | 2.8           | 2.9            | 1.9                                                             | 3.6            | 9.5           | 9.5            |
| 35                                       | Kentucky                                            | 3.8            | 5.3           | 3.8            | 3.9           | 3.8            | 3.8           | 3.7            | 4.3           | 4.6            | 4.2           | 3.0            | 4.2                                                             | 3.0            | 3.0           | 3.0            |
| 36                                       | Louisville                                          | 1.5            | 2.1           | 2.6            | 2.5           | 2.0            | 2.1           | 2.9            | 4.2           | 2.9            | 3.1           | 1.3            | 1.7                                                             | 2.2            | 2.1           | 2.1            |
| 37                                       | Tennessee                                           | 2.5            | 2.3           | 2.8            | 2.8           | 2.9            | 3.0           | 3.5            | 3.1           | 3.2            | 3.0           | 2.1            | 1.9                                                             | 2.3            | 2.3           | 2.3            |
| 38                                       | Ohio                                                | 3.0            | 3.1           | 3.2            | 3.1           | 3.5            | 3.3           | 2.9            | 3.0           | 3.1            | 3.1           | 2.3            | 2.4                                                             | 2.4            | 2.4           | 2.4            |
| 39                                       | Cincinnati                                          | 3.6            | 3.7           | 3.8            | 3.9           | 3.6            | 3.7           | 3.8            | 3.9           | 3.9            | 4.1           | 2.8            | 2.8                                                             | 2.8            | 2.9           | 2.9            |
| 40                                       | Cleveland                                           | 2.6            | 2.9           | 2.7            | 3.1           | 3.1            | 2.9           | 2.9            | 3.1           | 3.1            | 3.0           | 2.2            | 2.2                                                             | 2.2            | 2.5           | 2.5            |
| 41                                       | Indiana                                             | 3.3            | 4.8           | 4.6            | 3.8           | 3.7            | 3.8           | 3.6            | 3.5           | 4.1            | 3.8           | 2.5            | 3.5                                                             | 3.4            | 2.9           | 2.9            |
| 42                                       | Illinois                                            | 3.9            | 3.7           | 4.2            | 4.2           | 4.2            | 3.7           | 3.7            | 3.8           | 4.0            | 4.1           | 2.9            | 2.9                                                             | 3.0            | 3.0           | 3.0            |
| 43                                       | Chicago                                             | 3.9            | 3.9           | 3.7            | 3.5           | 5.8            | 3.5           | 3.2            | 3.1           | 3.4            | 5.3           | 2.5            | 2.5                                                             | 2.4            | 2.2           | 2.2            |
| 44                                       | Michigan                                            | 4.6            | 4.1           | 3.9            | 3.6           | 3.9            | 4.3           | 3.5            | 3.5           | 4.4            | 3.3           | 3.7            | 3.2                                                             | 3.0            | 2.7           | 2.7            |
| 45                                       | Detroit                                             | 3.3            | 3.6           | 3.6            | 3.5           | 3.5            | 2.8           | 2.8            | 2.9           | 3.0            | 2.9           | 3.1            | 3.1                                                             | 3.1            | 3.0           | 3.0            |
| 46                                       | Wisconsin                                           | 3.7            | 4.2           | 4.5            | 4.7           | 4.3            | 3.8           | 3.8            | 3.2           | 3.8            | 4.1           | 2.9            | 3.3                                                             | 3.5            | 3.7           | 3.7            |
| 47                                       | Milwaukee                                           | 2.2            | 1.5           | 7.0            | 2.4           | 2.0            | 2.9           | 2.9            | 3.2           | 3.7            | 4.6           | 1.9            | 1.4                                                             | 6.8            | 2.1           | 2.1            |
| 48                                       | Iowa                                                | 3.2            | 3.9           | 4.1            | 3.5           | 4.1            | 3.9           | 3.4            | 3.7           | 3.7            | 4.0           | 2.7            | 3.2                                                             | 3.4            | 2.9           | 2.9            |
| 49                                       | Des Moines                                          | 2.0            | 2.3           | 2.9            | 2.8           | 2.7            | 2.3           | 2.2            | 1.5           | 1.8            | 2.2           | 1.6            | 1.8                                                             | 2.3            | 2.1           | 2.1            |
| 50                                       | Minnesota                                           | 3.3            | 4.7           | 3.5            | 2.5           | 3.2            | 2.0           | 2.2            | 2.0           | 3.0            | 2.2           | 2.8            | 4.0                                                             | 3.0            | 2.1           | 2.1            |
| 51                                       | St. Paul                                            | 3.5            | 2.5           | 3.9            | 2.7           | 3.5            | 2.7           | 3.3            | 1.9           | 1.8            | 2.0           | 2.7            | 1.9                                                             | 3.0            | 2.1           | 2.1            |
| 52                                       | Minneapolis                                         | 2.5            | 1.2           | 1.5            | 1.7           | 1.3            | 1.1           | 1.0            | 1.1           | 1.9            | 2.1           | 2.2            | 1.1                                                             | 1.4            | 1.5           | 1.5            |
| 53                                       | Missouri                                            | 2.9            | 3.8           | 3.6            | 3.4           | 4.1            | 3.2           | 3.2            | 3.5           | 3.6            | 3.5           | 2.5            | 3.2                                                             | 3.0            | 2.8           | 2.8            |
| 54                                       | St. Louis                                           | 1.9            | 2.0           | 2.5            | 2.4           | 2.6            | 2.5           | 2.4            | 2.5           | 2.6            | 3.0           | 1.6            | 1.7                                                             | 2.0            | 2.0           | 2.0            |
| 55                                       | Kansas City                                         | 0.5            | 1.1           | 3.4            | 2.9           | 3.1            | 3.1           | 0.9            | 2.7           | 3.2            | 3.1           | 0.5            | 1.0                                                             | 3.1            | 2.5           | 2.5            |
| 56                                       | St. Joseph                                          | 0.0            | 0.0           | 0.0            | 0.0           | 0.0            | 0.0           | 0.0            | 1.8           | 2.1            | 2.1           | 0.0            | 0.0                                                             | 0.0            | 0.0           | 0.0            |
| 57                                       | Kansas                                              | 1.8            | 2.2           | 2.6            | 2.4           | 2.7            | 2.3           | 2.4            | 2.7           | 3.1            | 3.1           | 1.6            | 2.0                                                             | 2.3            | 2.1           | 2.1            |
| 58                                       | Nebraska                                            | 3.0            | 2.0           | 2.6            | 2.5           | 2.1            | 2.0           | 1.5            | 1.9           | 2.9            | 3.2           | 2.5            | 1.8                                                             | 2.1            | 2.1           | 2.1            |
| 59                                       | Omaha                                               | 1.5            | 1.8           | 1.6            | 1.0           | 1.1            | 0.8           | 0.0            | 0.0           | 0.3            | 0.7           | 2.1            | 1.7                                                             | 1.5            | 0.9           | 0.9            |
| 60                                       | Lincoln                                             | 2.4            | 0.0           | 0.5            | 0.0           | 0.0            | 0.0           | 0.0            | 0.0           | 0.0            | 1.5           | 1.3            | 0.0                                                             | 0.9            | 0.0           | 0.0            |
| 61                                       | Colorado                                            | 1.3            | 2.3           | 4.4            | 2.8           | 3.1            | 2.7           | 2.4            | 6.5           | 3.8            | 5.9           | 1.0            | 1.7                                                             | 3.5            | 2.1           | 2.1            |
| 62                                       | Nevada                                              | 6.0            | 6.0           | 4.3            | 4.3           | 4.3            | 0.0           | 0.0            | 0.0           | 3.0            | 3.0           | 4.1            | 4.1                                                             | 2.9            | 2.9           | 2.9            |
| 63                                       | California                                          | 3.2            | 4.0           | 3.0            | 3.6           | 3.9            | 4.0           | 3.1            | 3.5           | 3.7            | 3.7           | 2.7            | 3.3                                                             | 2.5            | 3.0           | 3.0            |
| 64                                       | San Francisco                                       | 4.6            | 4.6           | 4.6            | 4.6           | 4.6            | 4.6           | 4.6            | 4.6           | 4.6            | 4.6           | 3.1            | 3.1                                                             | 3.0            | 3.0           | 3.0            |
| 65                                       | Oregon                                              | 7.7            | 2.5           | 3.8            | 2.6           | 3.7            | 3.1           | 2.9            | 2.5           | 4.3            | 5.8           | 6.4            | 2.1                                                             | 3.3            | 2.2           | 2.2            |
| 66                                       | Arizona                                             | 3.8            | 2.5           | 2.9            | 2.6           | 3.5            | 17.5          | 3.8            | 6.4           | 3.9            | 6.5           | 3.4            | 2.3                                                             | 2.6            | 2.4           | 2.4            |
| 67                                       | North Dakota                                        | 3.1            | 1.8           | 6.3            | 1.2           | 4.1            | 3.8           | 3.8            | 1.6           | 4.9            | 2.3           | 2.6            | 1.5                                                             | 5.3            | 1.0           | 1.0            |
| 68                                       | South Dakota                                        | 1.6            | 1.6           | 1.5            | 1.3           | 1.5            | 2.1           | 1.0            | 1.4           | 2.4            | 2.0           | 1.3            | 1.3                                                             | 1.2            | 1.1           | 1.1            |
| 69                                       | Idaho                                               | 3.0            | 1.4           | 4.5            | 3.8           | 4.5            | 3.1           | 3.9            | 2.6           | 3.1            | 3.8           | 2.3            | 1.1                                                             | 3.4            | 2.8           | 2.8            |
| 70                                       | Montana                                             | 1.3            | 4.2           | 2.7            | 0.9           | 5.9            | 0.9           | 4.9            | 0.6           | 3.9            | 1.1           | 1.1            | 3.7                                                             | 2.3            | 0.8           | 0.8            |
| 71                                       | New Mexico                                          | 4.5            | 3.5           | 3.8            | 4.9           | 4.7            | 4.7           | 2.8            | 11.9          | 4.1            | 4.1           | 3.6            | 2.8                                                             | 3.0            | 4.0           | 4.0            |
| 72                                       | Utah                                                | 4.4            | 2.5           | 2.9            | 2.3           | 3.9            | 3.1           | 2.7            | 3.6           | 3.2            | 2.8           | 3.3            | 1.5                                                             | 1.8            | 1.7           | 1.7            |
| 73                                       | Washington                                          | 3.5            | 0.7           | 0.9            | 0.8           | 0.9            | 1.5           | 0.3            | 0.4           | 3.9            | 2.4           | 2.9            | 0.5                                                             | 0.7            | 0.7           | 0.7            |
| 74                                       | Wyoming                                             | 1.5            | 1.4           | 1.6            | 2.7           | 2.3            | 3.0           | 1.7            | 2.6           | 2.8            | 3.1           | 1.3            | 1.3                                                             | 1.4            | 2.3           | 2.3            |
| 75                                       | Oklahoma                                            | 1.3            | 3.0           | 2.0            | 21.9          | 8.7            | 3.2           | 2.4            | 1.2           | 6.1            | 7.2           | 1.3            | 2.8                                                             | 1.9            | 10.7          | 10.7           |
| 76                                       | Indian Territory                                    | 4.0            | 3.6           | 4.0            | 4.9           | 3.7            | 3.4           | 3.8            | 3.8           | 12.1           | 4.9           | 3.5            | 3.1                                                             | 3.3            | 3.3           | 3.3            |
| 77                                       | Alaska                                              |                |               |                |               |                |               |                |               |                |               |                |                                                                 |                |               |                |
|                                          | Average                                             | 3.4            | 3.3           | 3.6            | 3.3           | 3.6            | 3.4           | 3.3            | 3.3           | 3.6            | 3.5           | 2.5            | 2.4                                                             | 2.7            | 2.4           | 2.4            |

NOTE.—Figures printed in bold-faced type

AND DIVIDENDS OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY TO SEPTEMBER 1, 1898.

| Ratio of dividends to capital and surplus for six months ended— |                |               |                | Ratio of earnings to capital and surplus for six months ended— |                |               |                |               |                |               |                |               |                |               |                |
|-----------------------------------------------------------------|----------------|---------------|----------------|----------------------------------------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| Mar. 1, 1896.                                                   | Sept. 1, 1896. | Mar. 1, 1897. | Sept. 1, 1897. | Mar. 1, 1898.                                                  | Sept. 1, 1898. | Mar. 1, 1894. | Sept. 1, 1894. | Mar. 1, 1895. | Sept. 1, 1895. | Mar. 1, 1896. | Sept. 1, 1896. | Mar. 1, 1897. | Sept. 1, 1897. | Mar. 1, 1898. | Sept. 1, 1898. |
| 2.7                                                             | 2.8            | 2.8           | 2.7            | 2.9                                                            | 2.9            | 2.5           | 2.9            | 3.0           | 2.9            | 3.1           | 2.7            | 3.9           | 2.8            | 3.4           | 1              |
| 2.6                                                             | 2.6            | 2.6           | 2.7            | 2.6                                                            | 2.6            | 1.8           | 2.6            | 1.6           | 1.4            | 2.3           | 2.3            | 3.0           | 2.3            | 3.0           | 2              |
| 2.6                                                             | 2.5            | 2.4           | 2.5            | 2.5                                                            | 2.6            | 1.1           | 1.1            | 2.7           | 2.8            | 3.2           | 2.1            | 2.7           | 2.4            | 3.1           | 3              |
| 2.4                                                             | 2.3            | 2.3           | 2.3            | 2.2                                                            | 2.3            | 2.2           | 2.3            | 2.1           | 1.7            | 2.3           | 2.3            | 2.7           | 2.2            | 2.3           | 2.6            |
| 1.9                                                             | 1.9            | 1.9           | 1.9            | 1.9                                                            | 1.9            | 1.8           | 1.9            | 1.6           | 1.5            | 2.3           | 2.1            | 2.4           | 2.4            | 1.8           | 4              |
| 2.2                                                             | 2.2            | 2.1           | 2.0            | 2.0                                                            | 2.0            | 2.0           | 2.3            | 2.2           | 1.5            | 2.2           | 2.3            | 2.7           | 2.2            | 2.0           | 5              |
| 2.6                                                             | 2.6            | 2.5           | 2.5            | 2.5                                                            | 2.5            | 1.9           | 2.2            | 2.7           | 2.7            | 2.8           | 2.8            | 2.8           | 2.8            | 2.8           | 6              |
| 2.6                                                             | 2.6            | 2.6           | 2.7            | 2.6                                                            | 2.6            | 2.5           | 2.6            | 2.7           | 2.3            | 2.8           | 2.8            | 2.8           | 2.8            | 2.9           | 7              |
| 2.5                                                             | 2.5            | 2.4           | 2.4            | 2.3                                                            | 2.3            | 2.0           | 2.0            | 1.9           | 3.3            | 3.3           | 3.7            | 3.7           | 3.2            | 3.2           | 8              |
| 2.8                                                             | 1.5            | 1.5           | 2.1            | 3.0                                                            | 3.0            | 2.6           | 2.5            | 2.8           | 1.9            | 2.7           | 1.7            | 1.9           | 1.6            | 3.1           | 9              |
| 2.6                                                             | 2.6            | 3.0           | 2.6            | 3.0                                                            | 3.0            | 2.2           | 2.3            | 3.0           | 3.3            | 3.7           | 3.7            | 3.7           | 3.1            | 4.2           | 10             |
| 3.3                                                             | 2.9            | 3.0           | 3.0            | 3.0                                                            | 3.0            | 2.9           | 3.4            | 3.5           | 3.8            | 3.6           | 4.8            | 4.1           | 4.0            | 4.0           | 11             |
| 2.4                                                             | 2.3            | 2.3           | 2.3            | 2.2                                                            | 2.2            | 2.5           | 3.4            | 3.0           | 3.3            | 2.7           | 3.7            | 3.3           | 3.1            | 3.0           | 12             |
| 2.3                                                             | 2.3            | 2.3           | 2.3            | 2.4                                                            | 2.2            | 2.9           | 2.9            | 2.7           | 2.2            | 2.8           | 3.3            | 1.9           | 2.8            | 2.1           | 13             |
| 2.2                                                             | 2.2            | 2.2           | 2.2            | 2.2                                                            | 2.2            | 2.1           | 3.3            | 3.5           | 3.5            | 3.1           | 3.7            | 3.5           | 3.4            | 3.4           | 14             |
| 2.9                                                             | 2.9            | 2.9           | 2.9            | 2.8                                                            | 2.8            | 2.8           | 3.3            | 3.5           | 3.0            | 3.9           | 3.4            | 3.1           | 2.9            | 2.6           | 15             |
| 2.4                                                             | 2.3            | 2.3           | 2.1            | 2.4                                                            | 2.4            | 3.2           | 3.3            | 2.9           | 3.1            | 3.2           | 2.8            | 2.8           | 3.6            | 3.1           | 16             |
| 2.4                                                             | 2.6            | 2.4           | 2.1            | 2.7                                                            | 2.1            | 3.1           | 2.9            | 2.8           | 2.6            | 2.6           | 2.2            | 2.4           | 2.6            | 2.0           | 17             |
| 2.9                                                             | 2.9            | 2.9           | 2.5            | 2.5                                                            | 2.5            | 3.7           | 3.7            | 4.2           | 4.2            | 4.2           | 4.2            | 4.0           | 3.1            | 3.4           | 18             |
| 2.2                                                             | 2.2            | 2.1           | 4.1            | 4.9                                                            | 2.3            | 1.9           | 2.6            | 2.9           | 2.9            | 2.6           | 4.2            | 4.0           | 3.5            | 3.5           | 19             |
| 2.9                                                             | 2.9            | 2.8           | 2.6            | 2.6                                                            | 2.6            | 2.8           | 2.8            | 3.7           | 3.3            | 3.3           | 3.4            | 3.2           | 1.9            | 4.9           | 20             |
| 2.9                                                             | 2.9            | 2.8           | 2.7            | 2.7                                                            | 2.7            | 3.0           | 3.4            | 4.1           | 4.4            | 3.3           | 2.2            | 3.2           | 2.7            | 2.2           | 21             |
| 2.9                                                             | 2.9            | 2.8           | 2.8            | 2.8                                                            | 2.8            | 3.7           | 3.7            | 4.2           | 4.2            | 4.2           | 4.2            | 4.0           | 3.5            | 3.5           | 22             |
| 2.6                                                             | 2.6            | 2.6           | 2.7            | 2.7                                                            | 2.7            | 3.0           | 3.4            | 4.1           | 4.4            | 3.3           | 3.4            | 3.0           | 3.1            | 2.6           | 23             |
| 3.0                                                             | 2.5            | 2.6           | 2.5            | 3.2                                                            | 3.1            | 2.2           | 3.3            | 0.6           | 2.9            | 0.9           | 3.4            | 3.5           | 3.2            | 4.1           | 24             |
| 2.7                                                             | 2.7            | 2.6           | 2.5            | 2.5                                                            | 2.5            | 2.1           | 3.3            | 1.7           | 2.5            | 5.0           | 4.5            | 2.1           | 2.6            | 4.0           | 25             |
| 2.4                                                             | 0.9            | 1.9           | 1.9            | 1.9                                                            | 1.9            | 1.9           | 1.9            | 2.2           | 1.0            | 1.0           | 3.5            | 2.5           | 1.4            | 2.6           | 26             |
| 3.3                                                             | 2.6            | 2.2           | 2.2            | 3.4                                                            | 2.3            | 0.4           | 4.1            | 5.9           | 4.8            | 4.8           | 4.6            | 4.0           | 3.8            | 3.1           | 27             |
| 1.9                                                             | 1.7            | 2.2           | 2.2            | 2.2                                                            | 2.2            | 3.9           | 2.2            | 1.5           | 0.8            | 2.3           | 3.4            | 2.3           | 2.2            | 2.2           | 28             |
| 4.1                                                             | 2.6            | 2.3           | 2.7            | 3.4                                                            | 2.6            | 0.4           | 3.6            | 1.9           | 3.3            | 3.1           | 6.4            | 4.2           | 4.7            | 3.5           | 29             |
| 2.4                                                             | 3.1            | 2.2           | 2.1            | 3.1                                                            | 3.1            | 3.8           | 6.8            | 4.2           | 3.9            | 1.4           | 6.5            | 4.2           | 3.8            | 3.5           | 30             |
| 2.3                                                             | 2.3            | 2.2           | 2.2            | 2.2                                                            | 2.2            | 2.2           | 2.8            | 4.0           | 1.1            | 4.4           | 1.2            | 1.1           | 4.1            | 7.3           | 31             |
| 4.5                                                             | 2.2            | 2.5           | 2.5            | 4.7                                                            | 4.0            | 3.3           | 3.7            | 3.5           | 4.3            | 4.4           | 4.2            | 3.1           | 4.3            | 4.0           | 32             |
| 4.3                                                             | 2.1            | 2.0           | 2.0            | 1.5                                                            | 2.0            | 2.0           | 2.0            | 3.5           | 4.3            | 4.4           | 4.4            | 3.4           | 2.6            | 2.8           | 33             |
| 3.0                                                             | 3.0            | 3.8           | 3.8            | 2.3                                                            | 2.3            | 0.5           | 2.7            | 4.1           | 3.4            | 4.2           | 3.8            | 2.5           | 0.4            | 3.4           | 34             |
| 3.0                                                             | 3.0            | 3.4           | 3.4            | 3.3                                                            | 3.3            | 2.3           | 2.8            | 2.7           | 3.6            | 3.5           | 3.3            | 2.8           | 2.0            | 1.7           | 35             |
| 2.4                                                             | 1.7            | 2.4           | 2.4            | 2.6                                                            | 2.6            | 0.7           | 0.8            | 3.3           | 2.0            | 3.1           | 1.7            | 2.3           | 1.7            | 3.6           | 36             |
| 2.4                                                             | 2.4            | 2.6           | 2.6            | 2.4                                                            | 2.4            | 0.5           | 1.0            | 1.8           | 2.6            | 2.2           | 2.6            | 2.5           | 2.1            | 1.9           | 37             |
| 2.7                                                             | 2.5            | 2.3           | 2.3            | 2.4                                                            | 2.4            | 2.7           | 2.7            | 2.8           | 3.0            | 3.4           | 2.6            | 2.6           | 2.0            | 2.6           | 38             |
| 2.7                                                             | 2.7            | 2.9           | 2.9            | 2.9                                                            | 2.9            | 2.8           | 3.2            | 3.2           | 2.1            | 3.5           | 2.5            | 2.7           | 3.0            | 3.9           | 39             |
| 2.5                                                             | 2.4            | 2.5           | 2.5            | 2.0                                                            | 2.0            | 2.5           | 2.4            | 2.8           | 2.6            | 3.0           | 3.0            | 2.8           | 2.4            | 2.4           | 40             |
| 2.8                                                             | 2.9            | 2.7           | 2.7            | 3.1                                                            | 2.9            | 2.5           | 2.4            | 3.7           | 3.1            | 3.6           | 2.9            | 2.7           | 2.0            | 2.8           | 41             |
| 3.0                                                             | 2.7            | 2.7           | 2.7            | 2.9                                                            | 2.9            | 2.8           | 2.3            | 3.4           | 3.4            | 3.7           | 3.4            | 2.9           | 2.9            | 3.7           | 42             |
| 4.0                                                             | 2.4            | 2.2           | 2.2            | 3.5                                                            | 3.5            | 0.5           | 3.2            | 2.8           | 2.8            | 1.1           | 1.9            | 2.3           | 1.5            | 3.1           | 43             |
| 3.0                                                             | 3.3            | 2.7           | 2.7            | 3.4                                                            | 2.6            | 2.9           | 3.1            | 3.0           | 3.1            | 3.0           | 3.4            | 2.3           | 1.5            | 3.0           | 44             |
| 3.0                                                             | 2.4            | 2.4           | 2.5            | 2.6                                                            | 2.5            | 2.5           | 3.1            | 3.9           | 3.7            | 3.6           | 2.4            | 1.1           | 1.0            | 2.4           | 45             |
| 3.4                                                             | 3.0            | 3.0           | 2.5            | 3.1                                                            | 3.2            | 1.4           | 2.8            | 3.4           | 3.0            | 1.9           | 3.2            | 2.8           | 2.4            | 2.5           | 46             |
| 2.6                                                             | 2.5            | 2.5           | 2.7            | 3.1                                                            | 3.9            | 8.3           | 4.1            | 5.9           | 2.8            | 5.6           | 4.5            | 4.5           | 5.5            | 4.8           | 47             |
| 3.3                                                             | 3.2            | 2.7           | 3.0            | 3.1                                                            | 3.2            | 1.6           | 2.9            | 3.4           | 3.5            | 3.3           | 3.5            | 2.9           | 3.2            | 2.3           | 48             |
| 2.1                                                             | 1.7            | 1.7           | 1.2            | 1.4                                                            | 1.8            | 0.5           | 3.3            | 2.7           | 1.1            | 2.0           | 2.5            | 0.8           | 1.0            | 0.0           | 49             |
| 2.9                                                             | 1.8            | 2.0           | 1.6            | 2.4                                                            | 1.8            | 3.1           | 1.6            | 3.2           | 2.0            | 0.8           | 1.5            | 2.6           | 4.5            | 3.0           | 50             |
| 2.8                                                             | 2.1            | 2.6           | 1.5            | 1.5                                                            | 1.7            | 0.1           | 2.9            | 2.4           | 0.5            | 1.6           | 2.1            | 2.8           | 4.8            | 4.5           | 51             |
| 1.2                                                             | 1.0            | 0.9           | 1.0            | 1.7                                                            | 1.9            | 1.2           | 4.1            | 1.1           | 1.8            | 1.4           | 1.4            | 0.3           | 1.7            | 2.4           | 52             |
| 3.4                                                             | 2.7            | 2.9           | 2.9            | 3.0                                                            | 2.9            | 2.6           | 2.9            | 2.6           | 3.4            | 3.4           | 2.4            | 2.7           | 3.5            | 3.4           | 53             |
| 2.2                                                             | 2.1            | 2.0           | 2.1            | 2.1                                                            | 2.5            | 1.3           | 1.1            | 1.9           | 3.1            | 2.3           | 2.3            | 0.8           | 2.7            | 2.5           | 54             |
| 2.7                                                             | 2.7            | 0.8           | 2.4            | 2.6                                                            | 2.5            | 3.4           | 1.6            | 3.9           | 2.9            | 4.1           | 1.8            | 1.4           | 0.7            | 7.3           | 55             |
| 0.0                                                             | 0.0            | 1.5           | 1.7            | 1.7                                                            | 1.7            | 0.5           | 1.3            | 0.9           | 1.6            | 1.2           | 2.2            | 0.1           | 2.3            | 0.2           | 56             |
| 2.4                                                             | 2.0            | 2.1           | 2.4            | 2.6                                                            | 2.6            | 1.1           | 2.7            | 2.5           | 2.4            | 2.1           | 2.3            | 2.2           | 3.2            | 3.9           | 57             |
| 1.8                                                             | 1.7            | 1.3           | 1.6            | 2.5                                                            | 2.7            | 1.1           | 2.4            | 2.3           | 0.9            | 2.2           | 0.1            | 0.9           | 1.2            | 2.9           | 58             |
| 1.1                                                             | 0.7            | 0.0           | 0.0            | 0.0                                                            | 0.6            | 2.6           | 0.7            | 0.7           | 0.2            | 1.3           | 2.0            | 0.1           | 0.1            | 2.4           | 59             |
| 0.0                                                             | 0.0            | 0.0           | 0.0            | 0.0                                                            | 1.4            | 0.5           | 1.9            | 1.9           | 3.8            | 0.0           | 7.4            | 2.3           | 8.2            | 0.8           | 60             |
| 2.5                                                             | 2.2            | 1.9           | 4.3            | 3.1                                                            | 4.9            | 2.7           | 2.1            | 2.8           | 1.0            | 2.0           | 0.2            | 2.4           | 1.0            | 4.3           | 61             |
| 3.2                                                             | 0.0            | 0.0           | 0.9            | 3.0                                                            | 3.0            | 4.8           | 3.8            | 3.3           | 0.5            | 7.2           | 0.0            | 1.6           | 1.5            | 8.2           | 62             |
| 3.2                                                             | 3.2            | 2.5           | 2.9            | 3.0                                                            | 3.1            | 1.6           | 2.2            | 3.3           | 3.6            | 3.8           | 3.0            | 1.5           | 1.2            | 4.0           | 63             |
| 2.9                                                             | 2.9            | 2.9           | 2.9            | 2.8                                                            | 2.1            | 3.5           | 4.5            | 4.3           | 4.1            | 4.3           | 3.9            | 3.5           | 4.3            | 4.1           | 64             |
| 3.1                                                             | 2.6            | 2.5           | 2.1            | 3.6                                                            | 4.8            | 4.3           | 1.9            | 1.0           | 2.4            | 1.8           | 2.6            | 3.6           | 2.0            | 2.6           | 65             |
| 3.4                                                             | 16.0           | 3.4           | 5.7            | 3.5                                                            | 5.8            | 5.1           | 4.3            | 6.1           | 5.3            | 3.6           | 4.6            | 4.4           | 5.2            | 3.9           | 66             |
| 1.3                                                             | 3.1            | 3.0           | 1.3            | 2.0                                                            | 2.0            | 1.0           | 4.4            | 4.6           | 0.2            | 3.2           | 0.2            | 3.8           | 0.8            | 4.4           | 67             |
| 3.3                                                             | 1.8            | 0.9           | 1.2            | 2.1                                                            | 1.7            | 0.9           | 1.2            | 1.5           | 1.8            | 1.4           | 0.4            | 1.7           | 0.9            | 3.6           | 68             |
| 3.3                                                             | 2.2            | 2.0           | 1.8            | 2.2                                                            | 2.7            | 2.4           | 4.6            | 1.3           | 4.3            | 0.3           | 6.4            | 2.7           | 3.4            | 2.2           | 69             |
| 4.9                                                             | 0.8            | 4.0           | 0.5            | 3.4                                                            | 0.9            | 2.7           | 10.8           | 0.7           | 5.9            | 1.0           | 0.4            | 1.0           | 2.7            | 1.3           | 70             |
| 3.9                                                             | 4.0            | 2.3           | 10.1           | 3.4                                                            | 3.4            | 3.5           | 1.2            | 2.9           | 1.1            | 4.1           | 4.0            | 4.5           | 3.1            | 5.6           | 71             |
| 2.8                                                             | 2.3            | 2.0           | 3.0            | 2.6                                                            | 2.3            | 1.7           | 2.1            | 1.1           | 2.4            | 1.1           | 1.2            | 1.4           | 6.7            | 3.4           | 72             |
| 0.8                                                             | 1.2            | 0.3           | 0.3            | 3.3                                                            | 2.1            | 1.7           | 1.0            | 0.5           | 1.6            | 0.4           | 2.3            | 0.8           | 2.7            | 2.7           | 73             |
| 2.1                                                             | 2.7            | 1.5           | 2.3            | 2.3                                                            | 2.7            | 1.0           | 2.5            | 0.9           | 3.4            | 2.3           | 4.2            | 1.7           | 1.5            | 1.8           | 74             |
| 7.7                                                             | 2.8            | 2.1           | 1.1            | 5.6                                                            | 6.6            | 3.9           | 7.6            | 5.0           | 6.1            | 7.1           | 3.2            | 2.3           | 0.5            | 5.6           | 75             |
| 2.9                                                             | 2.6            | 3.1           | 2.9            | 10.0                                                           | 3.8            | 5.9           | 5.8            | 8.5           | 6.4            | 7.0           | 5.2            | 6.3           | 6.4            | 7.7           | 76             |
| 2.6                                                             | 2.4            | 2.4           | 2.4            | 2.6                                                            | 2.5            | 2.1           | 2.4            | 2.6           | 2.6            | 2.8           | 2.7            | 2.7           | 2.3            | 2.9           | 77             |

1894 to 1893, inclusive, signify percentage of loss.

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NO. 70.—NUMBER OF NATIONAL BANKS, THEIR CAPITAL, SURPLUS, DIVIDENDS, NET EARNINGS, AND RATIOS, YEARLY, 1870 TO 1898.

| Year ended March 1—      | No. of banks. | Capital.      | Surplus.     | Dividends.    | Net earnings. | Ratios.               |                                   |                                      |
|--------------------------|---------------|---------------|--------------|---------------|---------------|-----------------------|-----------------------------------|--------------------------------------|
|                          |               |               |              |               |               | Dividends to capital. | Dividends to capital and surplus. | Net earnings to capital and surplus. |
| 1870.....                | 1,526         | \$409,008,896 | \$84,112,029 | \$43,246,926  | \$58,218,118  | Pr. ct. 10.5          | Pr. ct. 8.8                       | Pr. ct. 11.8                         |
| 1871.....                | 1,602         | 427,008,134   | 93,151,510   | 43,285,493    | 54,057,047    | 10.1                  | 8.3                               | 10.4                                 |
| 1872.....                | 1,721         | 448,346,485   | 98,858,917   | 44,985,105    | 54,817,850    | 10.0                  | 8.2                               | 10.2                                 |
| 1873.....                | 1,882         | 473,097,353   | 109,719,615  | 48,653,350    | 62,490,369    | 10.3                  | 8.4                               | 10.7                                 |
| 1874.....                | 1,961         | 488,805,637   | 120,791,853  | 48,353,626    | 62,666,120    | 9.9                   | 7.9                               | 10.3                                 |
| 1875.....                | 1,989         | 491,753,557   | 129,962,338  | 49,680,122    | 59,172,818    | 10.1                  | 7.9                               | 9.5                                  |
| 1876.....                | 2,061         | 501,037,162   | 134,205,621  | 49,129,366    | 51,898,138    | 9.8                   | 7.8                               | 8.1                                  |
| 1877.....                | 2,080         | 498,566,925   | 131,561,621  | 44,367,798    | 40,133,194    | 8.9                   | 7.0                               | 6.3                                  |
| 1878.....                | 2,073         | 480,967,305   | 123,361,407  | 41,099,506    | 32,220,724    | 8.6                   | 6.8                               | 5.3                                  |
| 1879.....                | 2,045         | 467,322,946   | 117,715,634  | 35,500,277    | 28,337,553    | 7.6                   | 6.1                               | 4.8                                  |
| 1880.....                | 2,045         | 454,606,073   | 116,187,926  | 35,523,140    | 38,025,984    | 7.8                   | 6.2                               | 6.7                                  |
| 1881.....                | 2,070         | 455,529,963   | 121,313,718  | 37,167,717    | 48,485,271    | 8.2                   | 6.4                               | 8.4                                  |
| 1882.....                | 2,118         | 459,644,485   | 129,265,141  | 39,415,343    | 56,254,141    | 8.6                   | 6.7                               | 9.5                                  |
| 1883.....                | 2,232         | 478,519,528   | 135,570,518  | 41,181,655    | 52,670,569    | 8.6                   | 6.7                               | 8.6                                  |
| 1884.....                | 2,420         | 501,304,720   | 143,416,518  | 41,476,382    | 55,568,978    | 8.2                   | 6.4                               | 8.6                                  |
| 1885.....                | 2,616         | 520,752,720   | 148,246,298  | 40,609,317    | 45,969,221    | 7.8                   | 6.1                               | 6.9                                  |
| 1886.....                | 2,686         | 527,777,898   | 150,218,207  | 41,553,967    | 49,551,961    | 7.9                   | 6.1                               | 7.3                                  |
| 1887.....                | 2,819         | 542,959,700   | 160,393,330  | 43,295,729    | 59,611,513    | 7.9                   | 6.1                               | 8.5                                  |
| 1888.....                | 2,993         | 567,840,644   | 175,325,550  | 45,092,427    | 65,409,368    | 7.9                   | 6.1                               | 8.8                                  |
| 1889.....                | 3,120         | 588,391,497   | 188,462,245  | 46,734,024    | 67,869,081    | 7.9                   | 6.0                               | 8.7                                  |
| 1890.....                | 3,244         | 607,428,365   | 200,837,659  | 49,575,353    | 69,756,914    | 8.1                   | 6.1                               | 8.6                                  |
| 1891.....                | 3,477         | 643,680,165   | 215,649,940  | 50,677,892    | 76,952,998    | 7.9                   | 5.9                               | 8.9                                  |
| 1892.....                | 3,641         | 671,993,123   | 230,389,748  | 50,573,088    | 69,980,730    | 7.5                   | 5.6                               | 7.8                                  |
| 1893.....                | 3,730         | 682,975,512   | 241,738,151  | 51,328,070    | 68,386,632    | 7.5                   | 5.5                               | 7.4                                  |
| 1894.....                | 3,764         | 681,129,704   | 247,732,601  | 46,390,345    | 52,422,069    | 6.8                   | 5.0                               | 5.6                                  |
| 1895.....                | 3,735         | 664,712,365   | 245,606,255  | 46,252,545    | 45,569,309    | 6.9                   | 5.0                               | 5.0                                  |
| 1896.....                | 3,698         | 655,960,855   | 248,203,540  | 45,551,673    | 48,566,794    | 6.0                   | 5.0                               | 5.4                                  |
| 1897.....                | 3,659         | 647,402,875   | 249,230,838  | 43,215,818    | 48,612,927    | 6.7                   | 4.8                               | 5.4                                  |
| 1898.....                | 3,589         | 623,885,895   | 248,113,173  | 43,815,654    | 45,568,032    | 6.9                   | 5.0                               | 5.2                                  |
| Average, 29 years.....   |               | 540,238,293   | 163,429,076  | 44,404,519    | 51,111,877    | 8.2                   | 6.3                               | 7.7                                  |
| Aggregate, 29 years..... |               |               |              | 1,287,731,048 | 1,569,244,423 |                       |                                   |                                      |

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, WITH THE DATES OF LIQUIDATION, THE AMOUNT OF THEIR CAPITAL, CIRCULATION ISSUED AND RETIRED, AND CIRCULATION OUTSTANDING OCTOBER 31, 1898.

| Name and location of bank.                          | Date of liquidation. | Capital.  | Circulation. |           |               |
|-----------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                     |                      |           | Issued.      | Retired.  | Out-standing. |
| First National Bank, Penn Yan, N. Y. <i>a</i>       | Apr. 6, 1864         |           |              |           |               |
| First National Bank, Norwich, Conn. <i>a</i>        | May 2, 1864          |           |              |           |               |
| Second National Bank, Ottumwa, Iowa <i>b</i>        | do                   |           |              |           |               |
| Second National Bank, Canton, Ohio <i>b</i>         | Oct. 3, 1864         |           |              |           |               |
| First National Bank, Lansing, Mich. <i>b</i>        | Dec. 5, 1864         |           |              |           |               |
| First National Bank, Columbia, Mo.                  | Sept. 19, 1864       | \$100,000 | \$80,000     | \$89,875  | \$125         |
| Total                                               |                      | 100,000   | 90,000       | 89,875    | 125           |
| First National Bank, Carondelet, Mo.                | Mar. 15, 1865        | 30,000    | 25,500       | 25,400    | 91            |
| First National Bank, Utica, N. Y. <i>a</i>          | 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      | 99,423    | 577           |
| Berkshire National Bank, Adams, Mass. <i>c</i>      | Dec. 8, 1865         | 100,000   |              |           |               |
| Total                                               |                      | 430,000   | 100,000      | 99,423    | 668           |
| National Union Bank, Rochester, N. Y.               | Apr. 26, 1866        | 400,000   | 192,500      | 191,033   | 867           |
| First National Bank, Leonardsville, N. Y.           | July 11, 1866        | 50,000    | 45,000       | 44,435    | 565           |
| Farmers' National Bank, Richmond, Va.               | Oct. 22, 1866        | 100,000   | 85,000       | 85,000    |               |
| Farmers' National Bank, Waukesha, Wis.              | Nov. 25, 1866        | 100,000   | 90,000       | 89,500    | 410           |
| National Bank of Metropolis, Washington, D. C.      | Nov. 28, 1866        | 200,000   | 180,000      | 177,246   | 2,734         |
| Total                                               |                      | 850,000   | 592,500      | 587,874   | 4,626         |
| First National Bank, Providence, Pa.                | Mar. 1, 1867         | 100,000   | 90,000       | 88,850    | 1,150         |
| National State Bank, Dubuque, Iowa.                 | Mar. 9, 1867         | 150,000   | 127,000      | 125,805   | 1,195         |
| First National Bank of Newton, Newtonville, Mass.   | Mar. 11, 1867        | 150,000   | 130,000      | 128,922   | 1,078         |
| First National Bank, New Ulm, Minn.                 | Apr. 18, 1867        | 60,000    | 54,000       | 53,295    | 705           |
| National Bank of Crawford County, Meadville, Pa.    | Apr. 19, 1867        | 300,000   |              |           |               |
| Kittanning National Bank, Kittanning, Pa. <i>c</i>  | Apr. 29, 1867        | 200,000   |              |           |               |
| City National Bank, Savannah, Ga. <i>b</i>          | May 28, 1867         | 100,000   |              |           |               |
| Ohio National Bank, Cincinnati, Ohio.               | July 3, 1867         | 500,000   | 450,000      | 444,400   | 5,600         |
| First National Bank, Kingston, N. Y.                | Sept. 26, 1867       | 200,000   | 180,000      | 177,972   | 2,028         |
| First National Bank, Bluffton, Ind.                 | Dec. 5, 1867         | 50,000    | 45,000       | 44,606    | 394           |
| National Exchange Bank, Richmond, Va.               | do                   | 200,000   | 180,000      | 179,489   | 520           |
| First National Bank, Skaneateles, N. Y.             | Dec. 21, 1867        | 150,000   | 135,000      | 133,908   | 1,092         |
| First National Bank, Jackson, Miss.                 | Dec. 26, 1867        | 100,000   | 45,500       | 45,345    | 155           |
| Total                                               |                      | 2,260,000 | 1,436,500    | 1,422,583 | 13,917        |
| First National Bank, Downingtown, Pa.               | Jan. 14, 1868        | 100,000   | 90,000       | 89,081    | 919           |
| First National Bank, Titusville, Pa.                | Jan. 15, 1868        | 100,000   | 86,750       | 85,920    | 830           |
| Appleton National Bank, Appleton, Wis.              | Jan. 21, 1868        | 50,000    | 45,000       | 44,300    | 610           |
| National Bank of Whitestown, N. Y.                  | Feb. 14, 1868        | 120,000   | 45,500       | 44,370    | 257           |
| First National Bank, New Brunswick, N. J.           | Feb. 26, 1868        | 100,000   | 90,000       | 88,764    | 1,236         |
| First National Bank, Cuyahoga Falls, Ohio.          | Mar. 4, 1868         | 50,000    | 45,000       | 44,482    | 513           |
| First National Bank, Cedarburg, Wis.                | Mar. 23, 1868        | 100,000   | 90,000       | 89,567    | 413           |
| Commercial National Bank, Cincinnati, Ohio.         | Apr. 28, 1868        | 500,000   | 345,950      | 344,140   | 1,810         |
| Second National Bank, Watertown, N. Y.              | July 21, 1868        | 100,000   | 90,000       | 89,110    | 899           |
| First National Bank, South Worcester, N. Y.         | Aug. 4, 1868         | 175,500   | 157,400      | 155,881   | 1,519         |
| National Mechanics and Farmers' Bank, Albany, N. Y. | do                   | 350,000   | 314,950      | 313,325   | 1,625         |
| Second National Bank, Des Moines, Iowa.             | Aug. 5, 1868         | 50,000    | 42,500       | 42,162    | 338           |
| First National Bank, Steubenville, Ohio.            | Aug. 8, 1868         | 150,000   | 135,000      | 133,512   | 1,488         |
| First National Bank, Plumer, Pa.                    | Aug. 25, 1868        | 100,000   | 87,500       | 86,352    | 1,148         |
| First National Bank, Danville, Va.                  | Sept. 30, 1868       | 50,000    | 45,000       | 44,775    | 225           |
| First National Bank, Dorchester, Mass.              | Nov. 23, 1868        | 150,000   | 132,500      | 130,777   | 1,723         |
| First National Bank, Oskaloosa, Iowa.               | Dec. 17, 1868        | 75,000    | 67,500       | 67,092    | 498           |
| Merchants and Mechanics' National Bank, Troy, N. Y. | Dec. 31, 1868        | 300,000   | 184,750      | 183,281   | 1,469         |
| Total                                               |                      | 2,620,500 | 2,095,300    | 2,077,814 | 17,486        |

*a* New bank with same title. *b* Never completed organization. *c* Consolidated with another bank.

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NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                         | Date of liquidation. | Capital.  | Circulation. |           |               |
|----------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                    |                      |           | Issued.      | Retired.  | Out-standing. |
| National Savings Bank, Wheeling, W. Va.            | Jan. 7, 1869         | \$100,000 | \$90,000     | \$89,470  | \$530         |
| First National Bank, Marion, Ohio.                 | Jan. 12, 1869        | 125,000   | 109,850      | 109,059   | 791           |
| National Insurance Bank, Detroit, Mich.            | Feb. 26, 1869        | 200,010   | 85,000       | 84,493    | 507           |
| National Bank of Lansingburg, N. Y.                | Mar. 6, 1869         | 150,000   | 135,000      | 133,843   | 1,157         |
| National Bank of North America, New York, N. Y.    | Apr. 15, 1869        | 1,000,000 | 333,000      | 330,995   | 2,005         |
| First National Bank, Hallowell, Me.                | Apr. 19, 1869        | 60,000    | 53,350       | 52,967    | 383           |
| First National Bank, Clyde, N. Y.                  | Apr. 23, 1869        | 50,000    | 44,000       | 43,315    | 685           |
| Pacific National Bank, New York, N. Y.             | May 10, 1869         | 422,700   | 134,990      | 134,112   | 878           |
| Grocers' National Bank, New York, N. Y.            | June 7, 1869         | 390,000   | 85,250       | 85,026    | 224           |
| Savannah National Bank, Savannah, Ga.              | June 22, 1869        | 100,000   | 85,000       | 84,540    | 460           |
| First National Bank, Frostburg, Md.                | July 30, 1869        | 50,000    | 45,000       | 44,782    | 218           |
| First National Bank, La Salle, Ill.                | Aug. 30, 1869        | 50,000    | 45,000       | 44,535    | 445           |
| National Bank of Commerce, Georgetown, D. C.       | Oct. 28, 1869        | 100,000   | 90,000       | 89,135    | 865           |
| Miners' National Bank, Salt Lake City, Utah.       | Dec. 2, 1869         | 150,000   | 135,000      | 134,192   | 808           |
| First National Bank, Vinton, Iowa.                 | Dec. 13, 1869        | 50,000    | 42,500       | 42,303    | 197           |
| Total.....                                         |                      | 2,597,710 | 1,512,940    | 1,502,787 | 10,153        |
| National Exchange Bank, Philadelphia, Pa.          | Jan. 8, 1870         | 300,000   | 175,750      | 174,020   | 1,730         |
| First National Bank, Decatur, Ill.                 | Jan. 10, 1870        | 100,000   | 85,250       | 84,228    | 1,022         |
| National Union Bank, Owego, N. Y.                  | Jan. 11, 1870        | 100,000   | 88,250       | 87,408    | 842           |
| First National Bank, Berlin, Wis.                  | Jan. 25, 1870        | 500,000   | 44,000       | 43,627    | 373           |
| Central National Bank, Cincinnati, Ohio.           | Mar. 31, 1870        | 500,000   | 425,000      | 421,885   | 3,115         |
| First National Bank, Dayton, Ohio.                 | Apr. 9, 1870         | 150,000   | 135,000      | 133,921   | 1,079         |
| National Bank of Chemung, Elmira, N. Y.            | Apr. 10, 1870        | 100,000   | 90,000       | 89,533    | 467           |
| Merchants' National Bank, Milwaukee, Wis.          | June 14, 1870        | 100,000   | 90,000       | 89,395    | 605           |
| First National Bank, St. Louis, Mo.                | July 16, 1870        | 200,000   | 179,990      | 178,727   | 1,263         |
| Chemung Canal National Bank, Elmira, N. Y.         | Aug. 3, 1870         | 100,000   | 90,000       | 89,200    | 800           |
| Central National Bank, Omaha, Nebr.                | Sept. 23, 1870       | 100,000   |              |           |               |
| First National Bank, Clarksville, Va.              | Oct. 13, 1870        | 50,000    | 27,000       | 26,895    | 105           |
| First National Bank, Burlington, Vt.               | Oct. 15, 1870        | 300,000   | 270,000      | 267,333   | 2,667         |
| First National Bank, Lebanon, Ohio.                | Oct. 24, 1870        | 100,000   | 85,000       | 84,453    | 547           |
| National Exchange Bank, Lansingburg, N. Y.         | Dec. 27, 1870        | 100,000   | 90,000       | 89,458    | 542           |
| Total.....                                         |                      | 2,800,000 | 1,875,240    | 1,860,083 | 15,157        |
| Muskingum National Bank, Zanesville, Ohio.         | Jan. 7, 1871         | 100,000   | 90,000       | 89,365    | 635           |
| United National Bank, Winona, Minn.                | Feb. 15, 1871        | 50,000    | 45,000       | 44,635    | 365           |
| First National Bank, Des Moines, Iowa.             | Mar. 25, 1871        | 100,000   | 90,000       | 89,248    | 752           |
| Saratoga County National Bank, Waterford, N. Y.    | Mar. 28, 1871        | 150,000   | 135,000      | 134,106   | 894           |
| State National Bank, St. Joseph, Mo.               | Mar. 31, 1871        | 100,000   | 90,000       | 89,476    | 524           |
| First National Bank, Fenton, Mich.                 | May 2, 1871          | 100,000   | 49,500       | 49,043    | 457           |
| First National Bank, Wellsburg, W. Va.             | June 24, 1871        | 100,000   | 90,000       | 89,218    | 682           |
| Clarke National Bank, Rochester, N. Y.             | Aug. 11, 1871        | 200,000   | 100,000      | 178,342   | 1,658         |
| Commercial National Bank, Oshkosh, Wis.            | Nov. 22, 1871        | 100,000   | 90,000       | 89,343    | 657           |
| Fort Madison National Bank, Fort Madison, Iowa.    | Dec. 26, 1871        | 75,000    | 67,500       | 67,055    | 445           |
| Total.....                                         |                      | 1,075,000 | 927,000      | 919,931   | 7,069         |
| National Bank of Maysville, Ky.                    | Jan. 6, 1872         | 300,000   | 270,000      | 268,955   | 1,045         |
| Fourth National Bank, Syracuse, N. Y.              | Jan. 9, 1872         | 105,500   | 91,700       | 90,965    | 735           |
| American National Bank, New York, N. Y.            | May 10, 1872         | 500,000   | 450,000      | 444,400   | 5,600         |
| Carroll County National Bank, Sandwich, N. H.      | May 24, 1872         | 50,000    | 45,000       | 44,498    | 502           |
| Second National Bank, Portland, Me.                | June 24, 1872        | 100,000   | 81,000       | 80,134    | 866           |
| Atlantic National Bank, Brooklyn, N. Y.            | July 15, 1872        | 200,000   | 165,900      | 163,740   | 1,260         |
| Merchants and Farmers' National Bank, Quincy, Ill. | Aug. 8, 1872         | 150,000   | 135,000      | 133,825   | 1,175         |
| First National Bank, Rochester, N. Y.              | Aug. 9, 1872         | 400,000   | 200,100      | 203,994   | 2,106         |
| Lawrenceburg National Bank, Lawrenceburg, Ind.     | Sept. 10, 1872       | 200,000   | 180,000      | 179,155   | 1,845         |
| Jewett City National Bank, Jewett City, Conn.      | Oct. 4, 1872         | 60,000    | 48,750       | 48,322    | 428           |
| First National Bank, Knoxville, Tenn.              | Oct. 22, 1872        | 100,000   | 80,910       | 80,209    | 702           |

a New bank with same title.

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                      | Date of liquidation. | Capital.  | Circulation. |           |               |
|-----------------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                                 |                      |           | Issued.      | Retired.  | Out-standing. |
| First National Bank, Goshen, Ind.....                           | Nov. 7, 1872         | \$115,000 | \$103,500    | \$102,343 | \$1,157       |
| 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   | 133,140      | 136,638   | 1,502         |
| Total.....                                                      |                      | 2,735,200 | 2,115,100    | 2,096,177 | 18,923        |
| Orange County National Bank, Chelsea, Vt.....                   | Jan. 14, 1873        | 200,000   | 180,000      | 178,102   | 1,898         |
| Second National Bank, Syracuse, N. Y.....                       | Feb. 18, 1873        | 100,000   | 90,000       | 88,895    | 1,105         |
| Richmond National Bank, Richmond, Ind. a.....                   | Feb. 28, 1873        | 230,000   | 207,000      | 207,000   | .....         |
| First National Bank, Adams, N. Y.....                           | Mar. 7, 1873         | 75,000    | 66,900       | 66,067    | 833           |
| Mechanics' National Bank, Syracuse, N. Y.....                   | Mar. 11, 1873        | 140,000   | 93,800       | 92,975    | 825           |
| Farmers and Mechanics' National Bank, Rochester, N. Y.....      | Apr. 15, 1873        | 100,000   | 83,250       | 82,492    | 758           |
| Montana National Bank, Helena, Mont.....                        | do                   | 100,000   | 31,500       | 31,400    | 100           |
| First National Bank, Havana, N. Y.....                          | June 3, 1873         | 59,000    | 45,000       | 44,450    | 550           |
| Merchants and Farmers' National Bank, Ithaca, N. Y.....         | June 30, 1873        | 50,000    | 45,000       | 44,348    | 652           |
| National Bank of Cazenovia, N. Y.....                           | July 18, 1873        | 150,000   | 116,770      | 115,474   | 1,296         |
| Merchants' National Bank, Memphis, Tenn.....                    | Aug. 30, 1873        | 250,000   | 225,000      | 222,598   | 2,402         |
| Manufacturers' National Bank, Chicago, Ill.....                 | Sept. 25, 1873       | 500,000   | 438,750      | 433,780   | 4,970         |
| Second National Bank, Chicago, Ill.....                         | do                   | 109,000   | 97,500       | 96,276    | 1,224         |
| Merchants' National Bank, Dubuque, Iowa.....                    | Sept. 30, 1873       | 200,000   | 180,000      | 176,750   | 3,250         |
| Beloit National Bank, Beloit, Wis.....                          | Oct. 2, 1873         | 50,000    | 45,000       | 44,440    | 560           |
| Union National Bank, St. Louis, Mo.....                         | Oct. 22, 1873        | 500,000   | 150,300      | 148,618   | 1,682         |
| City National Bank, Green Bay, Wis.....                         | Nov. 29, 1873        | 50,000    | 45,000       | 44,390    | 610           |
| Total.....                                                      |                      | 2,845,000 | 2,140,770    | 2,118,055 | 22,715        |
| First National Bank, Shelbina, Mo.....                          | Jan. 1, 1874         | 100,000   | 90,000       | 89,385    | 615           |
| Second National Bank, Nashville, Tenn.....                      | Jan. 8, 1874         | 125,000   | 92,920       | 91,810    | 1,110         |
| First National Bank, Oneida, N. Y.....                          | Jan. 13, 1874        | 125,000   | 119,560      | 109,082   | 1,418         |
| Merchants' National Bank, Hastings, Minn.....                   | Feb. 7, 1874         | 100,000   | 90,000       | 88,650    | 1,350         |
| National Bank of Tecumseh, Mich.....                            | Mar. 3, 1874         | 50,000    | 45,000       | 44,380    | 620           |
| Gallatin National Bank, Shawneetown, Ill.....                   | Mar. 7, 1874         | 250,000   | 225,000      | 223,305   | 1,695         |
| First National Bank, Brookville, Pa.....                        | Mar. 26, 1874        | 100,000   | 90,000       | 88,935    | 1,065         |
| Citizens' National Bank, Sioux City, Iowa.....                  | Apr. 14, 1874        | 50,000    | 45,000       | 44,865    | 135           |
| Citizens' National Bank, Charlottesville, Va.....               | Apr. 27, 1874        | 100,000   | 96,000       | 89,414    | 586           |
| Farmers' National Bank, Warren, Ill.....                        | Apr. 28, 1874        | 50,000    | 45,000       | 44,515    | 485           |
| First National Bank, Medina, Ohio.....                          | May 6, 1874          | 75,000    | 45,000       | 44,767    | 233           |
| Croton River National Bank, South East, N. Y.....               | May 25, 1874         | 200,000   | 163,550      | 163,769   | 2,781         |
| Merchants' National Bank of West Virginia, Wheeling, W. Va..... | July 7, 1874         | 500,000   | 450,000      | 445,407   | 4,593         |
| Central National Bank, Baltimore, Md.....                       | July 15, 1874        | 200,000   | 180,000      | 179,031   | 969           |
| Second National Bank, Leavenworth, Kans.....                    | July 22, 1874        | 100,000   | 90,000       | 88,141    | 1,859         |
| Tentonia National Bank, New Orleans, La.....                    | Sept. 2, 1874        | 300,000   | 270,000      | 268,340   | 1,660         |
| City National Bank, Chattanooga, Tenn.....                      | Sept. 16, 1874       | 170,000   | 148,000      | 147,289   | 712           |
| First National Bank, Cairo, Ill.....                            | Oct. 10, 1874        | 100,000   | 90,000       | 88,223    | 1,177         |
| First National Bank, Olathe, Kans.....                          | Nov. 9, 1874         | 50,000    | 45,000       | 44,694    | 306           |
| First National Bank, Beverly, Ohio.....                         | Nov. 19, 1874        | 102,000   | 90,000       | 88,698    | 1,302         |
| Union National Bank, La Fayette, Ind.....                       | Dec. 4, 1874         | 250,000   | 224,095      | 220,550   | 3,545         |
| Ambler National Bank, Jacksonville, Fla. a.....                 | Dec. 7, 1874         | 42,500    | .....        | .....     | .....         |
| Mechanics' National Bank, Chicago, Ill.....                     | Dec. 30, 1874        | 250,000   | 125,900      | 124,200   | -1,700        |
| Total.....                                                      |                      | 3,389,500 | 2,847,966    | 2,817,850 | 30,116        |
| First National Bank, Evansville, Wis.....                       | Jan. 9, 1875         | 55,000    | 45,000       | 44,610    | 390           |
| First National Bank, Baxter Springs, Kans.....                  | Jan. 12, 1875        | 50,000    | 36,000       | 35,680    | 320           |
| People's National Bank, Pueblo, Colo.....                       | do                   | 50,000    | 27,000       | 26,835    | 165           |
| National Bank of Commerce, Green Bay, Wis.....                  | do                   | 100,000   | 90,000       | 89,315    | 655           |
| First National Bank, Millersburg, Ohio.....                     | do                   | 100,000   | 60,400       | 60,108    | 292           |
| First National Bank, Staunton, Va.....                          | Jan. 23, 1875        | 100,000   | 90,000       | 89,167    | 833           |

a No circulation.

494 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                  | Date of liquidation. | Capital.  | Circulation. |           |               |
|-------------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                             |                      |           | Issued.      | Retired.  | Out-standing. |
| National City Bank, Milwaukee, Wis. . . .                   | Feb. 24, 1875        | \$100,000 | \$60,000     | \$59,235  | \$745         |
| Irasburg National Bank of Orleans, Irasburg, Vt. . . . .    | Mar. 17, 1875        | 75,000    | 67,500       | 66,683    | 812           |
| First National Bank, Pekin, Ill. . . . .                    | Mar. 25, 1875        | 100,000   | 90,000       | 88,846    | 1,154         |
| Merchants and Planters' National Bank, Augusta, Ga. . . . . | Mar. 30, 1875        | 200,000   | 169,000      | 167,690   | 1,310         |
| Monticello National Bank, Monticello, Iowa. . . . .         | do                   | 100,000   | 45,000       | 44,807    | 193           |
| Iowa City National Bank, Iowa City, Iowa. . . . .           | Apr. 14, 1875        | 125,000   | 104,800      | 103,249   | 1,551         |
| First National Bank, Wheeling, W. Va. . . .                 | Apr. 22, 1875        | 250,000   | 225,000      | 222,420   | 2,580         |
| First National Bank, Mount Clemens, Mich. . . . .           | May 20, 1875         | 50,000    | 27,000       | 26,939    | 70            |
| First National Bank, Knob Noster, Mo. . . .                 | May 29, 1875         | 50,000    | 43,800       | 43,432    | 368           |
| First National Bank, Brodhead, Wis. . . . .                 | June 24, 1875        | 50,000    | 45,000       | 44,590    | 410           |
| Auburn City National Bank, Auburn, N. Y. . . . .            | June 26, 1875        | 200,000   | 141,300      | 139,210   | 2,090         |
| First National Bank, Eldorado, Kans. . . .                  | June 30, 1875        | 50,000    | 45,000       | 44,587    | 413           |
| First National Bank, Junction City, Kans. . . . .           | July 1, 1875         | 50,000    | 45,000       | 44,729    | 280           |
| First National Bank, Chetopa, Kans. . . . .                 | July 19, 1875        | 50,000    | 33,000       | 35,725    | 275           |
| First National Bank, Golden, Colo. . . . .                  | Aug. 25, 1875        | 50,000    | 27,000       | 26,823    | 172           |
| National Bank of Jefferson, Wis. . . . .                    | Aug. 26, 1875        | 69,000    | 54,000       | 53,112    | 888           |
| Green Lane National Bank, Green Lane, Pa. . . . .           | Sept. 9, 1875        | 100,000   | 90,000       | 89,891    | 199           |
| State National Bank, Topeka, Kans. . . . .                  | Sept. 13, 1875       | 69,000    | 30,600       | 30,497    | 103           |
| Farmers' National Bank, Marshalltown, Iowa. . . . .         | Sept. 18, 1875       | 50,000    | 27,000       | 26,855    | 145           |
| Richland National Bank, Mansfield, Ohio. . . . .            | Sept. 23, 1875       | 150,600   | 130,300      | 128,337   | 1,963         |
| Planters' National Bank, Louisville, Ky. . . .              | Sept. 30, 1875       | 350,000   | 315,000      | 311,402   | 3,598         |
| First National Bank, Gallatin, Tenn. . . . .                | Oct. 1, 1875         | 75,000    | 45,000       | 44,655    | 345           |
| First National Bank, Charlestown, W. Va. . . . .            | Oct. 2, 1875         | 100,000   | 90,000       | 89,271    | 729           |
| People's National Bank, Winchester, Ill. . . .              | Oct. 4, 1875         | 75,000    | 67,500       | 66,935    | 565           |
| First National Bank, New Lexington, Ohio. . . . .           | Oct. 12, 1875        | 50,000    | 45,000       | 44,690    | 310           |
| First National Bank, Ispeming, Mich. . . . .                | Oct. 20, 1875        | 50,000    | 45,000       | 44,727    | 283           |
| Fayette County National Bank, Washington, Ohio. . . . .     | Oct. 26, 1875        | 160,000   | 81,280       | 80,721    | 559           |
| Merchants' National Bank, Fort Wayne, Ind. . . . .          | Nov. 8, 1875         | 100,000   | 46,820       | 46,385    | 435           |
| Kansas City National Bank, Kansas City, Mo. . . . .         | Nov. 13, 1875        | 100,000   | 65,991       | 65,281    | 719           |
| First National Bank, Schoolcraft, Mich. . . .               | Nov. 17, 1875        | 50,000    | 45,000       | 44,562    | 438           |
| First National Bank, Curwensville, Pa. . . .                | Dec. 17, 1875        | 100,000   | 90,000       | 88,813    | 1,187         |
| National Marine Bank, St. Paul, Minn. . . .                 | Dec. 28, 1875        | 100,000   | 59,710       | 58,560    | 1,150         |
| Total . . . . .                                             |                      | 3,625,000 | 2,848,001    | 2,819,396 | 28,605        |
| First National Bank, Rochester, Ind. . . . .                | Jan. 11, 1876        | 50,000    | 45,000       | 43,092    | 1,908         |
| First National Bank, Lodi, Ohio. . . . .                    | do                   | 100,000   | 90,000       | 88,847    | 1,153         |
| Iron National Bank, Portsmouth, Ohio. . . .                 | Jan. 19, 1876        | 100,000   | 90,000       | 89,352    | 648           |
| First National Bank, Ashland, Neb. . . . .                  | Jan. 26, 1876        | 50,000    | 45,000       | 45,000    | 0             |
| First National Bank, Paxton, Ill. . . . .                   | Jan. 28, 1876        | 50,000    | 45,000       | 44,514    | 486           |
| First National Bank, Bloomfield, Iowa. . . .                | Feb. 5, 1876         | 55,000    | 49,500       | 48,535    | 965           |
| Marietta National Bank, Marietta, Ohio. . . .               | Feb. 16, 1876        | 150,000   | 90,000       | 88,334    | 1,666         |
| Salt Lake City National Bank, Salt Lake City, Utah. . . . . | Feb. 21, 1876        | 100,000   | 45,000       | 44,228    | 772           |
| First National Bank, Lagrange, Mo. . . . .                  | Feb. 24, 1876        | 50,000    | 45,000       | 44,520    | 480           |
| First National Bank, Atlantic, Iowa. . . . .                | Mar. 7, 1876         | 50,000    | 45,000       | 44,542    | 458           |
| First National Bank, Spencer, Ind. . . . .                  | Mar. 11, 1876        | 79,000    | 63,000       | 62,617    | 383           |
| National Currency Bank, New York, N. Y. . . . .             | Mar. 23, 1876        | 100,000   | 45,000       | 44,130    | 870           |
| Caverna National Bank, Caverna, Ky. . . . .                 | May 13, 1876         | 50,000    | 45,000       | 44,735    | 265           |
| City National Bank, Pittsburg, Pa. . . . .                  | May 25, 1876         | 200,000   | 68,929       | 68,495    | 434           |
| National State Bank, Des Moines, Iowa. . . .                | June 21, 1876        | 109,000   | 50,795       | 49,673    | 1,120         |
| First National Bank, Trenton, Mo. . . . .                   | June 22, 1876        | 50,000    | 45,000       | 44,621    | 379           |
| First National Bank, Bristol, Tenn. . . . .                 | July 10, 1876        | 50,000    | 45,000       | 44,743    | 252           |
| First National Bank, Leon, Iowa. . . . .                    | July 11, 1876        | 60,000    | 45,000       | 44,224    | 775           |
| Anderson County National Bank, Lawrenceburg, Ky. . . . .    | July 29, 1876        | 100,000   | 45,000       | 44,799    | 210           |
| First National Bank, Newport, Ind. . . . .                  | Aug. 7, 1876         | 60,000    | 45,000       | 44,639    | 364           |
| First National Bank, Depere, Wis. . . . .                   | Aug. 17, 1876        | 50,000    | 31,500       | 31,325    | 174           |
| Second National Bank, Lawrence, Kans. . . .                 | Aug. 23, 1876        | 109,000   | 67,500       | 66,906    | 540           |
| Commercial National Bank, Versailles, Ky. . . . .           | Aug. 26, 1876        | 170,000   | 153,000      | 151,658   | 1,342         |
| State National Bank, Atlanta, Ga. . . . .                   | Aug. 31, 1876        | 209,000   | 73,725       | 73,915    | 719           |

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                          | Date of liquidation. | Capital.  | Circulation. |           |              |
|-----------------------------------------------------|----------------------|-----------|--------------|-----------|--------------|
|                                                     |                      |           | Issued.      | Retired.  | Outstanding. |
| Syracuse National Bank, Syracuse, N. Y.             | Sept. 25, 1876       | \$200,000 | \$117,961    | \$115,066 | \$2,895      |
| First National Bank, Northumberland, Pa.            | Oct. 6, 1876         | 100,000   | 62,106       | 60,540    | 1,566        |
| First National Bank, Lancaster, Mo.                 | Nov. 14, 1876        | 50,000    | 27,000       | 26,887    | 113          |
| First National Bank, Council Grove, Kans.           | Nov. 23, 1876        | 50,000    | 26,500       | 26,195    | 305          |
| National Bank of Commerce, Chicago, Ill.            | Dec. 2, 1876         | 250,000   | 71,465       | 70,453    | 1,012        |
| First National Bank, Palmyra, Mo.                   | Dec. 12, 1876        | 100,000   | 40,140       | 45,095    | 1,045        |
| First National Bank, Newton, Iowa.                  | Dec. 16, 1876        | 50,000    | 45,000       | 44,049    | 951          |
| National Southern Kentucky Bank, Bowling Green, Ky. | Dec. 23, 1876        | 50,000    | 27,000       | 26,792    | 208          |
| Total.....                                          |                      | 2,965,000 | 1,836,121    | 1,811,731 | 24,390       |
| First National Bank, Monroe, Iowa.                  | Jan. 1, 1877         | 60,000    | 35,700       | 35,454    | 246          |
| First National Bank, New London, Conn.              | Jan. 9, 1877         | 100,000   | 38,300       | 36,781    | 1,519        |
| Winona Deposit National Bank, Winona, Minn.         | Jan. 28, 1877        | 100,000   | 63,285       | 62,181    | 1,104        |
| First National Bank, South Charleston, Ohio.        | Feb. 24, 1877        | 100,000   | 90,000       | 88,353    | 1,647        |
| Lake Ontario National Bank, Oswego, N. Y.           | do                   | 275,000   | 66,405       | 62,582    | 3,823        |
| First National Bank, Sidney, Ohio.                  | Feb. 26, 1877        | 52,000    | 46,200       | 45,507    | 693          |
| First National Bank, Manhattan, Kans.               | Apr. 9, 1877         | 100,000   | 53,825       | 52,560    | 1,265        |
| National Bank, Monticello, Ky.                      | Apr. 13, 1877        | 52,000    | 44,200       | 43,720    | 480          |
| First National Bank, Rockville, Ind.                | Apr. 23, 1877        | 60,000    | 40,500       | 48,915    | 585          |
| Georgia National Bank, Atlanta, Ga.                 | Apr. 25, 1877        | 200,000   | 173,690      | 170,640   | 2,450        |
| First National Bank, Adrian, Mich.                  | May 31, 1877         | 100,000   | 45,000       | 43,818    | 1,182        |
| First National Bank, Napoleon, Ohio.                | June 11, 1877        | 100,000   | 43,500       | 43,607    | 493          |
| First National Bank, Lancaster, Ohio.               | June 30, 1877        | 50,000    | 45,000       | 44,259    | 741          |
| First National Bank, Minerva, Ohio.                 | Aug. 1, 1877         | 60,000    | 51,000       | 52,484    | 1,516        |
| Kinney National Bank, Portsmouth, Ohio.             | Aug. 24, 1877        | 50,000    | 45,000       | 44,405    | 595          |
| First National Bank, Green Bay, Wis.                | Aug. 28, 1877        | 100,000   | 90,000       | 89,165    | 835          |
| National Exchange Bank, Wakefield, R. I.            | Oct. 19, 1877        | 50,000    | 45,000       | 44,057    | 943          |
| First National Bank, Union City, Ind.               | Oct. 27, 1877        | 70,000    | 34,650       | 34,028    | 622          |
| First National Bank, Negaunee, Mich.                | Nov. 10, 1877        | 50,000    | 45,000       | 44,215    | 785          |
| Tenth National Bank, New York, N. Y.                | Nov. 13, 1877        | 50,000    | 45,000       | 44,343    | 657          |
| First National Bank, Paola, Kans.                   | Nov. 23, 1877        | 500,000   | 441,000      | 424,959   | 16,041       |
| National Exchange Bank, Troy, N. Y.                 | Dec. 1, 1877         | 50,000    | 44,350       | 43,683    | 667          |
| Second National Bank, La Fayette, Ind.              | Dec. 6, 1877         | 100,000   | 90,000       | 88,286    | 1,714        |
| State National Bank, Minneapolis, Minn.             | Dec. 20, 1877        | 200,000   | 52,167       | 49,176    | 2,991        |
| Total.....                                          | Dec. 31, 1877        | 100,000   | 82,500       | 80,777    | 1,723        |
| Total.....                                          |                      | 2,729,000 | 1,862,672    | 1,817,415 | 45,257       |
| Second National Bank, St. Louis, Mo.                | Jan. 8, 1878         | 200,000   | 53,055       | 49,301    | 3,754        |
| First National Bank, Sullivan, Ind.                 | do                   | 50,000    | 45,000       | 44,580    | 420          |
| Rockland County National Bank, Nyack, N. Y.         | Jan. 10, 1878        | 100,000   | 89,000       | 87,686    | 1,314        |
| First National Bank, Wyandotte, Kans.               | Jan. 19, 1878        | 50,000    | 45,000       | 44,358    | 642          |
| First National Bank, Boone, Iowa.                   | Jan. 22, 1878        | 50,000    | 32,400       | 31,935    | 465          |
| First National Bank, Pleasant Hill, Mo.             | Feb. 7, 1878         | 50,000    | 45,000       | 44,273    | 727          |
| National Bank of Gloversville, N. Y.                | Feb. 23, 1878        | 100,000   | 64,750       | 64,076    | 674          |
| First National Bank, Independence, Mo.              | Mar. 1, 1878         | 50,000    | 27,000       | 25,821    | 1,179        |
| National State Bank, Lima, Ind.                     | Mar. 2, 1878         | 100,000   | 33,471       | 32,497    | 974          |
| First National Bank, Tell City, Ind.                | Mar. 4, 1878         | 50,000    | 44,500       | 44,130    | 370          |
| First National Bank, Pomeroy, Ohio.                 | Mar. 5, 1878         | 200,000   | 75,713       | 72,323    | 3,390        |
| Eleventh Ward National Bank, Boston, Mass.          | Mar. 14, 1878        | 200,000   | 89,400       | 88,850    | 550          |
| First National Bank, Prophetstown, Ill.             | Mar. 19, 1878        | 50,000    | 45,000       | 44,649    | 351          |
| First National Bank, Jackson, Mich.                 | Mar. 26, 1878        | 160,000   | 88,400       | 86,995    | 1,405        |
| First National Bank, Eau Claire, Wis.               | Mar. 30, 1878        | 60,000    | 38,461       | 37,879    | 582          |
| First National Bank, Washington, Ohio.              | Apr. 5, 1878         | 200,000   | 69,750       | 67,610    | 2,140        |
| First National Bank, Middleport, Ohio.              | Apr. 20, 1878        | 80,000    | 31,500       | 31,165    | 335          |
| First National Bank, Sreator, Ill.                  | Apr. 24, 1878        | 50,000    | 40,500       | 40,150    | 350          |
| First National Bank, Muir, Mich.                    | Apr. 23, 1878        | 50,000    | 44,200       | 43,755    | 445          |
| Kane County National Bank, St. Charles, Ill.        | May 31, 1878         | 50,000    | 26,500       | 25,963    | 537          |
| First National Bank, Carthage, Mo.                  | June 1, 1878         | 50,000    | 44,500       | 43,952    | 548          |
| Security National Bank, Worcester, Mass.            | June 5, 1878         | 100,000   | 49,000       | 48,620    | 380          |
| First National Bank, Lake City, Colo.               | June 15, 1878        | 50,000    | 29,300       | 29,139    | 161          |
| People's National Bank, Norfolk, Va.                | July 31, 1878        | 100,000   | 85,705       | 84,850    | 855          |
| Topeka National Bank, Topeka, Kans.                 | Aug. 7, 1878         | 100,000   | 89,390       | 88,214    | 1,086        |
| First National Bank, St. Joseph, Mo.                | Aug. 13, 1878        | 100,000   | 67,110       | 65,436    | 1,674        |
| First National Bank, Winchester, Ind.               | Aug. 24, 1878        | 60,000    | 52,700       | 51,492    | 1,208        |

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No. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                    | Date of liquidation. | Capital.  | Circulation. |           |               |
|---------------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                               |                      |           | Issued.      | Retired.  | Out-standing. |
| Muscatine National Bank, Muscatine, Iowa.....                 | Sept. 2, 1878        | \$100,000 | \$44,290     | \$42,786  | \$1,414       |
| Traders' National Bank, Chicago, Ill.....                     | Sept. 4, 1878        | 200,000   | 43,700       | 40,949    | 2,751         |
| Union National Bank, Rahway, N. J.....                        | Sept. 10, 1878       | 100,000   | 89,200       | 87,399    | 1,801         |
| First National Bank, Sparta, Wis.....                         | Sept. 14, 1878       | 50,000    | 45,000       | 44,128    | 872           |
| Herkimer County National Bank, Little Falls, N. Y.....        | Oct. 11, 1878        | 200,000   | 178,300      | 174,966   | 3,334         |
| Farmers' National Bank, Bangor, Me.....                       | Nov. 22, 1878        | 100,000   | 89,100       | 88,207    | 893           |
| Pacific National Bank, Council Bluffs, Iowa.....              | Nov. 30, 1878        | 100,000   | 45,000       | 43,887    | 1,113         |
| First National Bank, Anamosa, Iowa.....                       | Dec. 14, 1878        | 50,000    | 44,500       | 43,821    | 679           |
| Smithfield National Bank, Pittsburg, Pa.....                  | Dec. 16, 1878        | 200,000   | 78,750       | 77,700    | 1,050         |
| First National Bank, Buchanan, Mich.....                      | Dec. 21, 1878        | 50,000    | 27,000       | 26,688    | 312           |
| First National Bank, Prairie City, Ill.....                   | Dec. 24, 1878        | 50,000    | 27,000       | 26,180    | 820           |
| Total.....                                                    |                      | 3,600,000 | 2,157,765    | 2,116,440 | 41,325        |
| Corn Exchange National Bank, Chicago, Ill.....                | Jan. 4, 1879         | 500,000   | 59,160       | 54,155    | 5,005         |
| Franklin National Bank, Columbus, Ohio.....                   | do                   | 100,000   | 93,070       | 90,628    | 2,442         |
| Traders' National Bank, Bangor, Me.....                       | Jan. 14, 1879        | 100,000   | 76,460       | 74,878    | 1,522         |
| First National Bank, Gonic, N. H.....                         | do                   | 60,000    | 45,597       | 44,462    | 1,135         |
| First National Bank, Salem, N. C.....                         | do                   | 150,000   | 128,200      | 126,050   | 2,150         |
| First National Bank, Granville, Ohio.....                     | do                   | 50,000    | 34,365       | 33,199    | 1,166         |
| Commercial National Bank, Petersburg, Va.....                 | do                   | 120,000   | 99,800       | 97,663    | 2,137         |
| First National Gold Bank, Stockton, Cal.....                  | do                   | 300,000   | 238,600      | 227,181   | 11,419        |
| First National Bank, Sheboygan, Wis.....                      | do                   | 50,000    | 45,000       | 44,414    | 586           |
| First National Bank, Boscobel, Wis.....                       | Jan. 21, 1879        | 50,000    | 43,900       | 43,094    | 806           |
| National Marine Bank, Oswego, N. Y.....                       | Jan. 25, 1879        | 120,000   | 44,300       | 42,191    | 2,109         |
| Central National Bank, Hightstown, N. J.....                  | Feb. 15, 1879        | 100,000   | 32,400       | 32,053    | 347           |
| Brookville National Bank, Brookville, Ind.....                | Feb. 18, 1879        | 100,000   | 89,000       | 87,025    | 1,975         |
| Farmers' National Bank, Centerville, Iowa.....                | Feb. 27, 1879        | 50,000    | 41,500       | 40,988    | 512           |
| First National Bank, Clarinda, Iowa.....                      | Mar. 1, 1879         | 50,000    | 45,000       | 44,374    | 626           |
| Waterville National Bank, Waterville, Me.....                 | Mar. 3, 1879         | 125,000   | 110,300      | 108,013   | 2,287         |
| First National Bank, Tremont, Pa.....                         | Mar. 4, 1879         | 75,000    | 64,600       | 62,914    | 1,686         |
| First National Bank, Atlanta, Ill.....                        | Apr. 15, 1879        | 50,000    | 26,500       | 26,180    | 320           |
| Union National Bank, Aurora, Ill.....                         | Apr. 22, 1879        | 125,000   | 82,000       | 80,122    | 1,878         |
| National Bank of Menasha, Wis.....                            | Apr. 28, 1879        | 50,000    | 44,500       | 43,710    | 790           |
| National Exchange Bank, Jefferson City, Mo.....               | May 8, 1879          | 50,000    | 45,000       | 44,108    | 892           |
| First National Bank, Hannibal, Mo.....                        | May 15, 1879         | 100,000   | 88,200       | 85,428    | 2,772         |
| Merchants' National Bank, Winona, Minn.....                   | June 16, 1879        | 100,000   | 35,000       | 34,523    | 477           |
| Farmers' National Bank, Keithsburg, Ill.....                  | July 3, 1879         | 50,000    | 27,000       | 26,510    | 490           |
| First National Bank, Franklin, Ky.....                        | July 5, 1879         | 100,000   | 54,000       | 53,105    | 895           |
| National Bank, Salem, Ind.....                                | July 8, 1879         | 50,000    | 44,400       | 43,906    | 494           |
| Fourth National Bank, Memphis, Tenn.....                      | July 19, 1879        | 125,000   | 45,000       | 43,845    | 1,155         |
| Bedford National Bank, Bedford, Ind.....                      | July 21, 1879        | 100,000   | 87,200       | 85,999    | 1,201         |
| First National Bank, Afton, Iowa.....                         | Aug. 15, 1879        | 50,000    | 26,500       | 26,174    | 326           |
| First National Bank, Deer Lodge, Mont.....                    | Aug. 16, 1879        | 50,000    | 45,000       | 44,080    | 920           |
| First National Bank, Batavia, Ill.....                        | Aug. 30, 1879        | 50,000    | 44,300       | 42,686    | 1,614         |
| National Gold Bank and Trust Company, San Francisco, Cal..... | Sept. 1, 1879        | 750,000   | 40,000       | 30,175    | 9,825         |
| Gainesville National Bank, Gainesville, Ala.....              | Nov. 25, 1879        | 100,000   | 90,000       | 88,423    | 1,577         |
| First National Bank, Hackensack, N. J.....                    | Dec. 6, 1879         | 100,000   | 90,000       | 88,758    | 1,242         |
| Total.....                                                    |                      | 4,100,000 | 2,205,792    | 2,141,014 | 64,778        |
| National Bank of Delavan, Wis.....                            | Jan. 7, 1880         | 50,000    | 27,000       | 26,185    | 815           |
| Mechanics' National Bank, Nashville, Tenn.....                | Jan. 13, 1880        | 100,000   | 90,000       | 87,550    | 2,450         |
| Manchester National Bank, Manchester, Ohio.....               | do                   | 50,000    | 48,363       | 47,358    | 945           |
| First National Bank, Meyersdale, Pa.....                      | Mar. 5, 1880         | 50,000    | 30,600       | 30,300    | 300           |
| First National Bank, Mifflinburg, Pa.....                     | Mar. 8, 1880         | 100,000   | 90,000       | 87,825    | 2,175         |
| National Bank of Michigan, Marshall, Mich.....                | May 14, 1880         | 120,000   | 100,800      | 98,171    | 2,629         |
| National Exchange Bank, Houston, Tex.....                     | Sept. 10, 1880       | 100,000   | 31,500       | 30,656    | 842           |
| Ascunty National Bank, Windsor, Vt.....                       | Oct. 19, 1880        | 100,000   | 90,000       | 88,061    | 1,939         |
| First National Bank, Seneca Falls, N. Y.....                  | Nov. 23, 1880        | 60,000    | 54,000       | 52,988    | 1,012         |
| First National Bank, Baraboo, Wis.....                        | Nov. 27, 1880        | 50,000    | 27,000       | 26,555    | 445           |
| Bundy National Bank, Newcastle, Ind.....                      | Dec. 6, 1880         | 50,000    | 45,000       | 44,649    | 351           |
| Total.....                                                    |                      | 830,000   | 634,203      | 620,300   | 13,903        |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 497

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                          | Date of liquidation. | Capital.         | Circulation.     |                  |               |
|-----------------------------------------------------|----------------------|------------------|------------------|------------------|---------------|
|                                                     |                      |                  | Issued.          | Retired.         | Outstanding.  |
| Vineland National Bank, Vineland, N. J.             | Jan. 11, 1881        | \$50,000         | \$45,000         | \$44,656         | \$344         |
| Ocean County National Bank, Toms River, N. J.       | .....do.....         | 100,000          | 119,405          | 116,740          | 2,665         |
| Hungerford National Bank, Adams, N. Y.              | Jan. 27, 1881        | 50,000           | 45,000           | 42,095           | 2,005         |
| Merchants' National Bank, Minneapolis, Minn.        | Jan. 31, 1881        | 150,000          | 98,268           | 96,722           | 1,546         |
| Farmers' National Bank, Mechanicsburg, Ohio         | Feb. 18, 1881        | 100,000          | 30,140           | 29,385           | 755           |
| First National Bank, Green Spring, Ohio             | .....do.....         | 50,000           | 45,000           | 44,309           | 691           |
| First National Bank, Carnon Falls, Minn.            | Feb. 21, 1881        | 50,000           | 45,000           | 44,643           | 357           |
| First National Bank, Coshocton, Ohio                | .....do.....         | 50,000           | 53,058           | 52,132           | 926           |
| Manufacturers' National Bank, Three Rivers, Mich.   | Feb. 25, 1881        | 50,000           | 45,000           | 44,221           | 779           |
| First National Bank, Lansing, Iowa                  | .....do.....         | 50,000           | 45,000           | 43,824           | 1,176         |
| First National Bank, Watertown, N. Y.               | May 26, 1881         | 100,000          | 75,510           | 72,915           | 2,595         |
| First National Bank, Americus, Ga.                  | June 17, 1881        | 60,000           | 45,000           | 44,201           | 799           |
| First National Bank, St. Joseph, Mich.              | June 30, 1881        | 50,000           | 29,500           | 25,858           | 042           |
| First National Bank, Logan, Ohio                    | July 8, 1881         | 50,000           | 45,000           | 43,485           | 1,515         |
| First National Bank, Rochelle, Ill.                 | Aug. 9, 1881         | 50,000           | 45,000           | 44,217           | 783           |
| First National Bank, Shakopee, Minn.                | Aug. 10, 1881        | 50,000           | 45,000           | 43,960           | 1,040         |
| National State Bank, Oskaloosa, Iowa                | Aug. 13, 1881        | 50,000           | 81,665           | 79,770           | 1,895         |
| First National Bank, Hobart, N. Y.                  | Aug. 27, 1881        | 100,000          | 90,000           | 88,161           | 1,839         |
| Attea National Bank, Attea, N. Y.                   | Aug. 30, 1881        | 50,000           | 45,000           | 44,700           | 300           |
| National Bank of Brighton, Boston, Mass.            | Oct. 4, 1881         | 300,000          | 270,000          | 265,056          | 4,944         |
| Clement National Bank, Rutland, Vt.                 | Aug. 1, 1881         | 100,000          | .....            | .....            | .....         |
| First National Bank, Lisbon, Iowa                   | Nov. 1, 1881         | 50,000           | 45,000           | 44,350           | 650           |
| First National Bank, Warsaw, Ind.                   | Dec. 1, 1881         | 50,000           | 48,500           | 47,245           | 1,255         |
| Brighton National Bank, Brighton, Iowa              | Dec. 15, 1881        | 50,000           | 45,000           | 44,220           | 780           |
| Merchants' National Bank, Denver, Colo.             | Dec. 24, 1881        | 120,000          | 72,000           | 71,420           | 570           |
| Merchants' National Bank, Holly, Mich.              | Dec. 31, 1881        | 50,000           | 45,000           | 44,276           | 724           |
| <b>Total</b> .....                                  |                      | <b>1,980,000</b> | <b>1,595,046</b> | <b>1,563,851</b> | <b>31,215</b> |
| First National Bank, Alliance, Ohio                 | Jan. 3, 1882         | 50,000           | 45,000           | 44,289           | 711           |
| National Union Bank, New London, Conn.              | Jan. 10, 1882        | 300,000          | 112,818          | 110,125          | 2,693         |
| National Bank of Royalton, Vt.                      | .....do.....         | 100,000          | 90,000           | 88,384           | 1,616         |
| First National Bank, Whitehall, N. Y.               | Jan. 18, 1882        | 50,000           | 45,000           | 43,206           | 1,794         |
| National Bank of Pulaski, Tenn.                     | Jan. 23, 1882        | 70,000           | 43,700           | 42,646           | 1,054         |
| First National Bank, Alton, Ill.                    | Mar. 30, 1882        | 100,000          | 90,000           | 87,172           | 2,828         |
| Havana National Bank, Havana, N. Y.                 | Apr. 15, 1882        | 50,000           | 45,000           | 43,704           | 1,296         |
| First National Bank, Brownsville, Pa.               | May 2, 1882          | 75,000           | 67,500           | 65,578           | 1,922         |
| Second National Bank, Franklin, Ind.                | June 20, 1882        | 100,000          | 81,000           | 77,640           | 3,420         |
| Merchants' National Bank, Georgetown, Colo.         | June 22, 1882        | 50,000           | 45,000           | 44,423           | 577           |
| Commercial National Bank, Toledo, Ohio              | July 6, 1882         | 100,000          | 93,000           | 88,650           | 1,350         |
| Harmony National Bank, Harmony, Pa.                 | July 7, 1882         | 50,000           | 45,000           | 44,440           | 560           |
| First National Bank, Liberty, Ind.                  | July 22, 1882        | 60,000           | 54,000           | 52,733           | 1,267         |
| Manufacturers' National Bank, Amsterdam, N. Y.      | Aug. 1, 1882         | 80,000           | 72,000           | 71,070           | 930           |
| First National Bank, Bay City, Mich.                | Nov. 8, 1882         | 400,000          | 156,100          | 152,921          | 3,179         |
| First National Bank, Ripley, Ohio                   | Nov. 10, 1882        | 100,000          | 69,201           | 65,650           | 3,551         |
| National Bank of State of New York, New York, N. Y. | Dec. 6, 1882         | 800,000          | 397,044          | 388,187          | 8,817         |
| First National Bank, Wellington, Ohio               | Dec. 12, 1882        | 100,000          | 90,000           | 87,952           | 2,048         |
| Second National Bank, Jefferson, Ohio               | Dec. 26, 1882        | 100,000          | 90,000           | 88,390           | 1,610         |
| First National Bank, Painesville, Ohio              | Dec. 30, 1882        | 200,000          | 162,800          | 157,785          | 5,015         |
| Saint Nicholas National Bank, New York, N. Y.       | .....do.....         | 500,000          | 450,000          | 432,636          | 17,364        |
| Fifth National Bank, Chicago, Ill.                  | .....do.....         | 500,000          | 29,700           | 23,868           | 5,832         |
| <b>Total</b> .....                                  |                      | <b>3,935,000</b> | <b>2,370,883</b> | <b>2,301,449</b> | <b>69,434</b> |
| First National Bank, Dowagiac, Mich.                | Jan. 3, 1883         | 50,000           | 45,000           | 43,733           | 1,267         |
| First National Bank, Greenville, Ill.               | Jan. 9, 1883         | 150,000          | 59,400           | 57,768           | 1,632         |
| Merchants' National Bank, East Saginaw, Mich.       | .....do.....         | 200,000          | 101,100          | 97,694           | 3,406         |
| Logan County National Bank, Russellville, Ky.       | .....do.....         | 50,000           | 40,050           | 39,230           | 760           |
| National Bank of Vandalia, Ill.                     | Jan. 11, 1883        | 100,000          | 90,000           | 88,005           | 1,995         |
| Traders' National Bank, Charlotte, N. C.            | Jan. 16, 1883        | 50,000           | 38,800           | 37,926           | 874           |
| First National Bank, Norfolk, Nebr.                 | Feb. 3, 1883         | 45,000           | 11,240           | 11,115           | 125           |
| First National Bank, Midland City, Mich.            | Feb. 5, 1883         | 30,000           | .....            | .....            | .....         |
| Citizens' National Bank, New Ulm, Minn.             | Mar. 1, 1883         | 50,000           | 27,000           | 26,640           | 360           |
| National Bank of Owen, Owenton, Ky.                 | Mar. 5, 1883         | 56,000           | 48,900           | 48,005           | 895           |

a New bank with same title.

b No circulation.

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NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                                                   | Date of liquidation. | Capital.  | Circulation. |           |               |
|----------------------------------------------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                                                              |                      |           | Issued.      | Retired.  | Out-standing. |
| Merchants' National Bank, Nashville, Tenn.                                                   | June 30, 1883        | \$300,000 | \$141,200    | \$139,440 | \$1,760       |
| IIndiana National Bank, Bedford, Ind.                                                        | Aug. 25, 1883        | 35,000    | 11,250       | 11,250    | .....         |
| Stockton National Bank, Stockton, Cal.                                                       | Oct. 1, 1883         | 100,000   | 90,000       | 89,210    | 790           |
| Wall Street National Bank, New York, N. Y.                                                   | Oct. 15, 1883        | 500,000   | 102,800      | 95,635    | 7,165         |
| Commercial National Bank, Reading, Pa.                                                       | Oct. 23, 1883        | 150,000   | 135,000      | 133,680   | 1,320         |
| Corn Exchange National Bank, Chicago, Ill. a                                                 | Nov. 10, 1883        | 700,000   | .....        | .....     | .....         |
| Farmers' National Bank, Sullivan, Ind.                                                       | Dec. 24, 1883        | 50,000    | 45,000       | 44,580    | 420           |
| Total.....                                                                                   |                      | 2,616,000 | 988,740      | 963,971   | 22,769        |
| City National Bank, La Salle, Ill.                                                           | Jan. 8, 1884         | 100,000   | 22,500       | 22,140    | 360           |
| Hunt County National Bank, Greenville, Tex.                                                  | Jan. 22, 1884        | 68,250    | 17,300       | 16,980    | 320           |
| Waldoboro National Bank, Waldoboro, Me.                                                      | Jan. 31, 1884        | 50,000    | 44,000       | 42,750    | 1,250         |
| Third National Bank, Nashville, Tenn.                                                        | Feb. 20, 1884        | 350,000   | 167,600      | 164,240   | 3,360         |
| Madison County National Bank, Anderson, Ind.                                                 | Mar. 25, 1884        | 50,000    | 45,000       | 44,285    | 715           |
| First National Bank, Phoenix, Ariz.                                                          | Apr. 7, 1884         | 50,000    | 11,240       | 11,140    | 100           |
| Cobbossee National Bank, Gardiner, Me. Mechanics and Traders' National Bank, New York, N. Y. | Apr. 18, 1884        | 150,000   | 90,000       | 87,332    | 2,637         |
| Princeton National Bank, Princeton, N. J.                                                    | Apr. 24, 1884        | 200,000   | 85,400       | 80,555    | 4,845         |
| Kearsarge National Bank, Warner, N. H.                                                       | May 17, 1884         | 100,000   | 72,500       | 71,005    | 1,495         |
| Second National Bank, Lansing, Mich.                                                         | June 30, 1884        | 50,000    | 23,586       | 22,758    | 828           |
| First National Bank, Ellensburg, Wash.                                                       | July 31, 1884        | 50,000    | 40,000       | 37,768    | 2,232         |
| German National Bank, Millerstown, Pa.                                                       | Aug. 9, 1884         | 50,000    | 13,500       | 13,440    | 60            |
| Exchange National Bank, Cincinnati, Ohio.                                                    | Aug. 12, 1884        | 50,000    | 45,000       | 43,485    | 1,515         |
| First National Bank, Rushville, Ill.                                                         | Aug. 27, 1884        | 500,000   | 78,000       | 72,400    | 5,600         |
| Mechanics' National Bank, Peoria, Ill.                                                       | Sept. 30, 1884       | 75,000    | 66,560       | 64,014    | 2,486         |
| First National Bank, Freeport, Pa.                                                           | Oct. 4, 1884         | 100,000   | 72,000       | 69,491    | 2,509         |
| Genesee County National Bank, Batavia, N. Y.                                                 | Oct. 10, 1884        | 50,000    | 44,200       | 43,170    | 1,030         |
| Valley National Bank, Red Oak, Iowa.                                                         | Oct. 11, 1884        | 50,000    | 45,000       | 44,240    | 760           |
| Merchants' National Bank, Bismarck, N. Dak.                                                  | Oct. 20, 1884        | 50,000    | 22,150       | 21,480    | 670           |
| Manufacturers' National Bank, Minneapolis, Minn.                                             | Oct. 23, 1884        | 73,000    | 22,500       | 22,285    | 215           |
| Farmers and Merchants' National Bank, Urichsville, Ohio.                                     | Nov. 1, 1884         | 300,000   | 45,000       | 44,490    | 510           |
| Metropolitan National Bank, New York, N. Y.                                                  | Nov. 10, 1884        | 50,000    | 34,600       | 34,160    | 440           |
| First National Bank, Grand Forks, N. Dak.                                                    | Nov. 18, 1884        | 3,000,000 | 1,447,000    | 1,386,772 | 60,228        |
| Iron National Bank, Gunnison, Colo.                                                          | Dec. 2, 1884         | 50,000    | 19,250       | 19,045    | 205           |
| Freehold National Banking Company, Freehold, N. J.                                           | Dec. 8, 1884         | 50,000    | 11,250       | 11,140    | 110           |
| Albia National Bank, Albia, Iowa.                                                            | Dec. 10, 1884        | 50,000    | 93,000       | 83,176    | 3,824         |
| First National Bank, Carlinville, Ill.                                                       | Dec. 16, 1884        | 50,000    | 11,240       | 11,100    | 140           |
| Freeman's National Bank, Augusta, Me.                                                        | .....do              | 50,000    | 22,450       | 21,387    | 1,063         |
| Total.....                                                                                   | Dec. 26, 1884        | 100,000   | 99,000       | 87,263    | 2,737         |
| Total.....                                                                                   |                      | 5,866,250 | 2,801,766    | 2,699,522 | 102,244       |
| First National Bank, Kokomo, Ind.                                                            | Jan. 1, 1885         | 250,000   | 45,000       | 43,295    | 1,705         |
| First National Bank, Sabetha, Kans.                                                          | Jan. 2, 1885         | 50,000    | 10,740       | 10,653    | 85            |
| First National Bank, Wyoming, Ill.                                                           | Jan. 13, 1885        | 50,000    | 11,200       | 10,980    | 220           |
| First National Bank, Tarentum, Pa.                                                           | .....do              | 50,000    | 42,500       | 41,496    | 1,010         |
| First National Bank, Walnut, Ill.                                                            | Jan. 21, 1885        | 60,000    | 36,000       | 35,530    | 470           |
| Farmers' National Bank, Franklin, Tenn.                                                      | Jan. 24, 1885        | 50,000    | 10,740       | 10,620    | 120           |
| Citizens' National Bank, Sabetha, Kans.                                                      | Jan. 27, 1885        | 50,000    | 11,240       | 11,120    | 120           |
| First National Bank, Tucson, Ariz.                                                           | Jan. 31, 1885        | 160,000   | 28,100       | 27,710    | 390           |
| Ripon National Bank, Ripon, Wis.                                                             | Feb. 7, 1885         | 50,000    | 16,200       | 16,045    | 155           |
| Farmers' National Bank, Franklin, Ohio.                                                      | Apr. 1, 1885         | 50,000    | 27,350       | 26,575    | 775           |
| First National Bank, Prescott, Ariz.                                                         | Apr. 9, 1885         | 50,000    | 11,250       | 11,030    | 220           |
| National Union Bank, Swanton, Vt.                                                            | Apr. 23, 1885        | 50,000    | 43,800       | 42,150    | 1,650         |
| German National Bank, Memphis, Tenn.                                                         | May 6, 1885          | 175,300   | 120,100      | 112,415   | 7,685         |
| Merchants and Farmers' National Bank, Shakopee, Minn.                                        | May 12, 1885         | 50,000    | 10,240       | 10,120    | 120           |
| First National Bank, Superior, Wis.                                                          | May 16, 1885         | 60,000    | 18,900       | 18,650    | 250           |
| Snetcket National Bank, Norwich, Conn.                                                       | May 18, 1885         | 100,000   | 72,000       | 69,755    | 2,245         |
| Cumberland National Bank, Cumberland, R. I.                                                  | June 5, 1885         | 125,000   | 106,200      | 103,385   | 2,815         |
| First National Bank, Columbia, Tenn.                                                         | July 14, 1885        | 100,000   | 66,800       | 64,298    | 2,502         |
| Union National Bank, New York, N. Y.                                                         | July 21, 1885        | 1,200,000 | 25,100       | 17,248    | 7,852         |

a No circulation issued.

No. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                                                   | Date of liquidation. | Capital.  | Circulation. |           |               |
|----------------------------------------------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                                                              |                      |           | Issued.      | Retired.  | Out-standing. |
| First National Bank, Centerville, Ind. ....                                                  | Oct. 3, 1885         | \$50,000  | \$27,350     | \$24,846  | \$2,504       |
| Manufacturers' National Bank, Appleton, Wis. ....                                            | Oct. 10, 1885        | 50,000    | 45,000       | 43,676    | 1,324         |
| First National Bank, Plankinton, S. Dak. ....                                                | Oct. 21, 1885        | 50,000    | 11,250       | 11,120    | 130           |
| Valley National Bank, St. Louis, Mo. ....                                                    | Dec. 4, 1885         | 250,000   | 44,960       | 43,210    | 1,750         |
| Total.....                                                                                   |                      | 3,070,300 | 841,020      | 805,923   | 35,097        |
| First National Bank, Belton, Tex. ....                                                       | Jan. 6, 1886         | 50,000    | 23,490       | 23,030    | 460           |
| First National Bank, Granville, Ohio. ....                                                   | Feb. 15, 1886        | 50,000    | 26,500       | 26,380    | 120           |
| Concordia National Bank, Concordia, Kans. ....                                               | Mar. 12, 1886        | 50,000    | 11,240       | 11,070    | 170           |
| Citizens' National Bank, Beloit, Wis. ....                                                   | Mar. 22, 1886        | 50,000    | 11,240       | 10,940    | 300           |
| First National Bank, Dayton, Wash. ....                                                      | Mar. 24, 1886        | 50,000    | 13,400       | 13,050    | 440           |
| First National Bank, Macomb, Ill. ....                                                       | Apr. 14, 1886        | 100,000   | 89,520       | 86,349    | 3,171         |
| First National Bank, Jesup, Iowa. ....                                                       | Apr. 20, 1886        | 50,000    | 25,760       | 25,300    | 460           |
| Dallas National Bank, Dallas, Tex. ....                                                      | May 8, 1886          | 150,000   | 33,750       | 33,140    | 610           |
| First National Bank, Lewistown, Ill. ....                                                    | May 12, 1886         | 50,000    | 45,000       | 43,830    | 1,670         |
| First National Bank, Cedar Rapids, Iowa. ....                                                | May 28, 1886         | 100,000   | 35,490       | 33,154    | 2,336         |
| First National Bank, Socorro, N. Mex. ....                                                   | July 31, 1886        | 50,000    | 15,500       | 15,130    | 310           |
| Custer County National Bank, Broken Bow, Nebr. ....                                          | Aug. 9, 1886         | 50,000    | 11,240       | 11,240    | .....         |
| Roanoke National Bank, Roanoke, Va. ....                                                     | Sept. 16, 1886       | 50,000    | 11,250       | 10,950    | 300           |
| First National Bank, Brownville, Nebr. ....                                                  | .....do.....         | 50,000    | 39,680       | 37,820    | 1,860         |
| First National Bank, Leslie, Mich. ....                                                      | Sept. 25, 1886       | 50,000    | 13,410       | 12,730    | 620           |
| Mount Vernon National Bank, Mount Vernon, Ill. ....                                          | Oct. 11, 1886        | 51,100    | 45,000       | 43,663    | 1,337         |
| National Bank, Piedmont, W. Va. ....                                                         | Oct. 14, 1886        | 50,000    | 45,000       | 43,230    | 1,770         |
| First National Bank, St. Clair, Mich. ....                                                   | Oct. 20, 1886        | 50,000    | 39,310       | 37,897    | 1,413         |
| First National Bank, Milford, Mich. ....                                                     | Oct. 21, 1886        | 50,000    | 45,000       | 43,830    | 1,190         |
| National Bank of Kingwood, W. Va. ....                                                       | .....do.....         | 125,000   | 93,140       | 91,830    | 4,310         |
| Merchants' National Bank, Lima, Ohio. ....                                                   | Oct. 22, 1886        | 50,000    | 45,000       | 43,660    | 1,340         |
| Hubbard National Bank, Hubbard, Ohio. ....                                                   | Oct. 23, 1886        | 50,000    | 45,000       | 44,072    | 928           |
| Commercial National Bank, Marshalltown, Iowa. ....                                           | Oct. 25, 1886        | 100,000   | 22,560       | 22,120    | 380           |
| First National Bank, Indianapolis, Ind. ....                                                 | Nov. 11, 1886        | 500,000   | 162,325      | 149,863   | 12,462        |
| First National Bank, Concord, Mich. ....                                                     | Nov. 27, 1886        | 50,000    | 11,250       | 11,125    | 125           |
| Jamestown National Bank, Jamestown, N. Dak. ....                                             | Nov. 29, 1886        | 50,000    | 11,250       | 11,110    | 140           |
| First National Bank, Berea, Ohio. ....                                                       | Dec. 1, 1886         | 50,000    | 45,000       | 43,720    | 1,280         |
| First National Bank, Allerton, Iowa. ....                                                    | Dec. 6, 1886         | 50,000    | 11,250       | 10,555    | 695           |
| Second National Bank, Hillsdale, Mich. ....                                                  | Dec. 13, 1886        | 50,000    | 13,892       | 11,779    | 2,113         |
| Topton National Bank, Topton, Pa. ....                                                       | Dec. 28, 1886        | 50,000    | 13,000       | 17,650    | 3,650         |
| First National Bank, Warsaw, Ill. ....                                                       | Dec. 31, 1886        | 50,000    | 33,250       | 35,660    | 2,590         |
| First National Bank, Hamburg, Iowa. ....                                                     | .....do.....         | 50,000    | 13,500       | 13,045    | 455           |
| Total.....                                                                                   |                      | 2,376,100 | 1,114,227    | 1,068,522 | 45,705        |
| Darlington National Bank, Darlington, S. C. ....                                             | Feb. 10, 1887        | 100,000   | 23,500       | 22,030    | 470           |
| Union National Bank, Cincinnati, Ohio. ....                                                  | Feb. 14, 1887        | 500,000   | 237,230      | 220,907   | 7,323         |
| Roberts' National Bank, Titusville, Pa. ....                                                 | Feb. 28, 1887        | 100,000   | 75,610       | 73,530    | 2,080         |
| National Bank of Rahway, N. J. ....                                                          | Mar. 9, 1887         | 100,000   | 42,500       | 40,043    | 2,457         |
| Olney National Bank, Olney, Ill. ....                                                        | Mar. 11, 1887        | 60,000    | 27,000       | 26,490    | 510           |
| Metropolitan National Bank, Leavenworth, Kans. ....                                          | Mar. 15, 1887        | 100,000   | 22,500       | 22,120    | 380           |
| Ontario County National Bank, Canandaigua, N. Y. ....                                        | Mar. 23, 1887        | 50,000    | 11,250       | 10,860    | 390           |
| Winsted National Bank, Winsted, Conn. ....                                                   | Apr. 12, 1887        | 50,000    | 11,250       | 10,715    | 535           |
| Council Bluffs National Bank, Council Bluffs, Iowa. ....                                     | May 5, 1887          | 100,000   | 23,500       | 21,990    | 510           |
| First National Bank, Homer, Ill. ....                                                        | June 22, 1887        | 50,000    | 11,250       | 11,045    | 265           |
| First National Bank, Beloit, Wis. ....                                                       | June 30, 1887        | 50,000    | 11,250       | 10,690    | 560           |
| Mystic National Bank, Mystic, Conn. ....                                                     | July 7, 1887         | 32,450    | 47,205       | 45,727    | 1,478         |
| Exchange National Bank, Louisiana, Mo. ....                                                  | July 12, 1887        | 50,000    | 11,250       | 11,085    | 165           |
| Exchange National Bank, Downs, Kans. ....                                                    | Aug. 1, 1887         | 50,000    | 11,250       | 11,125    | 125           |
| First National Bank, Tecumseh, Nebr. ....                                                    | Nov. 3, 1887         | 50,000    | 11,700       | 11,510    | 190           |
| Third National Bank, St. Paul, Minn. ....                                                    | Nov. 4, 1887         | 500,000   | 45,000       | 44,235    | 765           |
| First National Bank, Marshall, Mo. ....                                                      | Dec. 6, 1887         | 100,000   | 22,500       | 22,120    | 380           |
| First National Bank, Greene, Iowa. ....                                                      | Dec. 15, 1887        | 50,000    | 10,750       | 10,490    | 260           |
| Fulton National Bank, New York, N. Y. & Fayetteville National Bank, Fayetteville, N. C. .... | Dec. 20, 1887        | 300,000   | .....        | .....     | .....         |
| National Bank, Somerset, Ky. ....                                                            | Dec. 31, 1887        | 200,000   | 39,580       | 37,301    | 2,189         |
| .....do.....                                                                                 | .....do.....         | 50,000    | 45,000       | 42,285    | 2,715         |
| Total.....                                                                                   |                      | 2,662,450 | 739,075      | 715,383   | 23,687        |

a No circulation.

500 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                            | Date of liquidation. | Capital.         | Circulation.   |                |               |
|-----------------------------------------------------------------------|----------------------|------------------|----------------|----------------|---------------|
|                                                                       |                      |                  | Issued.        | Retired.       | Out-standing. |
| First National Bank, Richburg, N. Y. . . . .                          | Jan. 10, 1888        | \$50,000         | \$25,905       | \$25,240       | \$665         |
| Seituate National Bank, Seituate, R. I. . . . .                       | Jan. 11, 1888        | 56,000           | 35,018         | 33,356         | 1,662         |
| National Bank, Franklin, Ind. . . . .                                 | Jan. 31, 1888        | 50,000           | 11,250         | 10,890         | 360           |
| First National Bank, Hampton, Iowa. . . . .                           | Feb. 1, 1888         | 50,000           | 11,250         | 10,950         | 300           |
| First National Bank, Greensburg, Kans. . . . .                        | Feb. 10, 1888        | 50,000           | 11,240         | 11,025         | 215           |
| First National Bank, Central City, Nebr. . . . .                      | Feb. 11, 1888        | 50,000           | 10,710         | 10,430         | 289           |
| Duluth National Bank, Duluth, Minn. . . . .                           | Feb. 20, 1888        | 300,000          | 45,000         | 43,850         | 1,150         |
| Bismarck National Bank, Bismarck, N. Dak. . . . .                     | Mar. 1, 1888         | 50,000           | 11,250         | 10,880         | 370           |
| First National Bank, Ashton, S. Dak. . . . .                          | Mar. 6, 1888         | 50,000           | 11,250         | 11,100         | 150           |
| Citizens' National Bank, Sioux Falls, S. Dak. . . . .                 | Apr. 24, 1888        | 50,000           | 11,250         | 11,155         | 95            |
| First National Bank, Stanton, Mich. . . . .                           | Apr. 30, 1888        | 50,000           | 11,250         | 10,940         | 310           |
| First National Bank, Fairmont, Nebr. . . . .                          | May 1, 1888          | 50,000           | 11,250         | 11,060         | 190           |
| First National Bank, Greenleaf, Kans. . . . .                         | May 9, 1888          | 50,000           | 11,250         | 11,110         | 140           |
| National Bank Genesee, Batavia, N. Y. . . . .                         | May 21, 1888         | 75,000           | 44,434         | 40,849         | 3,585         |
| Strong City National Bank, Strong City, Kans. . . . .                 | May 26, 1888         | 50,000           | 11,250         | 11,040         | 210           |
| Citizens' National Bank, Saginaw, Mich. . . . .                       | June 1, 1888         | 100,000          | 45,000         | 43,570         | 1,430         |
| Saugerties National Bank, Saugerties, N. Y. . . . .                   | June 16, 1888        | 125,000          | 93,316         | 88,688         | 4,628         |
| Hyde National Bank, Titusville, Pa. . . . .                           | June 21, 1888        | 300,000          | 74,730         | 67,750         | 6,980         |
| State National Bank, Omaha, Nebr. . . . .                             | July 18, 1888        | 100,000          | 22,500         | 21,750         | 750           |
| Cincinnati National Bank, Cincinnati, Ohio. . . . .                   | Aug. 1, 1888         | 280,000          | 52,510         | 50,490         | 2,020         |
| First National Bank, Alameda, Cal. . . . .                            | Sept. 4, 1888        | 100,000          | 27,000         | 25,675         | 1,325         |
| First National Bank, Worthington, Minn. . . . .                       | Sept. 5, 1888        | 75,000           | 16,875         | 16,670         | 205           |
| South Framingham National Bank, South Framingham, Mass. . . . .       | Sept. 8, 1888        | 100,000          | 21,720         | 20,490         | 1,230         |
| First National Bank, Grass Valley, Cal. . . . .                       | Sept. 18, 1888       | 50,000           | 11,250         | 11,090         | 160           |
| Merchants' National Bank of West Virginia, Morgantown, W. Va. . . . . | Oct. 4, 1888         | 110,000          | 80,830         | 76,185         | 4,645         |
| First National Bank, Cawker City, Kans. . . . .                       | Oct. 9, 1888         | 50,000           | 11,250         | 10,870         | 380           |
| San Diego National Bank, San Diego, Cal. . . . .                      | Nov. 7, 1888         | 100,000          | 22,500         | 21,650         | 850           |
| National Exchange Bank, Auburn, N. Y. . . . .                         | Nov. 16, 1888        | 200,000          | 97,520         | 92,040         | 5,480         |
| National Bank of Dayton, Wash. . . . .                                | Nov. 21, 1888        | 50,000           | 11,250         | 10,990         | 269           |
| First National Bank, Colby, Kans. . . . .                             | do                   | 50,000           | 11,250         | 11,130         | 120           |
| First National Bank, Russell Springs, Kans. . . . .                   | do                   | 50,000           | 10,690         | 10,540         | 150           |
| First National Bank, Columbia, S. Dak. . . . .                        | Nov. 26, 1888        | 50,000           | 11,250         | 11,065         | 185           |
| Citizens' National Bank, Kingman, Kans. . . . .                       | Dec. 24, 1888        | 50,000           | 11,250         | 10,960         | 290           |
| <b>Total. . . . .</b>                                                 |                      | <b>2,971,000</b> | <b>906,248</b> | <b>865,478</b> | <b>40,770</b> |
| Bowery National Bank, New York, N. Y. . . . .                         | Jan. 2, 1889         | 250,000          | 217,710        | 205,325        | 12,385        |
| Second National Bank, Ionia, Mich. . . . .                            | Jan. 8, 1889         | 50,000           | 21,870         | 19,435         | 2,435         |
| First National Bank, Johnstown, N. Y. . . . .                         | Jan. 16, 1889        | 100,000          | 86,590         | 83,822         | 2,767         |
| First National Bank, Canadaigua, N. Y. . . . .                        | Jan. 26, 1889        | 75,000           | 17,100         | 15,080         | 2,020         |
| Pendleton National Bank, Pendleton, Oreg. . . . .                     | Feb. 4, 1889         | 50,000           | 11,250         | 11,050         | 200           |
| Iowa City National Bank, Iowa City, Iowa. . . . .                     | Feb. 7, 1889         | 200,000          | 45,000         | 43,449         | 1,551         |
| Fleming County National Bank, Flemingsburg, Ky. . . . .               | Feb. 9, 1889         | 50,000           | 26,622         | 24,472         | 2,150         |
| Merchants' National Bank, Eldorado, Kans. . . . .                     | Feb. 26, 1889        | 100,000          | 22,500         | 22,180         | 320           |
| Merchants' National Bank, Des Moines, Iowa. . . . .                   | Mar. 1, 1889         | 100,000          | 22,500         | 21,485         | 1,015         |
| Norwich National Bank, Norwich, Conn. . . . .                         | Mar. 15, 1889        | 220,000          | 77,150         | 70,995         | 6,155         |
| First National Bank, Franklin, Nebr. . . . .                          | Mar. 27, 1889        | 60,000           | 13,000         | 12,824         | 176           |
| Farmers and Mechanics' National Bank, Buffalo, N. Y. . . . .          | Apr. 3, 1889         | 200,000          | 26,100         | 22,344         | 3,756         |
| First National Bank, Dubois City, Pa. . . . .                         | Apr. 8, 1889         | 50,000           | 11,250         | 10,740         | 510           |
| First National Bank, Cimarron, Kans. . . . .                          | Apr. 27, 1889        | 50,000           | 10,170         | 10,045         | 125           |
| Traders' National Bank, San Antonio, Tex. . . . .                     | Apr. 29, 1889        | 100,000          | 22,500         | 21,500         | 1,000         |
| Merchants' National Bank, Duluth, Minn. . . . .                       | May 20, 1889         | 200,000          | 45,000         | 44,320         | 680           |
| Wright County National Bank, Clarion, Iowa. . . . .                   | June 19, 1889        | 50,000           | 11,250         | 10,980         | 270           |
| National Bank, Lawrence, Kans. . . . .                                | June 29, 1889        | 100,000          | 49,809         | 46,107         | 3,702         |
| National Bank, Le Roy, N. Y. . . . .                                  | do                   | 100,000          | 22,500         | 21,780         | 720           |
| Halstead National Bank, Halstead, Kans. . . . .                       | do                   | 50,000           | 11,250         | 11,010         | 240           |
| Farmers' National Bank, Mount Sterling, Ky. . . . .                   | July 1, 1889         | 250,000          | 195,680        | 183,910        | 11,770        |
| First National Bank, Keyport, N. J. . . . .                           | do                   | 50,000           | 11,250         | 11,060         | 250           |
| National Bank, Huntsville, Ala. . . . .                               | July 3, 1889         | 50,000           | 44,900         | 41,362         | 3,538         |
| German National Bank, Newton, Kans. . . . .                           | July 19, 1889        | 60,000           | 13,500         | 13,130         | 370           |
| First National Bank, Clay Center, Nebr. . . . .                       | Aug. 8, 1889         | 50,000           | 11,250         | 11,050         | 200           |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 501

No. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                            | Date of liquidation. | Capital.    | Circulation. |             |               |
|-----------------------------------------------------------------------|----------------------|-------------|--------------|-------------|---------------|
|                                                                       |                      |             | Issued.      | Retired.    | Out-standing. |
| Vernon National Bank, Vernon, Tex. a . . . . .                        | Aug. 17, 1889        | \$60, 000   |              |             |               |
| Butler National Bank, Butler, Mo. . . . .                             | Aug. 23, 1889        | 66, 000     | \$14, 850    | \$14, 080   | \$770         |
| Second National Bank, Lebanon, Tenn. . . . .                          | Sept. 18, 1889       | 50, 000     | 11, 250      | 10, 000     | 1, 250        |
| National Bank, Kinderhook, N. Y. . . . .                              | Oct. 1, 1889         | 125, 000    | 78, 220      | 70, 824     | 7, 396        |
| First National Bank, Woodstock, Ill. . . . .                          | Oct. 31, 1889        | 50, 000     | 27, 000      | 25, 620     | 1, 380        |
| Farmers and Merchants' National Bank,<br>Valley City, N. Dak. . . . . | Dec. 1, 1889         | 65, 000     | 14, 630      | 13, 980     | 650           |
| Union National Bank, La Crosse, Wis. . . . .                          | Dec. 9, 1889         | 100, 000    | 22, 500      | 21, 920     | 580           |
| Harper County National Bank, An-<br>thony, Kans. . . . .              | Dec. 20, 1889        | 50, 000     | 11, 250      | 10, 860     | 390           |
| Lumberman's National Bank, Williams-<br>port, Pa. . . . .             | Dec. 31, 1889        | 100, 000    | 32, 580      | 29, 240     | 3, 340        |
| First National Bank, South Haven, Mich. . . . .                       | do                   | 50, 000     | 11, 250      | 10, 253     | 997           |
| Total. . . . .                                                        |                      | 3, 331, 000 | 1, 271, 231  | 1, 196, 173 | 75, 058       |
| Durango National Bank, Durango, Colo. . . . .                         | Jan. 6, 1890         | 50, 000     | 11, 250      | 11, 250     |               |
| First National Bank, Fox Lake, Wis. . . . .                           | Jan. 14, 1890        | 50, 000     | 48, 605      | 45, 227     | 3, 378        |
| First National Bank, Ogalalla, Nebr. . . . .                          | do                   | 50, 000     | 11, 250      | 10, 990     | 260           |
| First National Bank, Stockton, Kans. . . . .                          | Jan. 15, 1890        | 50, 000     | 11, 250      | 10, 915     | 335           |
| First National Bank, Rulo, Nebr. . . . .                              | Jan. 20, 1890        | 50, 000     | 30, 360      | 29, 540     | 820           |
| First National Bank, Eagle Grove, Iowa. . . . .                       | do                   | 50, 000     | 11, 250      | 11, 055     | 195           |
| Toledo National Bank, Toledo, Ohio. . . . .                           | Jan. 21, 1890        | 100, 000    | 35, 920      | 29, 990     | 5, 930        |
| National Exchange Bank, Kansas City,<br>Mo. . . . .                   | Jan. 28, 1890        | 200, 000    | 45, 000      | 43, 080     | 1, 920        |
| National Bank, Newcastle, Ky. . . . .                                 | Feb. 4, 1890         | 60, 000     | 17, 670      | 16, 070     | 1, 600        |
| Plymouth National Bank, Plymouth,<br>Mich. . . . .                    | Feb. 25, 1890        | 50, 000     | 11, 250      | 10, 855     | 395           |
| First National Bank, Lockport, N. Y. . . . .                          | Feb. 28, 1890        | 100, 000    | 28, 573      | 24, 123     | 4, 450        |
| Merchants' National Bank, Amsterdam,<br>N. Y. . . . .                 | Mar. 15, 1890        | 100, 000    | 32, 680      | 31, 570     | 1, 110        |
| National Bank of Texas, Galveston, Tex. . . . .                       | Mar. 19, 1890        | 100, 000    | 37, 487      | 33, 874     | 3, 613        |
| Bowie National Bank, Bowie, Tex. a . . . . .                          | Mar. 27, 1890        | 50, 000     |              |             |               |
| First National Bank, Union Springs,<br>N. Y. . . . .                  | Mar. 31, 1890        | 50, 000     | 15, 805      | 13, 085     | 2, 720        |
| 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      | 21, 979     | 2, 675        |
| First National Bank, Ketchum, Idaho. . . . .                          | Apr. 28, 1890        | 50, 000     | 11, 250      | 10, 890     | 360           |
| Winchester National Bank, Winchester,<br>Ky. . . . .                  | Apr. 29, 1890        | 200, 000    | 45, 000      | 40, 650     | 4, 350        |
| First National Bank, Harper, Kans. . . . .                            | Apr. 30, 1890        | 50, 000     | 11, 250      | 10, 820     | 430           |
| First National Bank, Loup City, Nebr. . . . .                         | June 21, 1890        | 50, 000     | 11, 250      | 10, 950     | 300           |
| American National Bank, Waco, Tex. . . . .                            | June 24, 1890        | 250, 000    | 45, 000      | 42, 550     | 2, 450        |
| Hamilton County National Bank, Web-<br>ster City, Iowa. . . . .       | June 30, 1890        | 50, 000     | 11, 250      | 10, 880     | 370           |
| Planters' National Bank, Henderson, Ky. . . . .                       | do                   | 150, 000    | 33, 750      | 31, 880     | 1, 870        |
| Wakefield National Bank, Wakefield,<br>R. I. . . . .                  | July 1, 1890         | 100, 000    | 59, 249      | 54, 887     | 4, 362        |
| Jewell County National Bank, Mankato,<br>Kans. . . . .                | July 2, 1890         | 50, 000     | 11, 250      | 11, 050     | 200           |
| Citizens' National Bank, Flint, Mich. . . . .                         | Aug. 5, 1890         | 125, 000    | 32, 441      | 28, 393     | 4, 248        |
| N. Village Bank, Bowdoinham, Me. . . . .                              | Aug. 28, 1890        | 50, 000     | 35, 748      | 32, 878     | 2, 870        |
| La Fayette National Bank, La Fayette,<br>Ind. . . . .                 | Aug. 29, 1890        | 300, 000    | 64, 033      | 54, 858     | 9, 175        |
| Lincoln National Bank, Stanford, Ky. . . . .                          | Sept. 8, 1890        | 200, 000    | 45, 000      | 44, 140     | 860           |
| Canastota National Bank, Canastota,<br>N. Y. . . . .                  | Sept. 25, 1890       | 55, 000     | 55, 927      | 49, 432     | 6, 495        |
| First National Bank, Whitehall, Mich. . . . .                         | Sept. 30, 1890       | 50, 000     | 11, 250      | 10, 350     | 900           |
| Meade County National Bank, Meade<br>Center, Kans. . . . .            | Oct. 6, 1890         | 50, 000     | 11, 250      | 10, 700     | 550           |
| Farmers' National Bank, South Charles-<br>ton, Ohio. . . . .          | Oct. 15, 1890        | 50, 000     | 11, 710      | 10, 830     | 680           |
| First National Bank, Columbus, Ohio. . . . .                          | do                   | 300, 000    | 220, 465     | 202, 023    | 18, 442       |
| Commercial National Bank, St. Paul,<br>Minn. . . . .                  | Oct. 27, 1890        | 500, 000    | 45, 000      | 43, 075     | 1, 925        |
| German-American National Bank, Kan-<br>sas City, Mo. . . . .          | Dec. 5, 1890         | 250, 000    | 45, 000      | 42, 870     | 2, 130        |
| First National Bank, Hill City, Kans. . . . .                         | Dec. 20, 1890        | 50, 000     | 10, 750      | 10, 500     | 250           |
| Total. . . . .                                                        |                      | 4, 190, 000 | 1, 212, 267  | 1, 119, 449 | 92, 818       |
| First National Bank, Frankfort, Kans. . . . .                         | Jan. 8, 1891         | 100, 000    | 22, 500      | 21, 690     | 810           |
| Second National Bank, Owosso, Mich. . . . .                           | Jan. 13, 1891        | 60, 000     | 13, 500      | 13, 130     | 370           |
| West Side National Bank, Wichita, Kans. . . . .                       | do                   | 100, 000    | 22, 500      | 21, 520     | 980           |
| Anthony National Bank, Anthony, Kans. . . . .                         | do                   | 50, 000     | 10, 750      | 10, 340     | 410           |
| Commercial National Bank, Rochester,<br>N. Y. . . . .                 | Jan. 27, 1891        | 200, 000    | 41, 820      | 37, 883     | 3, 937        |

a No circulation.

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NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                      | Date of liquidation. | Capital.         | Circulation.     |                |               |
|-------------------------------------------------|----------------------|------------------|------------------|----------------|---------------|
|                                                 |                      |                  | Issued.          | Retired.       | Out-standing. |
| Mercantile National Bank, Louisiana, Mo.        | Jan. 27, 1891        | \$50,000         | \$11,250         | \$10,550       | \$700         |
| National Bank, Eldorado, Kans.                  | Feb. 9, 1891         | 50,000           | 10,745           | 9,965          | 780           |
| First National Bank, Suffolk, Va.               | Feb. 12, 1891        | 50,000           | 11,250           | 10,660         | 590           |
| Citizens' National Bank, Medicine Lodge, Kans.  | Feb. 19, 1891        | 50,000           | 11,250           | 10,918         | 332           |
| Rome National Bank, Rome, Ga.                   | Feb. 23, 1891        | 100,000          | 22,500           | 22,060         | 440           |
| Windsor National Bank, Windsor, Vt.             | Feb. 24, 1891        | 50,000           | 22,500           | 21,425         | 1,075         |
| Beadle County National Bank, Huron, S. Dak.     | Feb. 26, 1891        | 50,000           | 22,500           | 21,300         | 1,200         |
| American National Bank, Sioux City, Iowa        | Mar. 12, 1891        | 150,000          | 33,750           | 33,655         | 695           |
| United States National Bank, Atchison, Kans.    | Mar. 24, 1891        | 250,000          | 45,000           | 42,600         | 2,400         |
| First National Bank, Ashland, Kans.             | Apr. 15, 1891        | 50,000           | 11,250           | 10,920         | 330           |
| Washington National Bank, New York, N. Y.       | Apr. 13, 1891        | 300,000          | 45,000           | 43,425         | 1,575         |
| First National Bank, Burr Oak, Kans.            | May 15, 1891         | 50,000           | 11,250           | 10,860         | 390           |
| Glenwood National Bank, Glenwood Springs, Colo. | May 23, 1891         | 100,000          | 22,500           | 21,850         | 650           |
| First National Bank, Cardiff, Tenn.             | May 25, 1891         | 50,000           | 11,250           | 10,800         | 350           |
| East Saginaw National Bank, East Saginaw, Mich. | June 23, 1891        | 150,000          | 33,750           | 32,040         | 1,710         |
| Twin City National Bank, New Brighton, Minn.    | .....do.....         | 50,000           | 11,250           | 10,460         | 790           |
| Merchants' National Bank, Binghamton, N. Y.     | June 25, 1891        | 100,000          | 61,638           | 58,093         | 3,545         |
| First National Bank, Merced, Cal.               | June 30, 1891        | 200,000          | 43,400           | 41,610         | 1,790         |
| National Bank of Union County, Morganfield, Ky. | .....do.....         | 100,000          | 88,090           | 78,178         | 9,912         |
| Citizens' National Bank, Belton, Tex.           | July 1, 1891         | 50,000           | 10,750           | 9,940          | 810           |
| Citizens' National Bank, Gatesville, Tex.       | .....do.....         | 50,000           | 11,250           | 10,770         | 480           |
| Ord National Bank, Ord, Nebr.                   | Aug. 22, 1891        | 50,000           | 11,250           | 10,440         | 810           |
| First National Bank, Indianola, Nebr.           | Aug. 31, 1891        | 50,000           | 11,250           | 10,815         | 435           |
| National Bank, Anderson, S. C.                  | Sept. 1, 1891        | 50,000           | 14,050           | 12,050         | 2,000         |
| First National Bank, Flushing, Mich.            | Sept. 21, 1891       | 50,000           | 11,250           | 10,240         | 1,010         |
| First National Bank, Frankestown, N. H.         | Oct. 10, 1891        | 100,000          | 61,135           | 55,050         | 6,085         |
| Columbus National Bank, New York, N. Y.         | Oct. 15, 1891        | 200,000          | 45,000           | 43,250         | 1,750         |
| Citizens' National Bank, Colorado, Tex.         | Nov. 3, 1891         | 60,000           | 13,500           | 12,560         | 940           |
| First National Bank, Lagrange, Ga.              | Dec. 1, 1891         | 50,000           | 11,700           | 11,200         | 500           |
| Produce National Bank, Philadelphia, Pa.        | Dec. 8, 1891         | 300,000          | 45,000           | 42,643         | 2,357         |
| Merchants' National Bank, Kansas City, Mo.      | Dec. 22, 1891        | 1,000,000        | 45,000           | 39,610         | 5,390         |
| First National Bank, Manitowoc, Wis.            | Dec. 26, 1891        | 50,000           | 14,816           | 12,638         | 2,178         |
| First National Bank, Fairfield, Tex.            | Dec. 28, 1891        | 50,000           | 11,250           | 10,250         | 1,000         |
| Commonwealth National Bank, Philadelphia, Pa.   | Dec. 31, 1891        | 208,000          | 65,480           | 52,230         | 13,250        |
| Merchants' National Bank, Fort Dodge, Iowa      | .....do.....         | 100,000          | 22,500           | 20,620         | 1,880         |
| <b>Total</b>                                    |                      | <b>4,878,000</b> | <b>1,046,374</b> | <b>969,678</b> | <b>76,696</b> |
| Giles National Bank, Pulaski, Tenn.             | Jan. 12, 1892        | 100,000          | 22,500           | 19,204         | 3,296         |
| First National Bank, Quanah, Tex.               | .....do.....         | 50,000           | 11,250           | 10,510         | 740           |
| Northwestern National Bank, Aberdeen, S. Dak.   | Jan. 15, 1892        | 100,000          | 22,500           | 21,760         | 740           |
| Castleton National Bank, Castleton, Vt.         | Jan. 22, 1892        | 50,000           | 14,630           | 12,603         | 2,020         |
| First National Bank, Chamberlain, S. Dak.       | Feb. 6, 1892         | 50,000           | 11,250           | 10,560         | 690           |
| Sedan National Bank, Sedan, Kans.               | Feb. 9, 1892         | 50,000           | 11,250           | 10,840         | 410           |
| Bronson National Bank, Painted Post, N. Y.      | Feb. 29, 1892        | 50,000           | 22,500           | 21,120         | 1,380         |
| First National Bank, Ainsworth, Nebr.           | Mar. 3, 1892         | 50,000           | 11,250           | 10,470         | 780           |
| First National Bank, Leoti, Kans.               | Mar. 4, 1892         | 50,000           | 10,250           | 9,930          | 320           |
| First National Bank, Blaine, Wash.              | Mar. 9, 1892         | 50,000           | 11,250           | 10,750         | 500           |
| Erath County National Bank, Stephenville, Tex.  | Mar. 15, 1892        | 50,000           | 11,250           | 10,100         | 1,150         |
| American National Bank, Birmingham, Ala.        | Mar. 22, 1892        | 250,000          | 45,000           | 41,910         | 3,090         |
| First National Bank, Wilber, Nebr.              | .....do.....         | 50,000           | 13,000           | 12,290         | 710           |
| First National Bank, Greenville, Mich.          | Mar. 28, 1892        | 50,000           | 11,250           | 9,747          | 1,503         |
| National Exchange Bank, Columbus, Ohio.         | Apr. 1, 1892         | 100,000          | 50,670           | 43,610         | 7,060         |
| Citizens' National Bank, Roanoke, Va.           | Apr. 4, 1892         | 100,000          | 21,700           | 20,833         | 817           |
| Inter-State National Bank, New York, N. Y.      | Apr. 15, 1892        | 200,000          | 45,000           | 43,195         | 1,805         |
| First National Bank, Platte City, Mo.           | Apr. 25, 1892        | 50,000           | 11,250           | 10,840         | 410           |
| First National Bank, Jetmore, Kans.             | Apr. 30, 1892        | 50,000           | 11,250           | 10,760         | 490           |

No. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                | Date of liquidation. | Capital.  | Circulation. |          |               |
|-----------------------------------------------------------|----------------------|-----------|--------------|----------|---------------|
|                                                           |                      |           | Issued.      | Retired. | Out-standing. |
| Tampa National Bank, Tampa, Fla. ....                     | May 2, 1892          | \$50,000  | \$11,250     | \$10,800 | \$459         |
| Birmingham National Bank, Birmingham, Ala. ....           | .....do.....         | 250,000   | 45,000       | 40,600   | 4,400         |
| First National Bank, Stafford, Kans. ....                 | June 15, 1892        | 50,000    | 11,250       | 10,775   | 475           |
| National Bank of Commerce, Hutchinson, Kans. ....         | .....do.....         | 100,000   | 22,500       | 19,300   | 3,200         |
| First National Bank, Grafton, Mass. ....                  | June 21, 1892        | 100,000   | 25,102       | 21,921   | 3,181         |
| First National Bank, Dorchester, Nebr. ....               | July 5, 1892         | 50,000    | 11,250       | 10,700   | 550           |
| First National Bank, Salina, Kans. ....                   | .....do.....         | 150,000   | 33,750       | 30,320   | 3,430         |
| Lincoln National Bank, Lincoln, Nebr. ....                | July 12, 1892        | 100,000   | 22,500       | 20,955   | 1,545         |
| First National Bank, Aurora, Mo. ....                     | July 22, 1892        | 50,000    | 11,250       | 10,870   | 380           |
| Farmers and Traders' National Bank, Oskaloosa, Iowa. .... | July 30, 1892        | 100,000   | 22,500       | 20,130   | 2,370         |
| First National Bank, San Luis Obispo, Cal. ....           | Aug. 27, 1892        | 150,000   | 33,750       | 31,460   | 2,290         |
| First National Bank, Desmet, S. Dak. ....                 | Sept. 14, 1892       | 50,000    | 11,250       | 10,009   | 1,240         |
| Merchants' National Bank, Chattanooga, Tenn. ....         | Sept. 24, 1892       | 250,000   | 45,000       | 40,080   | 4,920         |
| National Bank of the Republic, Tacoma, Wash. ....         | Oct. 1, 1892         | 200,000   | 45,000       | 41,720   | 3,280         |
| First National Bank, South Sioux City, Nebr. ....         | Oct. 27, 1892        | 50,000    | 10,250       | 9,860    | 390           |
| Continental National Bank, Kansas City, Mo. ....          | Nov. 11, 1892        | 200,000   | 44,500       | 39,050   | 5,450         |
| First National Bank, Clyde, Kans. ....                    | Nov. 15, 1892        | 50,000    | 10,750       | 10,100   | 650           |
| Eugene National Bank, Eugene City, Oreg. ....             | Nov. 26, 1892        | 50,000    | 11,250       | 10,430   | 820           |
| Commercial National Bank, Sioux City, Iowa. ....          | Dec. 1, 1892         | 150,000   | 33,750       | 30,700   | 3,050         |
| First National Bank, Batesville, Ohio. ....               | .....do.....         | 60,000    | 13,500       | 11,530   | 1,970         |
| State National Bank, Lincoln, Nebr. ....                  | Dec. 3, 1892         | 200,000   | 45,000       | 40,050   | 4,950         |
| Woodson National Bank, Yates Center, Kans. ....           | Dec. 5, 1892         | 50,000    | 10,750       | 9,380    | 1,370         |
| First National Bank, Pontiac, Mich. ....                  | Dec. 31, 1892        | 100,000   | 21,750       | 16,570   | 5,180         |
| Total .....                                               |                      | 4,000,000 | 921,852      | 838,440  | 83,412        |
| First National Bank, Castle, Mont. ....                   | Jan. 4, 1893         | 65,000    | 14,020       | 12,670   | 1,350         |
| National Pemberton Bank, Lawrence, Mass. ....             | Jan. 10, 1893        | 150,000   | 143,010      | 131,945  | 11,065        |
| First National Bank, Lorain, Ohio. ....                   | .....do.....         | 75,000    | 16,095       | 13,000   | 3,095         |
| Covington City National Bank, Covington, Ky. ....         | Feb. 1, 1893         | 500,000   | 225,000      | 186,194  | 38,806        |
| Merchants' National Bank, Macon, Ga. ....                 | Feb. 14, 1893        | 100,000   | 21,800       | 19,310   | 2,490         |
| Etna National Bank, Kansas City, Mo. ....                 | Mar. 9, 1893         | 250,000   | 44,550       | 38,200   | 6,350         |
| Citizens' National Bank, Orlando, Fla. ....               | Mar. 22, 1893        | 100,000   | 21,880       | 20,480   | 1,400         |
| First National Bank, Lexington, Ill. ....                 | Apr. 1, 1893         | 50,000    | 16,410       | 14,460   | 1,950         |
| First National Bank, Burnet, Tex. ....                    | May 22, 1893         | 75,000    | 16,150       | 12,650   | 2,500         |
| Southern National Bank, New Orleans, La. ....             | June 5, 1893         | 500,000   | 45,000       | 36,250   | 8,750         |
| First National Bank, Santa Monica, Cal. ....              | June 17, 1893        | 50,000    | 10,250       | 9,470    | 780           |
| Finney County National Bank, Garden City, Kans. ....      | June 20, 1893        | 50,000    | 10,750       | 9,620    | 1,130         |
| Lake National Bank, Wolfboro, N. H. ....                  | June 29, 1893        | 50,000    | 29,560       | 24,538   | 4,922         |
| First National Bank, Wakeeney, Kans. ....                 | June 30, 1893        | 50,000    | 10,290       | 9,530    | 760           |
| First National Bank, Springfield, Mo. ....                | July 6, 1893         | 50,000    | 11,250       | 7,396    | 3,854         |
| Farmers and Merchants' National Bank, Rockwall, Tex. .... | July 11, 1893        | 50,000    | 11,250       | 9,470    | 1,780         |
| North Texas National Bank, Dallas, Tex. ....              | July 13, 1893        | 1,000,000 | 45,000       | 36,250   | 8,750         |
| Hoguan National Bank, Hoguian, Wash. ....                 | July 18, 1893        | 50,000    | 11,250       | 10,000   | 1,250         |
| Gate City National Bank, Atlanta, Ga. ....                | July 25, 1893        | 250,000   | 44,000       | 35,740   | 8,260         |
| First National Bank, Big Timber, Mont. ....               | July 27, 1893        | 50,000    | 10,750       | 9,710    | 1,040         |
| Orono National Bank, Orono, Me. ....                      | July 29, 1893        | 50,000    | 13,720       | 11,670   | 2,050         |
| Central National Bank, Dallas, Tex. ....                  | Aug. 3, 1893         | 150,000   | 33,750       | 27,700   | 6,050         |
| Fourth National Bank, Chattanooga, Tenn. ....             | Aug. 10, 1893        | 150,000   | 44,200       | 38,970   | 5,230         |
| Merchants' National Bank, Fort Worth, Tex. ....           | Aug. 15, 1893        | 250,000   | 45,000       | 36,850   | 8,150         |
| Gallatin Valley National Bank, Bozeman, Mont. ....        | Aug. 18, 1893        | 100,000   | 22,000       | 19,370   | 2,630         |
| Farmers' National Bank, Constantine, Mich. ....           | Sept. 4, 1893        | 50,000    | 11,250       | 9,290    | 1,960         |
| First National Bank, Mankato, Kans. ....                  | Sept. 19, 1893       | 60,000    | 13,500       | 11,400   | 2,100         |
| Dillon National Bank, Dillon, Mont. ....                  | Sept. 20, 1893       | 50,000    | 10,750       | 9,550    | 1,200         |
| Gray National Bank, Middletown Springs, Vt. ....          | Sept. 20, 1893       | 50,000    | 11,250       | 9,920    | 1,330         |
| Frankfort National Bank, Frankfort, Ky. ....              | Sept. 21, 1893       | 100,000   | 22,500       | 19,180   | 3,320         |
| First National Bank, Slaughter, Wash. ....                | Oct. 25, 1893        | 50,000    | 11,250       | 9,990    | 1,260         |

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NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                         | Date of liquidation. | Capital.         | Circulation.     |                  |                |
|--------------------------------------------------------------------|----------------------|------------------|------------------|------------------|----------------|
|                                                                    |                      |                  | Issued.          | Retired.         | Out-standing.  |
| Second National Bank, Helena, Mont. . . . .                        | Sept. 30, 1893       | \$75,000         | \$17,420         | \$15,880         | \$1,540        |
| First National Bank, Minneapolis, Kans. . . . .                    | Oct. 9, 1893         | 50,000           | 11,250           | 10,572           | 878            |
| First National Bank, Wharton, Tex. . . . .                         | Oct. 14, 1893        | 50,000           | 11,250           | 10,000           | 1,250          |
| Farmers and Merchants' National Bank, Clarksville, Tenn. . . . .   | Oct. 19, 1893        | 100,000          | 22,100           | 17,150           | 4,950          |
| York National Bank, York, Nebr. . . . .                            | Nov. 6, 1893         | 100,000          | 21,847           | 20,460           | 1,387          |
| First National Bank, Genesee, Idaho. . . . .                       | Nov. 13, 1893        | 50,000           | 11,250           | 9,710            | 1,540          |
| First National Bank, Centerville, Mich. . . . .                    | Nov. 25, 1893        | 50,000           | 10,650           | 8,694            | 1,956          |
| Randolph National Bank, Randolph, Mass. . . . .                    | Nov. 27, 1893        | 200,000          | 172,050          | 145,365          | 26,685         |
| First National Bank, Caldwell, Kans. . . . .                       | Dec. 2, 1893         | 50,000           | 10,250           | 8,460            | 1,790          |
| First National Bank, Princeton, Minn. . . . .                      | Dec. 18, 1893        | 50,000           | 10,870           | 10,300           | 570            |
| First National Bank, Luling, Tex. . . . .                          | Dec. 23, 1893        | 50,000           | 11,250           | 8,640            | 2,610          |
| National Bank, Sioux City, Iowa . . . . .                          | Dec. 29, 1893        | 800,000          | 43,950           | 36,250           | 7,700          |
| State National Bank, Jefferson, Tex. . . . .                       | Dec. 30, 1893        | 50,000           | 9,050            | 7,100            | 1,950          |
| <b>Total</b> . . . . .                                             |                      | <b>6,350,000</b> | <b>1,360,422</b> | <b>1,160,554</b> | <b>199,868</b> |
| First National Bank, Rushville, Nebr. . . . .                      | Jan. 1, 1894         | 50,000           | 10,750           | 8,820            | 1,930          |
| National Bank of Commerce, Provo City, Utah . . . . .              | Jan. 2, 1894         | 50,000           | 10,750           | 9,160            | 1,590          |
| First National Bank, Fredonia, Kans. . . . .                       | do                   | 50,000           | 10,400           | 8,440            | 1,960          |
| Citizens' National Bank, Whitewater, Wis. . . . .                  | Jan. 9, 1894         | 75,000           | 15,195           | 13,393           | 1,802          |
| Farmers and Merchants' National Bank, Union City, Tenn. . . . .    | Jan. 10, 1894        | 100,000          | 22,350           | 18,300           | 4,050          |
| First National Bank, Geneva, Nebr. . . . .                         | Jan. 30, 1894        | 50,000           | 10,800           | 8,750            | 2,050          |
| First National Bank, Centralia, Wash. . . . .                      | Feb. 1, 1894         | 50,000           | 11,700           | 10,920           | 780            |
| First National Bank, Opelousas, La. . . . .                        | Feb. 3, 1894         | 50,000           | 10,850           | 8,250            | 2,600          |
| State National Bank, Dallas, Tex. . . . .                          | Feb. 10, 1894        | 400,000          | 43,800           | 34,500           | 9,300          |
| First National Bank, Kinsley, Kans. . . . .                        | Feb. 15, 1894        | 50,000           | 11,250           | 9,280            | 1,970          |
| American National Bank, Salt Lake City, Utah . . . . .             | Feb. 24, 1894        | 250,000          | 43,590           | 40,190           | 3,400          |
| First National Bank, Clinton, Mo. . . . .                          | Feb. 28, 1894        | 100,000          | 21,450           | 16,392           | 4,058          |
| First National Bank, Medicine Lodge, Kans. . . . .                 | Mar. 1, 1894         | 50,000           | 11,250           | 10,270           | 980            |
| Globe National Bank, Kalispel, Mont. . . . .                       | Mar. 2, 1894         | 50,000           | 10,930           | 10,310           | 620            |
| First National Bank, De Witt, Nebr. . . . .                        | Mar. 12, 1894        | 50,000           | 10,750           | 10,070           | 680            |
| First National Bank, Harrisonville, Mo. . . . .                    | Mar. 17, 1894        | 50,000           | 10,850           | 8,650            | 2,200          |
| Union National Bank, Salt Lake City, Utah . . . . .                | Mar. 23, 1894        | 400,000          | 43,950           | 35,600           | 8,350          |
| Aspen National Bank, Aspen, Colo. . . . .                          | Apr. 9, 1894         | 100,000          | 21,880           | 18,795           | 3,085          |
| First National Bank, Fairfield, Nebr. . . . .                      | Apr. 10, 1894        | 50,000           | 10,750           | 10,005           | 695            |
| Sagadahock National Bank, Bath, Me. . . . .                        | Apr. 11, 1894        | 100,000          | 43,925           | 36,895           | 7,030          |
| Merchants and Manufacturers' National Bank, Detroit, Mich. . . . . | Apr. 14, 1894        | 500,000          | 34,310           | 26,372           | 7,938          |
| First National Bank, Jerseyville, Ill. . . . .                     | Apr. 28, 1894        | 50,000           | 10,850           | 9,478            | 1,372          |
| American National Bank, Salina, Kans. . . . .                      | Apr. 30, 1894        | 100,000          | 21,550           | 16,700           | 4,850          |
| First National Bank, Denison, Tex. . . . .                         | do                   | 150,000          | 43,050           | 33,308           | 9,742          |
| First National Bank, Boulder Valley, Mont. . . . .                 | May 1, 1894          | 50,000           | 11,250           | 9,210            | 2,040          |
| First National Bank, Hopkins, Mo. . . . .                          | do                   | 50,000           | 10,750           | 8,570            | 2,180          |
| First National Bank, Mystic Bridge, Conn. . . . .                  | May 21, 1894         | 150,000          | 33,010           | 23,925           | 9,085          |
| First National Bank, Kendallville, Ind. . . . .                    | May 24, 1894         | 50,000           | 44,300           | 42,289           | 2,011          |
| First National Bank, Columbus, Miss. . . . .                       | May 30, 1894         | 75,000           | 66,000           | 48,650           | 17,950         |
| Deadwood National Bank, Deadwood, S. Dak. . . . .                  | June 7, 1894         | 100,000          | 21,500           | 19,545           | 1,955          |
| Merchants' National Bank, Deadwood, S. Dak. . . . .                | June 8, 1894         | 100,000          | 22,500           | 17,940           | 4,560          |
| First National Bank, Neilhart, Mont. . . . .                       | June 11, 1894        | 50,000           | 10,790           | 9,870            | 920            |
| First National Bank, Sterling, Nebr. . . . .                       | June 16, 1894        | 50,000           | 10,750           | 9,650            | 1,120          |
| Gate City National Bank, Texarkana, Ark. . . . .                   | June 30, 1894        | 50,000           | 9,390            | 8,220            | 1,170          |
| Garden City National Bank, San Jose, Cal. . . . .                  | July 1, 1894         | 100,000          | 21,900           | 19,200           | 2,700          |
| First National Bank, Constantine, Mich. . . . .                    | do                   | 50,000           | 12,780           | 9,205            | 3,575          |
| Socorro National Bank, Socorro, N. Mex. . . . .                    | July 16, 1894        | 50,000           | 11,250           | 9,870            | 1,380          |
| First National Bank, Dodge City, Kans. . . . .                     | July 27, 1894        | 50,000           | 11,250           | 9,540            | 1,410          |
| Washington National Bank, Spokane Falls, Wash. . . . .             | July 30, 1894        | 250,000          | 45,000           | 36,850           | 8,150          |
| Bates County National Bank, Butler, Mo. . . . .                    | Aug. 1, 1894         | 125,000          | 36,541           | 30,216           | 6,325          |
| First National Bank, Montezano, Wash. . . . .                      | Aug. 20, 1894        | 50,000           | 11,250           | 9,160            | 2,090          |
| First National Bank, Fort Pierre, S. Dak. . . . .                  | Aug. 28, 1894        | 50,000           | 11,250           | 9,940            | 1,310          |
| Farmers and Merchants' National Bank, Auburn, Nebr. . . . .        | Aug. 29, 1894        | 50,000           | 10,750           | 9,740            | 1,010          |

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                                                                                                                                                                                                                   | Date of liquidation. | Capital.  | Circulation. |           |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                                                                                                                                                                                                                              |                      |           | Issued.      | Retired.  | Out-standing. |
| Kansas National Bank, Topeka, Kans. . . . .                                                                                                                                                                                                                  | Sept. 1, 1894        | \$300,000 | \$43,800     | \$31,800  | \$12,000      |
| First National Bank, Ireton, Iowa. . . . .                                                                                                                                                                                                                   | .....do.....         | 50,000    | 11,350       | 8,880     | 2,470         |
| First National Bank, Bessemer, Ala. . . . .                                                                                                                                                                                                                  | Sept. 10, 1894       | 50,000    | 11,250       | 8,400     | 2,850         |
| First National Bank, Lincoln, Kans. . . . .                                                                                                                                                                                                                  | Sept. 12, 1894       | 50,000    | 10,750       | 9,310     | 1,440         |
| Coltonwood Valley National Bank, Mar-<br>ion, Kans. . . . .                                                                                                                                                                                                  | .....do.....         | 50,000    | 11,250       | 8,500     | 2,750         |
| First National Bank, Oswego, Kans. . . . .                                                                                                                                                                                                                   | Sept. 15, 1894       | 60,000    | 16,440       | 14,470    | 1,970         |
| First National Bank, Gibbon, Nebr. . . . .                                                                                                                                                                                                                   | Oct. 10, 1894        | 50,000    | 11,250       | 8,700     | 2,550         |
| Riverside National Bank, Riverside, Cal.<br>Meridian National Bank, Indianapolis,<br>Ind. . . . .                                                                                                                                                            | Oct. 20, 1894        | 100,000   | 45,000       | 35,970    | 9,030         |
| .....do.....                                                                                                                                                                                                                                                 | Oct. 30, 1894        | 200,000   | 114,960      | 84,964    | 29,996        |
| First National Bank, Nashua, Iowa. . . . .                                                                                                                                                                                                                   | Nov. 1, 1894         | 50,000    | 11,250       | 8,310     | 2,940         |
| First National Bank, Kirksville, Mo. . . . .                                                                                                                                                                                                                 | Nov. 5, 1894         | 50,000    | 11,250       | 9,820     | 1,430         |
| Blaine National Bank, Blaine, Wash.<br>National Bank of Fayetteville, N. Y.<br>Lime Rock National Bank, Providence,<br>R. I. . . . .                                                                                                                         | Nov. 26, 1894        | 50,000    | 11,250       | 8,773     | 2,500         |
| .....do.....                                                                                                                                                                                                                                                 | Nov. 27, 1894        | 60,000    | 13,100       | 8,773     | 4,327         |
| First National Bank, Palouse, Wash. . . . .                                                                                                                                                                                                                  | Nov. 27, 1894        | 500,000   | 48,968       | 36,905    | 12,003        |
| American National Bank, Galveston,<br>Tex. . . . .                                                                                                                                                                                                           | Dec. 17, 1894        | 75,000    | 16,470       | 12,620    | 3,850         |
| First National Bank, Arapahoe, Nebr. . . . .                                                                                                                                                                                                                 | Dec. 19, 1894        | 300,000   | 45,000       | 35,357    | 9,643         |
| Commercial National Bank, Seattle,<br>Wash. . . . .                                                                                                                                                                                                          | Dec. 26, 1894        | 50,000    | 10,770       | 9,100     | 1,670         |
| .....do.....                                                                                                                                                                                                                                                 | Dec. 29, 1894        | 100,000   | 21,430       | 16,110    | 5,320         |
| Total. . . . .                                                                                                                                                                                                                                               |                      | 6,570,000 | 1,375,219    | 1,112,607 | 262,612       |
| City National Bank, Denver, Colo. . . . .                                                                                                                                                                                                                    | Jan. 7, 1895         | 200,000   | 45,000       | 34,282    | 10,718        |
| Helena National Bank, Helena, Mont. . . . .                                                                                                                                                                                                                  | Jan. 8, 1895         | 400,000   | 63,000       | 48,420    | 14,580        |
| City National Bank, Birmingham, Ala.<br>Security National Bank, Grand Island,<br>Nebr. . . . .                                                                                                                                                               | .....do.....         | 100,000   | 22,500       | 16,200    | 6,300         |
| .....do.....                                                                                                                                                                                                                                                 | Jan. 12, 1895        | 108,100   | 45,000       | 39,415    | 5,585         |
| First National Bank, Lyons, Kans. . . . .                                                                                                                                                                                                                    | Jan. 18, 1895        | 50,000    | 10,850       | 7,930     | 2,920         |
| First National Bank, Ouray, Colo. . . . .                                                                                                                                                                                                                    | Jan. 23, 1895        | 50,000    | 11,250       | 9,530     | 1,720         |
| First National Bank, Waynesboro, Pa.<br>First National Bank, Anaconda, Mont.<br>McPherson National Bank, McPherson,<br>Kans. . . . .                                                                                                                         | Jan. 28, 1895        | 75,000    | 15,320       | 9,770     | 5,550         |
| .....do.....                                                                                                                                                                                                                                                 | Feb. 1, 1895         | 100,000   | 22,500       | 15,250    | 7,250         |
| .....do.....                                                                                                                                                                                                                                                 | Feb. 18, 1895        | 50,000    | 10,050       | 3,240     | 6,810         |
| First National Bank, Hurley, Wis. . . . .                                                                                                                                                                                                                    | Feb. 19, 1895        | 50,000    | 10,850       | 9,140     | 1,710         |
| First National Bank, Graham, Tex. . . . .                                                                                                                                                                                                                    | Mar. 4, 1895         | 50,000    | 11,250       | 8,610     | 2,640         |
| National Bank of Deming, N. Mex. . . . .                                                                                                                                                                                                                     | Mar. 26, 1895        | 50,000    | 11,250       | 8,340     | 2,910         |
| Merchants' National Bank, Battle<br>Creek, Mich. . . . .                                                                                                                                                                                                     | Apr. 1, 1895         | 100,000   | 39,260       | 23,980    | 10,280        |
| Salina National Bank, Salina, Kans. . . . .                                                                                                                                                                                                                  | Apr. 10, 1895        | 100,000   | 21,650       | 15,240    | 6,410         |
| First National Bank, Natchez, Miss. . . . .                                                                                                                                                                                                                  | Apr. 15, 1895        | 100,000   | 22,100       | 17,475    | 4,625         |
| Big Rapids National Bank, Big Rapids,<br>Mich. . . . .                                                                                                                                                                                                       | .....do.....         | 100,000   | 21,900       | 16,462    | 5,438         |
| First National Bank, Red Lake Falls,<br>Minn. . . . .                                                                                                                                                                                                        | .....do.....         | 50,000    | 11,250       | 8,200     | 3,050         |
| Corn Exchange National Bank, Sioux<br>City, Iowa. . . . .                                                                                                                                                                                                    | Apr. 29, 1895        | 150,000   | 44,500       | 32,240    | 12,260        |
| First National Bank, Rico, Colo. . . . .                                                                                                                                                                                                                     | Apr. 30, 1895        | 50,000    | 11,250       | 8,390     | 2,860         |
| First National Bank, Shelton, Nebr. . . . .                                                                                                                                                                                                                  | May 10, 1895         | 50,000    | 11,250       | 9,253     | 1,997         |
| First National Bank, Moberly, Mo. . . . .                                                                                                                                                                                                                    | May 15, 1895         | 100,000   | 19,560       | 16,260    | 3,300         |
| Fifth National Bank, San Antonio, Tex.<br>First National Bank, Haskell, Tex. . . . .                                                                                                                                                                         | May 29, 1895         | 125,000   | 28,800       | 19,690    | 9,110         |
| .....do.....                                                                                                                                                                                                                                                 | June 18, 1895        | 50,000    | 11,250       | 9,600     | 1,650         |
| First National Bank, Augusta, Ky. . . . .                                                                                                                                                                                                                    | June 20, 1895        | 50,000    | 11,470       | 9,100     | 2,370         |
| Oklahoma National Bank, Oklahoma<br>City, Okla. . . . .                                                                                                                                                                                                      | July 15, 1895        | 50,000    | 11,250       | 7,450     | 3,800         |
| People's National Bank, Colorado, Tex.<br>Citizens' National Bank, Tacoma, Wash.<br>First National Bank, Cherryvale, Kans.<br>Idaho National Bank, Pocatello, Idaho.<br>First National Bank, Spearfish, S. Dak.<br>First National Bank, Tower, Minn. . . . . | July 22, 1895        | 50,000    | 11,250       | 7,880     | 3,370         |
| .....do.....                                                                                                                                                                                                                                                 | July 27, 1895        | 100,000   | 22,500       | 16,265    | 6,235         |
| .....do.....                                                                                                                                                                                                                                                 | Aug. 1, 1895         | 50,000    | 10,950       | 7,430     | 3,520         |
| .....do.....                                                                                                                                                                                                                                                 | Aug. 5, 1895         | 50,000    | 11,250       | 9,085     | 2,165         |
| .....do.....                                                                                                                                                                                                                                                 | Sept. 3, 1895        | 50,000    | 11,250       | 9,790     | 1,460         |
| .....do.....                                                                                                                                                                                                                                                 | Oct. 1, 1895         | 50,000    | 10,950       | 7,120     | 3,830         |
| First National Bank, Fort Madison, Iowa.<br>First National Bank, Aberdeen, Wash.<br>First National Bank, Creighton, Nebr.<br>First National Bank, East Portland, Oreg.<br>New Mexico National Bank, Socorro,<br>N. Mex. . . . .                              | Oct. 8, 1895         | 100,000   | 22,500       | 15,230    | 7,270         |
| .....do.....                                                                                                                                                                                                                                                 | Oct. 12, 1895        | 50,000    | 11,250       | 9,210     | 2,040         |
| .....do.....                                                                                                                                                                                                                                                 | Oct. 24, 1895        | 50,000    | 11,250       | 9,132     | 2,118         |
| .....do.....                                                                                                                                                                                                                                                 | Oct. 31, 1895        | 100,000   | 22,500       | 15,730    | 6,770         |
| .....do.....                                                                                                                                                                                                                                                 | Nov. 16, 1895        | 50,000    | 11,250       | 8,720     | 2,530         |
| Bonham National Bank, Bonham, Tex. . . . .                                                                                                                                                                                                                   | Nov. 20, 1895        | 50,000    | 11,250       | 8,000     | 3,250         |
| First National Bank, Kirwin, Kans. . . . .                                                                                                                                                                                                                   | Nov. 21, 1895        | 50,000    | 11,250       | 8,770     | 2,480         |
| Farmers' National Bank, Muncie, Ind. . . . .                                                                                                                                                                                                                 | Nov. 26, 1895        | 100,000   | 22,940       | 18,730    | 4,210         |
| First National Bank, Pratt, Kans. . . . .                                                                                                                                                                                                                    | Dec. 5, 1895         | 50,000    | 11,250       | 8,730     | 2,500         |
| First National Bank, Creede, Colo. . . . .                                                                                                                                                                                                                   | Dec. 31, 1895        | 50,000    | 11,250       | 8,930     | 2,320         |
| Total. . . . .                                                                                                                                                                                                                                               |                      | 3,358,100 | 769,150      | 577,179   | 191,971       |

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NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                   | Date of liquidation. | Capital.         | Circulation.     |                |                |
|--------------------------------------------------------------|----------------------|------------------|------------------|----------------|----------------|
|                                                              |                      |                  | Issued.          | Retired.       | Out-standing.  |
| First National Bank, Puyallup, Wash...                       | Jan. 1, 1896         | \$75,000         | \$16,875         | \$13,720       | \$3,155        |
| First National Bank, Reno, Nev.....                          | Jan. 2, 1896         | 200,000          | 45,000           | 30,440         | 14,500         |
| Capital National Bank, Bismarck, N. Dak.....                 | Jan. 14, 1896        | 50,000           | 11,250           | 8,485          | 2,765          |
| Rockwall County National Bank, Rockwall, Tex.....            | do                   | 50,000           | 11,250           | 7,030          | 4,220          |
| Inter-State National Bank, Texarkana, Tex.....               | Jan. 15, 1896        | 100,000          | 27,770           | 18,050         | 9,720          |
| Farmers and Drivers' National Bank, Somers, N. Y.....        | Jan. 16, 1896        | 100,000          | 63,230           | 49,845         | 13,385         |
| First National Bank, McPherson, Kans.                        | Jan. 29, 1896        | 50,000           | 16,875           | 10,065         | 6,810          |
| New Duluth National Bank, New Duluth, Minn.....              | Jan. 31, 1896        | 50,000           | 11,250           | 7,940          | 3,310          |
| National Bank, Canton, S. Dak.....                           | Feb. 1, 1896         | 50,000           | 10,900           | 7,430          | 3,470          |
| State National Bank, Denver, Colo. &c.....                   | do                   | 300,000          | 44,000           | 34,630         | 9,370          |
| American National Bank, Omaha, Nebr.                         | Feb. 23, 1896        | 200,000          | 45,000           | 26,790         | 18,210         |
| Winnboro National Bank, Winnboro, S. C.....                  | Mar. 2, 1896         | 100,000          | 22,500           | 14,118         | 8,362          |
| Ballinger National Bank, Ballinger, Tex.....                 | Mar. 14, 1896        | 100,000          | 22,500           | 13,450         | 9,050          |
| Merchants' National Bank, Muskegon, Mich.....                | Mar. 26, 1896        | 100,000          | 22,500           | 15,850         | 6,650          |
| National Bank of Dakota, Huron, S. Dak.....                  | Apr. 18, 1896        | 50,000           | 11,250           | 8,070          | 3,180          |
| Iron City National Bank, Llano, Tex.....                     | May 14, 1896         | 60,000           | 13,500           | 7,410          | 6,090          |
| First National Bank, Morris, Minn.....                       | May 26, 1896         | 50,000           | 11,250           | 8,000          | 3,250          |
| Portland National Bank, Portland, Oreg.....                  | June 9, 1896         | 100,000          | 22,500           | 20,110         | 2,390          |
| Southern National Bank, New York, N. Y.....                  | June 10, 1896        | 500,000          | 378,900          | 304,800        | 74,100         |
| Chautauqua County National Bank, Jamestown, N. Y.....        | June 18, 1896        | 200,000          | 52,200           | 32,338         | 19,802         |
| City National Bank, Jamestown, N. Y.                         | do                   | 100,000          | 25,933           | 16,885         | 9,048          |
| Home National Bank, East Saginaw, Mich.....                  | June 22, 1896        | 200,000          | 180,000          | 111,543        | 68,457         |
| La Crosse National Bank, La Crosse, Wis.                     | July 1, 1896         | 200,000          | 45,000           | 23,733         | 21,267         |
| Traders' National Bank, Providence, R. I.                    | do                   | 200,000          | 49,507           | 34,930         | 14,577         |
| Watertown National Bank, Watertown, S. Dak.....              | July 10, 1896        | 50,000           | 11,250           | 6,060          | 5,190          |
| First National Bank, Andes, N. Y.....                        | July 23, 1896        | 60,000           | 53,724           | 40,903         | 12,821         |
| First National Bank, Uvalde, Tex.....                        | July 31, 1896        | 50,000           | 11,250           | 5,550          | 5,700          |
| Farmers' National Bank, Malvern, Iowa.                       | Aug. 6, 1896         | 50,000           | 11,250           | 6,900          | 4,350          |
| Fairhaven National Bank, Fairhaven, Wash.....                | Oct. 10, 1896        | 50,000           | 11,250           | 9,260          | 1,990          |
| National Bank, Corning, Iowa.....                            | Nov. 10, 1896        | 50,000           | 13,250           | 5,260          | 5,900          |
| National Bank, Troy, N. Y.....                               | Nov. 16, 1896        | 200,000          | 45,000           | 22,770         | 22,230         |
| First National Bank, Gothenburg, Nebr.                       | Dec. 10, 1896        | 50,000           | 11,910           | 8,600          | 3,310          |
| Smelter National Bank, Durango, Colo.                        | Dec. 14, 1896        | 50,000           | 11,250           | 8,900          | 2,350          |
| First National Bank, Goldendale, Wash.                       | Dec. 17, 1896        | 50,000           | 11,250           | 7,450          | 3,800          |
| Exchange National Bank, El Dorado, Kans.....                 | do                   | 50,000           | 22,500           | 14,015         | 8,485          |
| Farmers and Merchants' National Bank, Cawker City, Kans..... | Dec. 22, 1896        | 50,000           | 21,058           | 12,311         | 8,247          |
| First National Bank, Ness City, Kans.....                    | Dec. 24, 1896        | 50,000           | 11,250           | 6,440          | 4,810          |
| First National Bank, Pierce, Nebr.....                       | Dec. 31, 1896        | 50,000           | 11,250           | 4,890          | 6,360          |
| <b>Total.....</b>                                            |                      | <b>4,045,000</b> | <b>1,416,382</b> | <b>985,531</b> | <b>430,851</b> |
| First National Bank, Bridgeport, Ala....                     | Jan. 1, 1897         | 50,000           | 11,250           | 5,600          | 5,650          |
| Holliston National Bank, Holliston, Mass.                    | do                   | 100,000          | 37,458           | 22,946         | 14,512         |
| Crete National Bank, Crete, Nebr.....                        | do                   | 50,000           | 11,250           | 6,980          | 4,270          |
| City National Bank, Streator, Ill.....                       | Jan. 13, 1897        | 100,000          | 22,500           | 8,850          | 13,650         |
| First National Bank, Cisco, Tex.....                         | Jan. 29, 1897        | 50,000           | 11,250           | 5,480          | 5,770          |
| First National Bank, Oakesdale, Wash.                        | Feb. 1, 1897         | 50,000           | 11,250           | 5,050          | 6,200          |
| First National Bank, Arkansas City, Kans.                    | Feb. 4, 1897         | 100,000          | 22,500           | 9,160          | 13,340         |
| First National Bank, Nocona, Tex.....                        | Feb. 10, 1897        | 50,000           | 11,250           | 6,217          | 5,033          |
| First National Bank, Philipsburg, Mont.                      | do                   | 50,000           | 11,250           | 4,700          | 6,550          |
| First National Bank, Winston, N. C.....                      | Feb. 13, 1897        | 100,000          | 45,000           | 19,220         | 25,780         |
| Merchants' National Bank, Redfield, S. Dak.....              | do                   | 50,000           | 11,250           | 6,420          | 4,830          |
| First National Bank, Chester, Ill.....                       | do                   | 50,000           | 11,250           | 4,440          | 6,810          |
| First National Bank, Sturgis, S. Dak.....                    | do                   | 50,000           | 11,250           | 7,290          | 3,960          |
| Commercial National Bank, Roanoke, Va.                       | Feb. 16, 1897        | 100,000          | 22,500           | 11,180         | 11,320         |
| Atlas National Bank, Chicago, Ill.....                       | Feb. 19, 1897        | 700,000          | 45,000           | 14,420         | 30,580         |
| Snohomish National Bank, Snohomish, Wash.....                | Feb. 25, 1897        | 50,000           | 11,250           | 7,020          | 4,250          |
| Mercantile National Bank, Dallas, Tex....                    | Feb. 27, 1897        | 150,000          | 33,750           | 14,350         | 19,400         |

a Formerly insolvent.

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                               | Date of liquidation. | Capital.  | Circulation. |          |              |
|----------------------------------------------------------|----------------------|-----------|--------------|----------|--------------|
|                                                          |                      |           | Issued.      | Retired. | Outstanding. |
| First National Bank, Ionia, Mich.....                    | Mar. 2, 1897         | \$100,000 | \$25,356     | \$11,485 | \$13,871     |
| First National Bank, Sutherland, Iowa..                  | Mar. 15, 1897        | 50,000    | 11,250       | 4,420    | 6,830        |
| Merchants' National Bank, Brownwood, Tex.....            | Mar. 16, 1897        | 50,000    | 11,250       | 5,610    | 5,640        |
| Manufacturers' National Bank, Pittsburg, Kans.....       | .....do.....         | 100,000   | 22,500       | 9,000    | 13,500       |
| National Bank of Commerce, Duluth, Minn.....             | Mar. 17, 1897        | 200,000   | 45,000       | 21,235   | 23,735       |
| Citizens' National Bank, Fergus Falls, Minn.....         | Mar. 22, 1897        | 75,000    | 16,920       | 6,329    | 10,600       |
| Farmers' National Bank, Arkansas City, Kans.....         | Mar. 24, 1897        | 100,000   | 22,500       | 15,010   | 7,490        |
| First National Bank, Merrill, Wis.....                   | Mar. 27, 1897        | 60,000    | 13,500       | 6,980    | 6,520        |
| St. Paul National Bank, St. Paul, Nebr..                 | Mar. 31, 1897        | 50,000    | 11,250       | 5,930    | 5,320        |
| Chemical National Bank, St. Louis, Mo..                  | Apr. 1, 1897         | 500,000   | 45,850       | 41,750   | 4,100        |
| State National Bank, St. Joseph, Mo.....                 | Apr. 3, 1897         | 500,000   | 45,000       | 25,143   | 19,852       |
| Anderson County National Bank, Garnett, Kans.....        | Apr. 5, 1897         | 50,000    | 11,250       | 3,650    | 7,600        |
| First National Bank, Exeter, Nebr.....                   | Apr. 9, 1897         | 50,000    | 11,250       | 4,540    | 6,710        |
| Wyandotte National Bank, Kansas City, Kans.....          | Apr. 13, 1897        | 100,000   | 22,500       | 7,500    | 15,000       |
| First National Bank, Westmoreland, Kans.....             | Apr. 15, 1897        | 50,000    | 11,250       | 5,530    | 5,720        |
| German-American National Bank, St. Cloud, Minn.....      | Apr. 20, 1897        | 100,000   | 22,500       | 11,185   | 11,315       |
| Three Rivers National Bank, Three Rivers, Mich.....      | Apr. 27, 1897        | 61,000    | 14,400       | 4,430    | 9,970        |
| Peoples' National Bank, Denver, Colo.....                | .....do.....         | 300,000   | 45,000       | 16,350   | 28,650       |
| Exeter National Bank, Exeter, Nebr.....                  | Apr. 30, 1897        | 50,000    | 11,250       | 5,875    | 5,375        |
| First National Bank, Hillsboro, Oreg.....                | May 1, 1897          | 50,000    | 11,250       | 5,140    | 6,110        |
| First National Bank, Romeo, Mich.....                    | .....do.....         | 100,000   | 25,278       | 8,880    | 16,398       |
| Chanute National Bank, Chanute, Kans..                   | May 6, 1897          | 60,000    | 13,500       | 9,180    | 4,320        |
| National Bank of the Republic, St. Louis, Mo.....        | May 18, 1897         | 300,000   | 45,000       | 15,900   | 29,100       |
| Third National Bank, New York, N. Y.....                 | May 20, 1897         | 1,000,000 | 374,165      | 131,107  | 243,053      |
| Hancock National Bank, Boston, Mass.....                 | .....do.....         | 400,000   | 60,400       | 23,615   | 26,585       |
| Fourth National Bank, Columbus, Ohio..                   | June 16, 1897        | 100,000   | 76,500       | 25,250   | 51,250       |
| National Bank of Heppner, Oreg.....                      | June 19, 1897        | 50,000    | 11,250       | 4,450    | 6,800        |
| Metropolitan National Bank, Kansas City, Mo.....         | June 30, 1897        | 500,000   | 45,000       | 15,300   | 29,700       |
| South Milwaukee National Bank, South Milwaukee, Wis..... | July 1, 1897         | 50,000    | 38,000       | 11,140   | 24,860       |
| First National Bank, Alamosa, Colo.....                  | .....do.....         | 50,000    | 11,250       | 4,440    | 6,810        |
| First National Bank, St. Louis, Mich.....                | July 6, 1897         | 50,000    | 11,250       | 4,740    | 6,510        |
| Farmers' National Bank, Culppeper, Va.....               | July 12, 1897        | 50,000    | 11,250       | 4,630    | 6,620        |
| Mercantile National Bank, Hartford, Conn.....            | July 20, 1897        | 500,000   | 50,750       | 25,028   | 25,722       |
| Wellsboro National Bank, Wellsboro, Pa.                  | Aug. 6, 1897         | 50,000    | 11,250       | 6,010    | 5,240        |
| National Bank of the Republic, Washington, D. C.....     | Aug. 11, 1897        | 200,000   | 165,223      | 49,050   | 116,173      |
| Nebraska National Bank, York, Nebr.....                  | Aug. 21, 1897        | 50,000    | 11,250       | 3,510    | 7,740        |
| First National Bank, Mason, Tex.....                     | Aug. 23, 1897        | 50,000    | 11,250       | 5,900    | 5,260        |
| Midland National Bank, Kansas City, Mo.....              | Aug. 27, 1897        | 500,000   | 45,000       | 13,800   | 31,140       |
| First National Bank, Oberlin, Kans.....                  | Sept. 10, 1897       | 50,000    | 11,250       | 3,600    | 7,650        |
| First National Bank, Lighton, Kans.....                  | Oct. 1, 1897         | 50,000    | 11,250       | 3,820    | 7,420        |
| First National Bank, Liberty, Nebr.....                  | .....do.....         | 50,000    | 11,250       | 3,260    | 7,990        |
| Prairie State National Bank, Chicago, Ill.....           | Oct. 15, 1897        | 200,000   | 45,000       | 3,150    | 41,850       |
| First National Bank, Greensburg, Ind.....                | Oct. 26, 1897        | 100,000   | 29,905       | 8,170    | 21,735       |
| First National Bank, New Albany, Ind.....                | .....do.....         | 200,000   | 53,467       | 10,197   | 43,270       |
| First National Bank, Grand Junction, Colo.....           | Oct. 30, 1897        | 50,000    | 11,250       | 3,990    | 7,230        |
| National Live Stock Bank, Fort Worth, Tex.....           | Nov. 1, 1897         | 100,000   | 33,750       | 8,410    | 25,340       |
| First National Bank, Tobias, Nebr.....                   | .....do.....         | 50,000    | 11,250       | 3,150    | 8,000        |
| First National Bank, Clark, S. Dak.....                  | .....do.....         | 60,000    | 13,500       | 2,590    | 19,910       |
| Government National Bank, Pottsville, Pa.....            | Nov. 8, 1897         | 100,000   | 49,373       | 14,766   | 34,613       |
| First National Bank, Athens, Pa.....                     | Nov. 30, 1897        | 50,000    | 25,021       | 9,306    | 15,715       |
| First National Bank, Ovid, Mich.....                     | Dec. 1, 1897         | 50,000    | 11,250       | 3,420    | 7,850        |
| First National Bank, Appleton, Minn.....                 | .....do.....         | 50,000    | 11,250       | 2,670    | 8,580        |

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NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTEER LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                                       | Date of liquidation. | Capital.   | Circulation. |          |              |
|------------------------------------------------------------------|----------------------|------------|--------------|----------|--------------|
|                                                                  |                      |            | Issued.      | Retired. | Outstanding. |
| First National Bank, Oklahoma City, Okla. ....                   | Dec. 6, 1897         | \$50,000   | \$11,250     | \$3,490  | \$7,760      |
| Home National Bank, Chicago, Ill. ....                           | Dec. 7, 1897         | 250,000    | 1,066        | 32       | 1,034        |
| Fort Smith National Bank, Fort Smith, Ark. ....                  | Dec. 9, 1897         | 100,000    | 22,500       | 5,950    | 16,550       |
| National Bank, Asheville, N. C. ....                             | Dec. 11, 1897        | 100,000    | 25,906       | 5,850    | 20,050       |
| Merchants' National Bank, Rome, Ga. ....                         | Dec. 15, 1897        | 100,000    | 45,000       | 14,060   | 30,940       |
| Hide and Leather National Bank, Chicago, Ill. ....               | Dec. 22, 1897        | 300,000    | 45,000       | 20,890   | 24,110       |
| United States National Bank, New York, N. Y. ....                | Dec. 23, 1897        | 500,000    | 128,950      | 29,870   | 99,080       |
| Citizens' National Bank, Itasca, Tex. ....                       | do                   | 60,000     | 13,500       | 3,320    | 10,180       |
| First National Bank, Russellville, Ark. ....                     | Dec. 30, 1897        | 50,000     | 11,250       | 2,560    | 8,690        |
| Ohio National Bank, Washington, D. C. ....                       | Dec. 31, 1897        | 200,000    | 61,870       | 21,000   | 40,870       |
| National Bank, Winthrop, Me. ....                                | do                   | 50,000     | 14,405       | 3,740    | 10,665       |
| Total .....                                                      |                      | 11,429,000 | 2,497,263    | 929,002  | 1,568,261    |
| First National Bank, Bath, N. Y. ....                            | Jan. 10, 1898        | 50,000     | 18,477       | 4,631    | 13,846       |
| National Bank of the Republic, Philadelphia, Pa. ....            | Jan. 11, 1898        | 500,000    | 233,112      | 62,600   | 170,512      |
| National Bank, Odessa, Mo. ....                                  | do                   | 100,000    | 22,500       | 4,780    | 17,720       |
| First National Bank, Pomeroy, Wash. ....                         | do                   | 50,000     | 11,250       | 2,860    | 8,390        |
| Central National Bank, Pueblo, Colo. ....                        | Jan. 15, 1898        | 50,000     | 11,250       | 1,420    | 9,830        |
| Alexandria National Bank, Alexandria, Ind. ....                  | Jan. 22, 1898        | 50,000     | 22,500       | 5,110    | 17,390       |
| First National Bank, Osage City, Kans. ....                      | Feb. 1, 1898         | 50,000     | 11,250       | 2,710    | 8,540        |
| Citizens' National Bank, Concordia, Kans. ....                   | do                   | 50,000     | 11,250       | 7,320    | 3,930        |
| First National Bank, Aspen, Colo. ....                           | do                   | 100,000    | 22,500       | 4,590    | 17,910       |
| National Bank of America, Chicago, Ill. ....                     | Feb. 11, 1898        | 1,000,000  | 199,420      | 35,790   | 163,630      |
| American Exchange National Bank, Chicago, Ill. ....              | do                   | 1,000,000  | 45,000       | 9,750    | 35,250       |
| National City Bank, Boston, Mass. ....                           | Feb. 15, 1898        | 1,000,000  | 57,415       | 15,129   | 42,286       |
| First National Bank, Waterville, Wash. ....                      | Feb. 24, 1898        | 50,000     | 11,250       | 2,640    | 8,610        |
| First National Bank, La Crosse, Kans. ....                       | Feb. 28, 1898        | 50,000     | 11,250       | 2,410    | 8,840        |
| First National Bank, Montague, Tex. ....                         | Mar. 7, 1898         | 50,000     | 11,250       | 1,960    | 9,290        |
| First National Bank, Abilene, Tex. ....                          | Mar. 25, 1898        | 100,000    | 22,500       | 1,700    | 20,800       |
| First National Bank, Bathgate, N. Dak. ....                      | Mar. 26, 1898        | 50,000     | 11,250       | 1,960    | 9,290        |
| National Bank of Commerce, New Bedford, Mass. ....               | Apr. 1, 1898         | 1,000,000  | 67,368       | 10,538   | 56,830       |
| Hill County National Bank, Hillsboro, Tex. ....                  | Apr. 5, 1898         | 50,000     | 11,250       | 1,870    | 9,380        |
| First National Bank, Killingly, Danielsonville, Conn. ....       | Apr. 11, 1898        | 110,000    | 40,918       | 7,964    | 32,954       |
| Seventh National Bank, Philadelphia, Pa. ....                    | Apr. 13, 1898        | 200,000    | 51,445       | 9,060    | 42,385       |
| Standard National Bank, New York, N. Y. ....                     | Apr. 26, 1898        | 200,000    | 45,000       | 12,840   | 32,160       |
| Abilene National Bank, Abilene, Tex. ....                        | May 3, 1898          | 100,000    | 22,500       | 3,130    | 19,370       |
| Commercial National Bank, Portland, Oreg. ....                   | May 13, 1898         | 500,000    | 45,000       | 13,250   | 31,750       |
| Everett National Bank, Boston, Mass. ....                        | May 19, 1898         | 400,000    | 97,000       | 17,100   | 79,900       |
| Commercial National Bank of Pennsylvania, Philadelphia, Pa. .... | May 31, 1898         | 810,000    | 62,405       | 6,850    | 55,555       |
| Stock Growers' National Bank, Pueblo, Colo. ....                 | June 1, 1898         | 100,000    | 23,400       | 2,590    | 20,810       |
| First National Bank, Ashland, Wis. ....                          | June 8, 1898         | 100,000    | 28,125       | 2,723    | 25,402       |
| Weldon National Bank, Ladonia, Tex. ....                         | June 15, 1898        | 60,000     | 13,500       | 1,080    | 12,420       |
| First National Bank, Waitsburg, Tex. ....                        | June 25, 1898        | 50,000     | 11,250       | 6,610    | 4,640        |
| First National Bank, Brownwood, Tex. ....                        | July 1, 1898         | 100,000    | 22,500       | 2,480    | 20,020       |
| Farmers and Merchants' National Bank, Waco, Tex. ....            | do                   | 100,000    | 22,500       | 2,235    | 20,265       |
| First National Bank, Holstein, Iowa. ....                        | do                   | 50,000     | 11,250       | 2,910    | 8,340        |
| Citizens' National Bank, Kansas City, Mo. ....                   | July 28, 1898        | 200,000    | 45,000       | 2,500    | 42,500       |
| First National Bank, St. Paul, Nebr. ....                        | Aug. 1, 1898         | 50,000     | 11,250       | 1,130    | 10,120       |
| First National Bank, Hannibal, Mo. ....                          | Aug. 13, 1898        | 100,000    | 22,500       | 6,570    | 15,930       |

NO. 71.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTEER LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                  | Date of liquidation. | Capital.    | Circulation. |            |              |
|---------------------------------------------|----------------------|-------------|--------------|------------|--------------|
|                                             |                      |             | Issued.      | Retired.   | Outstanding. |
| Central National Bank, Milwaukee, Wis.      | Aug. 17, 1898        | \$300,000   | \$45,000     | \$2,090    | \$42,910     |
| Middleport National Bank, Middleport, Ohio. | Sept. 5, 1898        | 50,000      | 11,250       | 300        | 10,950       |
| First National Bank, Mason City, Ill.       | Sept. 15, 1898       | 50,000      | 46,755       | 930        | 45,825       |
| Mankato National Bank, Mankato, Minn.       | Sept. 26, 1898       | 100,000     | 22,500       | 713        | 21,787       |
| Citizens' National Bank, Sandusky, Ohio.    | Oct. 1, 1898         | 100,000     | 22,000       | 340        | 22,160       |
| First National Bank, Ashburnham, Mass.      | Oct. 4, 1898         | 50,000      | 48,050       | .....      | 48,050       |
| Total.....                                  |                      | 9,230,000   | 1,583,840    | 285,163    | 1,298,477    |
| Grand total.....                            |                      | 122,870,110 | 52,113,175   | 47,103,217 | 5,000,958    |

510 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 72.—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 TITLES OCTOBER 31, 1898.

| Name and location of bank.                             | Date of liquidation. | Capital.  | Circulation. |           |               |
|--------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                        |                      |           | Issued.      | Retired.  | Out-standing. |
| First National Bank, Kittanning, Pa....                | July 2, 1882         | \$200,000 | \$199,500    | \$194,940 | \$4,560       |
| Total.....                                             |                      | 200,000   | 199,500      | 194,940   | 4,560         |
| National Bank of Beaver County, New Brighton, Pa.....  | Nov. 12, 1884        | 200,000   | 97,300       | 93,741    | 3,559         |
| National Bank, Beavertown, Wis.....                    | Dec. 24, 1884        | 50,000    | 41,109       | 39,485    | 1,615         |
| Merchants' National Bank, Cleveland, Ohio.....         | Dec. 27, 1884        | 800,000   | 228,100      | 214,353   | 13,747        |
| Union National Bank, Chicago, Ill.....                 | Dec. 29, 1884        | 1,000,000 | 62,800       | 52,085    | 10,715        |
| Total.....                                             |                      | 2,050,000 | 429,300      | 399,664   | 29,636        |
| First National Bank, Le Roy, N. Y.....                 | Jan. 2, 1885         | 150,000   | 135,000      | 130,416   | 4,584         |
| Evansville National Bank, Evansville, Ind.....         | Jan. 3, 1885         | 800,000   | 543,050      | 517,077   | 25,973        |
| National Albany Exchange Bank, Albany, N. Y.....       | Jan. 10, 1885        | 300,000   | 243,900      | 241,550   | 2,310         |
| National Bank, Galena, Ill.....                        | Jan. 11, 1885        | 100,000   | 55,900       | 53,199    | 2,701         |
| National State Bank, Lafayette, Ind.....               | Jan. 16, 1885        | 300,000   | 117,000      | 106,878   | 10,122        |
| First National Bank, Knoxville, Ill.....               | do                   | 60,000    | 43,600       | 41,749    | 1,851         |
| Farmers' National Bank, Ripley, Ohio.....              | Jan. 17, 1885        | 100,000   | 87,400       | 83,449    | 3,951         |
| City National Bank, Grand Rapids, Mich.....            | Jan. 21, 1885        | 300,000   | 45,000       | 41,908    | 3,092         |
| Lee County National Bank, Dixon, Ill.....              | do                   | 100,000   | 41,500       | 38,942    | 2,558         |
| Fort Wayne National Bank, Fort Wayne, Ind.....         | Jan. 25, 1885        | 350,000   | 257,300      | 247,910   | 9,390         |
| National Exchange Bank, Tiffin, Ohio.....              | Mar. 1, 1885         | 125,000   | 50,500       | 45,713    | 4,787         |
| National Bank, Malone, N. Y.....                       | Mar. 9, 1885         | 260,000   | 65,900       | 60,875    | 5,025         |
| Jefferson National Bank, Steubenville, Ohio.....       | Mar. 21, 1885        | 150,000   | 132,600      | 128,352   | 4,248         |
| First National Bank, Battle Creek, Mich.....           | Mar. 23, 1885        | 100,000   | 89,200       | 86,220    | 2,980         |
| Central National Bank, Danville, Ky.....               | do                   | 200,000   | 180,000      | 173,416   | 6,584         |
| Knox County National Bank, Mount Vernon, Ohio.....     | Apr. 1, 1885         | 75,000    | 53,200       | 49,955    | 3,245         |
| First National Bank, Houghton Mich.....                | Apr. 18, 1885        | 100,000   | 45,000       | 41,207    | 3,793         |
| National Bank, Fort Edward, N. Y.....                  | Apr. 22, 1885        | 100,000   | 88,900       | 85,006    | 3,894         |
| National Bank, Salem, N. Y.....                        | May 4, 1885          | 100,000   | 86,100       | 82,727    | 3,373         |
| National Exchange Bank, Seneca Falls, N. Y.....        | May 6, 1885          | 109,000   | 88,400       | 85,654    | 2,746         |
| Trumbull National Bank, Warren, Ohio.....              | July 5, 1885         | 150,000   | 132,400      | 128,345   | 4,055         |
| Attleborough National Bank, North Attleboro, Mass..... | July 17, 1885        | 100,000   | 84,800       | 81,734    | 2,566         |
| American National Bank, Detroit, Mich.....             | July 24, 1885        | 400,000   | 251,500      | 242,925   | 8,575         |
| First National Bank, Paris, Ill.....                   | Aug. 12, 1885        | 125,000   | 111,500      | 106,808   | 4,692         |
| First National Bank, St. Johns, Mich.....              | Aug. 14, 1885        | 50,000    | 21,000       | 19,789    | 1,220         |
| Second National Bank, Pontiac, Mich.....               | Sept. 1, 1885        | 100,000   | 43,000       | 40,830    | 2,170         |
| Raleigh National Bank, Raleigh, N. C.....              | Sept. 5, 1885        | 400,000   | 123,900      | 115,072   | 8,828         |
| First National Bank, Danville, Ky.....                 | Sept. 22, 1885       | 150,000   | 130,500      | 124,922   | 5,578         |
| Total.....                                             |                      | 5,285,000 | 3,347,550    | 3,202,669 | 144,881       |
| Ohio National Bank, Cleveland, Ohio....                | Jan. 1, 1889         | 400,000   | 57,763       | 50,950    | 6,813         |
| National Bank, Lebanon, Ky.....                        | Apr. 7, 1889         | 100,000   | 45,000       | 41,869    | 3,131         |
| Total.....                                             |                      | 500,000   | 102,763      | 92,819    | 9,944         |
| Monmouth National Bank, Monmouth, Ill.....             | Aug. 18, 1890        | 100,000   | 21,800       | 18,862    | 2,938         |
| Muskegon National Bank, Muskegon, Mich.....            | Aug. 27, 1890        | 100,000   | 21,720       | 19,750    | 1,970         |
| First National Bank, Richmond, Ky.....                 | Oct. 3, 1890         | 250,000   | 66,979       | 58,054    | 8,925         |
| First National Bank, Port Huron, Mich.....             | Oct. 15, 1890        | 135,000   | 57,480       | 52,492    | 4,988         |
| Total.....                                             |                      | 585,000   | 167,979      | 149,158   | 18,821        |
| Union National Bank, Oshkosh, Wis....                  | Jan. 23, 1891        | 200,000   | 45,000       | 41,768    | 3,232         |
| First National Bank, Grand Haven, Mich.....            | June 5, 1891         | 200,000   | 45,000       | 40,793    | 4,207         |
| First National Bank, Plymouth, Mich....                | Nov. 14, 1891        | 50,000    | 45,000       | 42,390    | 2,610         |
| National Bank, Wooster, Ohio.....                      | Nov. 29, 1891        | 53,900    | 48,510       | 44,094    | 4,416         |
| Defiance National Bank, Defiance, Ohio.....            | Dec. 7, 1891         | 100,000   | 22,500       | 19,611    | 2,889         |
| Total.....                                             |                      | 603,900   | 206,010      | 188,566   | 17,414        |

No. 72.—NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, ETC.—Continued.

| Name and location of bank.                    | Date of liquidation. | Capital.   | Circulation. |           |               |
|-----------------------------------------------|----------------------|------------|--------------|-----------|---------------|
|                                               |                      |            | Issued.      | Retired.  | Out-standing. |
| First National Bank, New London, Ohio         | Mar. 23, 1892        | \$50,000   | \$11,250     | \$9,606   | \$1,644       |
| Citizens' National Bank, Mankato, Minn.       | Apr. 27, 1892        | 70,000     | 15,750       | 14,188    | 1,562         |
| Third National Bank, Sandusky, Ohio           | Sept. 19, 1892       | 200,000    | 45,000       | 39,756    | 5,244         |
| Third National Bank, Urbana, Ohio             | Oct. 15, 1892        | 100,000    | 22,500       | 18,645    | 3,855         |
| Total                                         |                      | 420,000    | 94,500       | 82,195    | 12,305        |
| Lumberman's National Bank, Muskegon, Mich     | Jan. 16, 1893        | 100,000    | 22,500       | 20,210    | 2,290         |
| Phoenix National Bank, Medina, Ohio           | Feb. 10, 1893        | 75,000     | 17,100       | 14,898    | 2,202         |
| First National Bank, Chelsea, Vt.             | June 10, 1893        | 50,000     | 11,250       | 7,342     | 3,908         |
| Farmers' National Bank, Owatonna, Minn.       | June 23, 1893        | 75,000     | 17,100       | 14,950    | 2,150         |
| Total                                         |                      | 300,000    | 67,950       | 57,400    | 10,550        |
| Second National Bank, Bay City, Mich          | May 5, 1894          | 250,000    | 180,000      | 150,945   | 29,055        |
| First National Bank, Farmer City, Ill.        | May 30, 1894         | 50,000     | 10,810       | 8,786     | 2,024         |
| First National Bank, Kasson, Minn.            | July 22, 1894        | 50,000     | 11,460       | 9,207     | 2,253         |
| First National Bank, Lagrange, Ind.           | July 30, 1894        | 65,000     | 22,500       | 17,690    | 4,810         |
| First National Bank, Fairfield, Me            | Aug. 1, 1894         | 50,000     | 12,900       | 9,750     | 3,150         |
| Total                                         |                      | 465,000    | 237,670      | 196,378   | 41,292        |
| National Bank, Granville, N. Y.               | Apr. 21, 1895        | 100,000    | 45,000       | 35,305    | 9,695         |
| Total                                         |                      | 100,000    | 45,000       | 35,305    | 9,695         |
| National Bank, Greensboro, N. C.              | Jan. 18, 1896        | 160,000    | 83,300       | 57,820    | 25,480        |
| Total                                         |                      | 160,000    | 83,300       | 57,820    | 25,480        |
| Walden National Bank, Walden, N. Y.           | Jan. 25, 1897        | 50,000     | 12,600       | 8,680     | 3,910         |
| National Bank, Rockville, Ind.                | May 14, 1897         | 100,000    | 45,000       | 21,190    | 23,810        |
| Total                                         |                      | 150,000    | 57,600       | 29,880    | 27,720        |
| Northampton County National Bank, Easton, Pa. | May 1, 1898          | 134,600    | 75,000       | 13,330    | 62,270        |
| National State Bank, Bloomington, Ill.        | May 3, 1898          | 200,000    | 45,000       | 6,250     | 38,740        |
| Total                                         |                      | 334,600    | 120,000      | 19,580    | 101,010       |
| Grand total                                   |                      | 11,002,900 | 5,159,722    | 4,796,414 | 453,368       |

512 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 73.—NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES FOR THE PURPOSE OF ORGANIZING NEW ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLES WITH DATE OF LIQUIDATION, AMOUNT OF CAPITAL, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING ON OCTOBER 31, 1898.

| 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    | \$262,166 | \$7,834      |
| Total .....                                          |                      | 300,000    | 270,000      | 262,166   | 7,834        |
| First National Bank, Huntington, Ind..               | Jan. 31, 1881        | 100,000    | 90,000       | 87,636    | 2,364        |
| First National Bank, Indianapolis, Ind..             | July 5, 1881         | 300,000    | 279,248      | 266,766   | 12,462       |
| Total .....                                          |                      | 400,000    | 369,248      | 354,422   | 14,826       |
| First National Bank, Valparaiso, Ind. . .            | Apr. 24, 1882        | 50,000     | 45,000       | 43,546    | 1,454        |
| First National Bank, Stillwater, Minn. . .           | Apr. 29, 1882        | 130,000    | 83,456       | 81,291    | 2,065        |
| First National Bank, Chicago, Ill. . . . .           | do                   | 1,000,000  | 90,000       | 83,363    | 6,637        |
| First National Bank, Woodstock, Ill. . . .           | Apr. 30, 1882        | 50,000     | 45,000       | 43,620    | 1,380        |
| Second National Bank, Cincinnati, Ohio. .            | Apr. 28, 1882        | 200,000    | 180,000      | 175,115   | 4,885        |
| Second National Bank, New York, N. Y. . .            | do                   | 300,000    | 376,890      | 369,055   | 7,835        |
| First National Bank, Portsmouth, N. H. . .           | Apr. 29, 1882        | 300,000    | 289,000      | 279,149   | 6,851        |
| First National Bank, Richmond, Ind. . . .            | May 5, 1882          | 200,000    | 87,400       | 82,954    | 4,446        |
| Second National Bank, Cleveland, Ohio. .             | May 6, 1882          | 1,000,000  | 510,800      | 497,265   | 13,535       |
| First National Bank, New Haven, Conn. . .            | do                   | 500,000    | 355,310      | 349,100   | 6,210        |
| First National Bank, Akron, Ohio. . . . .            | May 2, 1882          | 100,000    | 114,822      | 110,502   | 4,320        |
| First National Bank, Worcester, Mass. . . .          | May 4, 1882          | 300,000    | 252,000      | 246,939   | 5,061        |
| First National Bank, Barre, Mass. . . . .            | May 9, 1882          | 150,000    | 135,000      | 131,841   | 3,159        |
| First National Bank, Davenport, Iowa. . .            | do                   | 100,000    | 45,000       | 42,671    | 2,329        |
| First National Bank, Kendallville, Ind. . .          | May 12, 1882         | 150,000    | 90,000       | 87,988    | 2,012        |
| First National Bank, Cleveland, Ohio. . . .          | May 13, 1882         | 300,000    | 266,462      | 258,114   | 8,348        |
| First National Bank, Youngstown, Ohio. . .           | May 15, 1882         | 500,000    | 441,529      | 433,872   | 7,657        |
| First National Bank, Evansville, Ind. . . .          | do                   | 500,000    | 442,870      | 435,377   | 7,493        |
| First National Bank, Salem, Ohio. . . . .            | do                   | 50,000     | 110,540      | 107,805   | 2,735        |
| First National Bank, Scranton, Pa. . . . .           | May 18, 1882         | 260,000    | 45,000       | 41,875    | 3,125        |
| First National Bank, Centerville, Ind. . . .         | do                   | 50,000     | 64,525       | 62,021    | 2,504        |
| First National Bank, Fort Wayne, Ind. . . .          | May 22, 1882         | 300,000    | 45,000       | 40,530    | 4,470        |
| First National Bank, Strasburg, Pa. . . . .          | do                   | 100,000    | 79,200       | 77,302    | 1,898        |
| First National Bank, Marietta, Pa. . . . .           | May 27, 1882         | 100,000    | 99,000       | 96,605    | 2,395        |
| First National Bank, Lafayette, Ind. . . . .         | May 31, 1882         | 150,000    | 175,060      | 167,065   | 7,995        |
| First National Bank, McConnellsville, Ohio . . . . . | do                   | 50,000     | 84,640       | 82,034    | 2,606        |
| First National Bank, Milwaukee, Wis. . . . .         | do                   | 200,000    | 220,170      | 223,397   | 5,773        |
| Second National Bank, Akron, Ohio. . . .             | do                   | 103,000    | 102,705      | 99,998    | 2,708        |
| First National Bank, Ann Arbor, Mich. . . .          | June 1, 1882         | 100,000    | 85,078       | 82,010    | 3,068        |
| First National Bank, Geneva, Ohio. . . . .           | do                   | 100,000    | 90,000       | 87,530    | 2,470        |
| First National Bank, Oberlin, Ohio. . . . .          | do                   | 50,000     | 58,382       | 55,925    | 2,457        |
| First National Bank, Philadelphia, Pa. . . .         | June 10, 1882        | 1,000,000  | 799,800      | 775,295   | 24,505       |
| First National Bank, Troy, Ohio. . . . .             | do                   | 200,000    | 180,000      | 175,338   | 4,662        |
| Third National Bank, Cincinnati, Ohio. . .           | June 14, 1882        | 803,000    | 669,500      | 594,275   | 15,225       |
| First National Bank, Cambridge City, Ind. . . . .    | June 15, 1882        | 50,000     | 45,000       | 43,077    | 1,923        |
| First National Bank, Lyons, Iowa. . . . .            | do                   | 100,000    | 90,000       | 87,714    | 2,286        |
| First National Bank, Detroit, Mich. . . . .          | June 17, 1882        | 500,000    | 336,345      | 329,983   | 6,362        |
| First National Bank, Wilkesbarre, Pa. . . .          | June 20, 1882        | 375,000    | 337,500      | 329,280   | 8,220        |
| First National Bank, Iowa City, Iowa. . . .          | June 24, 1882        | 100,000    | 88,400       | 86,510    | 1,860        |
| First National Bank, Nashua, N. H. . . . .           | do                   | 100,000    | 90,000       | 86,485    | 3,515        |
| First National Bank, Johnstown, Pa. . . . .          | do                   | 60,000     | 54,000       | 52,585    | 1,415        |
| First National Bank, Pittsburg, Pa. . . . .          | June 29, 1882        | 750,000    | 594,000      | 583,905   | 10,095       |
| First National Bank, Terre Haute, Ind. . . .         | do                   | 200,000    | 141,575      | 135,813   | 5,762        |
| First National Bank, Hollidaysburg, Pa. . .          | June 30, 1882        | 50,000     | 45,000       | 43,995    | 1,005        |
| First National Bank, Bath, Me. . . . .               | do                   | 200,000    | 180,000      | 174,955   | 5,045        |
| First National Bank, Janesville, Wis. . . . .        | do                   | 125,000    | 121,050      | 118,135   | 2,915        |
| First National Bank, Michigan City, Ind. . .         | do                   | 100,000    | 45,000       | 44,215    | 785          |
| First National Bank, Monmouth, Ill. . . . .          | July 3, 1882         | 75,000     | 45,000       | 43,684    | 1,316        |
| First National Bank, Marion, Iowa. . . . .           | July 11, 1882        | 50,000     | 45,000       | 43,366    | 1,634        |
| First National Bank, Marlboro, Mass. . . .           | Aug. 3, 1882         | 200,000    | 180,000      | 175,687   | 4,313        |
| National Bank of Stanford, Ky. . . . .               | Oct. 3, 1882         | 150,000    | 135,000      | 132,242   | 2,758        |
| First National Bank, Sandusky, Ohio. . . .           | Oct. 6, 1882         | 150,000    | 90,000       | 86,804    | 3,196        |
| First National Bank, Sandy Hill, N. Y. . . .         | Dec. 31, 1882        | 50,000     | 45,000       | 43,323    | 1,677        |
| Total .....                                          |                      | 12,765,000 | 9,413,010    | 9,162,715 | 250,295      |
| First National Bank, Lawrenceburg, Ind. . .          | Feb. 24, 1883        | 100,000    | 90,000       | 87,024    | 2,976        |
| First National Bank, Cambridge, Ohio. . . .          | do                   | 100,000    | 80,800       | 78,808    | 1,992        |
| First National Bank, Oskosh, Wis. . . . .            | do                   | 100,000    | 47,800       | 46,265    | 1,535        |
| First National Bank, Grand Rapids, Mich. . . . .     | do                   | 400,000    | 155,900      | 151,578   | 4,322        |
| First National Bank, Delphos, Ohio. . . . .          | do                   | 50,000     | 45,000       | 42,420    | 2,580        |
| First National Bank, Freeport, Ill. . . . .          | do                   | 100,000    | 59,500       | 51,531    | 1,969        |
| First National Bank, Elyria, Ohio. . . . .           | do                   | 100,000    | 99,000       | 87,574    | 2,426        |
| First National Bank, Troy, N. Y. . . . .             | do                   | 300,000    | 229,550      | 222,957   | 6,593        |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 513

No. 73.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

| Name and location of bank.                       | Date of liquidation. | Capital.    | Circulation. |            |               |
|--------------------------------------------------|----------------------|-------------|--------------|------------|---------------|
|                                                  |                      |             | Issued.      | Retired.   | Out-standing. |
| Second National Bank, Detroit, Mich.             | Feb. 24, 1883        | \$1,000,000 | \$363,700    | \$349,530  | \$14,170      |
| Second National Bank, Peoria, Ill.               | .....do.....         | 100,000     | 90,000       | 86,083     | 3,917         |
| National Fort Plain Bank, Fort Plain, N. Y.      | .....do.....         | 200,000     | 174,300      | 170,541    | 3,759         |
| Logansport National Bank, Logansport, Ind.       | Dec. 1, 1883         | 100,000     | 16,850       | 15,500     | 1,350         |
| Total .....                                      |                      | 2,650,000   | 1,437,400    | 1,389,811  | 47,589        |
| National Bank of Birmingham, Ala.                | May 14, 1884         | 50,000      | 45,000       | 43,948     | 1,052         |
| First National Bank, Westfield, N. Y.            | June 1, 1884         | 50,000      | 42,800       | 40,889     | 1,911         |
| First National Bank, Independence, Iowa          | Oct. 31, 1884        | 100,000     | 90,000       | 87,545     | 2,455         |
| First National Bank, Sturgis, Mich.              | Dec. 31, 1884        | 50,000      | 43,850       | 41,989     | 1,861         |
| Total .....                                      |                      | 250,000     | 221,650      | 214,371    | 7,279         |
| National Bank, Rutland, Vt.                      | Jan. 13, 1885        | 500,000     | 238,700      | 228,711    | 9,989         |
| Kent National Bank, Chestertown, Md.             | Feb. 12, 1885        | 50,000      | 18,200       | 17,270     | 930           |
| National Fulton County Bank, Gloversville, N. Y. | Feb. 20, 1885        | 150,000     | 135,000      | 130,881    | 4,119         |
| First National Bank, Centralia, Ill.             | Feb. 25, 1885        | 80,000      | 70,600       | 67,875     | 2,725         |
| National Exchange Bank, Albion, Mich.            | Feb. 28, 1885        | 75,000      | 30,600       | 29,333     | 1,267         |
| First National Bank, Paris, Mo.                  | Mar. 31, 1885        | 100,000     | 89,155       | 86,359     | 2,796         |
| First National Bank, Yakima, Wash.               | June 20, 1885        | 50,000      | 14,650       | 14,510     | 140           |
| First National Bank, Flint, Mich.                | June 30, 1885        | 200,000     | 122,500      | 117,462    | 5,038         |
| Total .....                                      |                      | 1,205,000   | 719,405      | 692,401    | 27,004        |
| Farmers' National Bank, Stanford, Ky.            | Dec. 31, 1888        | 200,000     | 45,000       | 40,260     | 4,740         |
| Total .....                                      |                      | 200,000     | 45,000       | 40,260     | 4,740         |
| Adams National Bank, Adams, N. Y.                | July 10, 1889        | 50,000      | 12,240       | 11,510     | 730           |
| Total .....                                      |                      | 50,000      | 12,240       | 11,510     | 730           |
| Poland National Bank, Poland, N. Y.              | Jan. 14, 1890        | 50,000      | 13,500       | 12,570     | 930           |
| Sandy River National Bank, Farmington, Me.       | Nov. 1, 1890         | 75,000      | 58,260       | 53,692     | 4,568         |
| Total .....                                      |                      | 125,000     | 71,760       | 66,262     | 5,498         |
| Second National Bank, Aurora, Ill.               | July 13, 1891        | 100,000     | 22,500       | 20,304     | 2,196         |
| Indiana National Bank, Lafayette, Ind.           | Nov. 13, 1891        | 100,000     | 90,000       | 79,465     | 10,535        |
| Total .....                                      |                      | 200,000     | 112,500      | 99,769     | 12,731        |
| Decatur National Bank, Decatur, Ill.             | May 31, 1893         | 100,000     | 22,500       | 19,716     | 2,784         |
| Grundy County National Bank, Trenton, Mo.        | Dec. 23, 1893        | 50,000      | 11,250       | 10,420     | 830           |
| First National Bank, Trenton, Mo.                | Dec. 31, 1893        | 50,000      | 11,250       | 10,871     | 379           |
| Total .....                                      |                      | 200,000     | 45,000       | 41,007     | 3,993         |
| First National Bank, Colorado, Tex.              | Jan. 9, 1894         | 100,000     | 22,000       | 18,170     | 3,830         |
| Saxton National Bank, St. Joseph, Mo.            | Feb. 1, 1894         | 400,000     | 67,875       | 54,950     | 12,925        |
| Schuster-Hax National Bank, St. Joseph, Mo.      | .....do.....         | 500,000     | 42,870       | 37,095     | 5,775         |
| Second National Bank, Louisville, Ky.            | June 2, 1894         | 300,000     | 61,172       | 39,563     | 21,609        |
| Fourth National Bank, Louisville, Ky.            | .....do.....         | 300,000     | 42,450       | 27,330     | 15,150        |
| Kentucky National Bank, Louisville, Ky.          | .....do.....         | 500,000     | 43,300       | 21,738     | 21,762        |
| Merchants' National Bank, Louisville, Ky.        | .....do.....         | 500,000     | 43,650       | 27,055     | 16,595        |
| Total .....                                      |                      | 2,600,000   | 323,517      | 225,871    | 97,646        |
| Wyoming National Bank, Laramie, Wyo.             | Mar. 7, 1895         | 100,000     | 18,950       | 12,224     | 6,726         |
| Laramie National Bank, Laramie, Wyo.             | Mar. 15, 1895        | 100,000     | 22,100       | 15,870     | 6,230         |
| Merchants' National Bank, St. Louis, Mo.         | July 1, 1895         | 700,000     | 49,275       | 31,715     | 17,560        |
| Laclede National Bank, St. Louis, Mo.            | .....do.....         | 1,000,000   | 44,000       | 28,410     | 15,590        |
| Total .....                                      |                      | 1,900,000   | 134,325      | 88,219     | 46,106        |
| City National Bank, Cedar Rapids, Iowa.          | Mar. 28, 1898        | 100,000     | 27,000       | 2,109      | 24,891        |
| First National Bank, Rock Hill, S. C.            | Aug. 31, 1898        | 75,000      | 16,375       | 950        | 15,425        |
| Total .....                                      |                      | 175,000     | 43,375       | 3,059      | 40,316        |
| Grand total .....                                |                      | 23,020,000  | 13,218,430   | 12,651,843 | 566,587       |

514 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 74.—NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1898.

| Name and location of bank.                               | Date of liquidation. | Capital.  | Circulation. |          |               |
|----------------------------------------------------------|----------------------|-----------|--------------|----------|---------------|
|                                                          |                      |           | Issued.      | Retired. | Out-standing. |
| First National Bank, Pontiac, Mich.....                  | Dec. 31, 1831        | \$50,000  | \$88,890     | \$86,080 | \$2,810       |
| Total.....                                               |                      | 50,000    | 88,890       | 86,080   | 2,810         |
| First National Bank, Washington, Iowa.....               | Apr. 11, 1882        | 100,000   | 88,565       | 86,629   | 1,936         |
| First National Bank, Fremont, Ohio.....                  | May 22, 1882         | 100,000   | 90,000       | 87,161   | 2,839         |
| Second National Bank, Dayton, Ohio.....                  | May 26, 1882         | 300,000   | 262,941      | 256,659  | 6,282         |
| First National Bank, Girard, Pa.....                     | June 1, 1882         | 100,000   | 90,000       | 87,695   | 2,305         |
| Total.....                                               |                      | 600,000   | 531,506      | 518,144  | 13,362        |
| First National Bank, Xenia, Ohio.....                    | Feb. 24, 1883        | 120,000   | 108,000      | 105,085  | 2,915         |
| First National Bank, Peru, Ill.....                      | .....do.....         | 100,000   | 45,000       | 42,836   | 2,164         |
| First National Bank, Elmira, N. Y.....                   | .....do.....         | 100,000   | 90,000       | 87,390   | 2,610         |
| First National Bank, Chittanooga, N. Y.....              | .....do.....         | 150,000   | 135,000      | 131,565  | 3,435         |
| Total.....                                               |                      | 470,000   | 378,000      | 366,876  | 11,124        |
| First National Bank, Eaton, Ohio.....                    | July 4, 1884         | 50,000    | 44,300       | 42,315   | 1,985         |
| First National Bank, Leominster, Mass.....               | July 5, 1884         | 300,000   | 244,400      | 239,255  | 5,145         |
| First National Bank, Winona, Minn.....                   | July 21, 1884        | 50,000    | 44,200       | 42,639   | 1,561         |
| American National Bank, Hallowell, Me.....               | Sept. 10, 1884       | 75,000    | 67,500       | 65,750   | 1,750         |
| First National Bank, Attica, Ind.....                    | Oct. 28, 1884        | 56,000    | 50,400       | 48,389   | 2,011         |
| Citizens' National Bank, Indianapolis, Ind.....          | Nov. 11, 1884        | 300,000   | 87,800       | 78,889   | 8,911         |
| First National Bank, Northeast, Pa.....                  | Dec. 23, 1884        | 50,000    | 24,550       | 23,160   | 1,390         |
| Total.....                                               |                      | 881,000   | 563,150      | 540,397  | 22,753        |
| First National Bank, Galva, Ill.....                     | Jan. 2, 1885         | 50,000    | 36,000       | 34,303   | 1,697         |
| First National Bank, Thornstown, Ind.....                | Jan. 13, 1885        | 50,000    | 43,740       | 41,625   | 2,115         |
| Muncie National Bank, Muncie, Ind.....                   | Jan. 28, 1885        | 200,000   | 161,000      | 154,467  | 6,533         |
| Merchants' National Bank, Evansville, Ind.....           | Feb. 6, 1885         | 250,000   | 90,800       | 83,307   | 7,493         |
| Saybrook National Bank, Essex, Conn.....                 | Feb. 20, 1885        | 100,000   | 61,200       | 59,340   | 1,860         |
| Union National Bank, Albany, N. Y.....                   | Mar. 7, 1885         | 250,000   | 144,400      | 137,720  | 6,680         |
| Battenkill National Bank, Manchester, Vt.....            | Mar. 21, 1885        | 75,000    | 57,700       | 55,807   | 1,893         |
| First National Bank, Owosso, Mich.....                   | Apr. 14, 1885        | 60,000    | 47,700       | 45,323   | 2,377         |
| Coventry National Bank, Anthony, R. I.....               | Apr. 17, 1885        | 100,000   | 89,000       | 86,197   | 2,803         |
| State National Bank, Keokuk, Iowa.....                   | May 23, 1885         | 150,000   | 45,000       | 42,300   | 2,700         |
| Tolland County National Bank, Tolland, Conn.....         | June 6, 1885         | 100,000   | 44,100       | 41,885   | 2,235         |
| City National Bank, Hartford, Conn.....                  | June 9, 1885         | 550,000   | 90,000       | 83,588   | 6,412         |
| West River National Bank, Jamaica, Vt.....               | Aug. 17, 1885        | 60,000    | 54,000       | 52,176   | 1,824         |
| Total.....                                               |                      | 1,995,000 | 964,640      | 918,018  | 46,622        |
| National Bank, Lebanon, Tenn.....                        | Aug. 30, 1886        | 50,000    | 24,550       | 23,515   | 1,035         |
| Total.....                                               |                      | 50,000    | 24,550       | 23,515   | 1,035         |
| Greene County National Bank, Springfield, Mo.....        | Feb. 8, 1888         | 100,000   | 22,500       | 20,117   | 2,383         |
| Union Stock Yards National Bank, Chicago, Ill.....       | Feb. 29, 1888        | 500,000   | 45,000       | 42,484   | 2,516         |
| Total.....                                               |                      | 600,000   | 67,500       | 62,601   | 4,899         |
| First National Bank, Decatur, Mich.....                  | Sept. 20, 1890       | 50,000    | 11,250       | 9,621    | 1,629         |
| First National Bank, Mason, Mich.....                    | Oct. 28, 1890        | 50,000    | 13,500       | 11,775   | 1,725         |
| First National Bank, Holly, Mich.....                    | Oct. 31, 1890        | 60,000    | 24,950       | 22,713   | 2,237         |
| German National Bank, Evansville, Ind.....               | Dec. 24, 1890        | 250,000   | 98,030       | 90,252   | 7,778         |
| Total.....                                               |                      | 410,000   | 147,730      | 134,361  | 13,369        |
| Farmers and Merchants' National Bank, Vandalia, Ill..... | Jan. 10, 1891        | 100,000   | 22,500       | 19,690   | 2,810         |
| National Bank of Chester, S. C.....                      | Mar. 2, 1891         | 190,000   | 33,250       | 29,745   | 3,505         |
| First National Bank, Burlington, Wis.....                | Dec. 19, 1891        | 50,000    | 19,750       | 9,126    | 1,624         |
| Total.....                                               |                      | 250,000   | 66,500       | 58,561   | 7,939         |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 515

No. 74.—NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, ETC.—Continued.

| Name and location of bank.                            | Date of liquidation. | Capital.  | Circulation. |           |               |
|-------------------------------------------------------|----------------------|-----------|--------------|-----------|---------------|
|                                                       |                      |           | Issued.      | Retired.  | Out-standing. |
| Lansing National Bank, Lansing, Mich.                 | Mar. 5, 1892         | \$185,600 | \$36,700     | \$32,880  | \$3,820       |
| Ashtabula National Bank, Ashtabula, Ohio              | July 11, 1892        | 80,000    | 67,850       | 62,735    | 5,115         |
| Second National Bank of New Mexico, Santa Fe, N. Mex. | July 17, 1892        | 150,000   | 33,750       | 26,152    | 7,598         |
| Total.....                                            |                      | 415,600   | 138,300      | 121,767   | 16,533        |
| First National Bank, Petaluma, Cal.                   | Sept. 25, 1894       | 200,000   | 42,900       | 33,710    | 9,190         |
| Total.....                                            |                      | 200,000   | 42,900       | 33,710    | 9,190         |
| First National Bank, Nunda, N. Y.                     | Feb. 5, 1895         | 50,600    | 11,250       | 8,522     | 2,728         |
| Union National Bank, Phillips, Me.                    | Apr. 26, 1895        | 50,000    | 36,838       | 26,904    | 9,934         |
| Perkiomen National Bank, Pennsburg, Pa.               | Sept. 10, 1895       | 100,000   | 22,500       | 15,000    | 7,500         |
| Total.....                                            |                      | 200,000   | 70,588       | 50,426    | 20,162        |
| Second National Bank, Richmond, Ky.                   | Nov. 4, 1897         | 200,000   | 45,000       | 10,390    | 34,610        |
| Total.....                                            |                      | 200,000   | 45,000       | 10,390    | 34,610        |
| Grand total .....                                     |                      | 6,321,600 | 3,129,254    | 2,924,816 | 204,408       |

516 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIV DATE OF FAILURE, CAUSE OF FAILURE, DIVIDENDS PAID WHILE SOLVENT, REDEEM CIRCULATION, THE AMOUNT REDEEMED, AND THE AMOUNT OUTSTAND

|    | Name and location of bank.                                 | Organization.   |               |           |          | Total dividends paid during existence as a national banking association. |           |       |
|----|------------------------------------------------------------|-----------------|---------------|-----------|----------|--------------------------------------------------------------------------|-----------|-------|
|    |                                                            | 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 Mar. 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   | .....    |                                                                          | .....     |       |
|    | Total .....                                                |                 |               |           |          |                                                                          | .....     | ..... |
| 4  | First National Bank, Medina, N. Y....                      | 229             | Feb. 3, 1864  | 50,000    | .....    |                                                                          | .....     | ..... |
| 5  | Tennessee National Bank, Memphis, Tenn.                    | 1225            | June 5, 1865  | 100,000   | .....    |                                                                          | .....     | ..... |
| 6  | First National Bank, Selma, Ala.....                       | 1537            | Aug. 24, 1865 | 100,000   | \$1,780  |                                                                          | .....     | ..... |
| 7  | First National Bank, New Orleans, La.                      | 162             | Dec. 18, 1863 | 500,000   | .....    |                                                                          | .....     | ..... |
| 8  | National Unadilla Bank, Unadilla, N. Y.                    | 1463            | July 17, 1865 | 150,000   | .....    |                                                                          | .....     | ..... |
| 9  | Farmers and Citizens' National Bank, Brooklyn, N. Y.       | 1223            | June 5, 1865  | 300,000   | .....    |                                                                          | .....     | ..... |
| 10 | Croton National Bank, New York, N. Y.                      | 1556            | Sept. 9, 1865 | 200,000   | .....    |                                                                          | .....     | ..... |
|    | Total .....                                                |                 |               |           |          |                                                                          | .....     | ..... |
| 11 | First National Bank, Bethel, Conn....                      | 1141            | May 15, 1865  | 60,000    | 2,236    |                                                                          | .....     | ..... |
| 12 | First National Bank, Keokuk, Iowa....                      | 80              | Sept. 9, 1863 | 50,000    | .....    |                                                                          | .....     | ..... |
| 13 | National Bank of Vicksburg, Miss....                       | 803             | Feb. 14, 1865 | 50,000    | .....    |                                                                          | .....     | ..... |
|    | Total .....                                                |                 |               |           |          | .....                                                                    | .....     |       |
| 14 | First National Bank, Rockford, Ill....                     | 429             | May 20, 1864  | 50,000    | .....    | .....                                                                    | .....     |       |
| 15 | First National Bank of Nevada, Austin, Nev.                | 1331            | June 23, 1865 | 155,000   | 465      | \$7,500                                                                  | 4.9       |       |
|    | Total .....                                                |                 |               |           |          | .....                                                                    | .....     |       |
| 16 | Ocean National Bank, New York, N. Y.                       | 1232            | June 6, 1865  | 1,000,000 | .....    | 421,052                                                                  | 42.1      |       |
| 17 | Union Square National Bank, New York, N. Y.                | 1691            | Mar. 13, 1869 | 250,000   | .....    | .....                                                                    | .....     |       |
| 18 | Eighth National Bank, New York, N. Y.                      | 384             | Apr. 16, 1864 | 250,000   | .....    | 140,000                                                                  | 56.0      |       |
| 19 | Fourth National Bank, Philadelphia, Pa.                    | 286             | Feb. 26, 1864 | 100,000   | .....    | .....                                                                    | .....     |       |
| 20 | Waverly National Bank, Waverly, N. Y.                      | 1192            | May 29, 1865  | 106,100   | 9,424    | 24,403                                                                   | 23.0      |       |
| 21 | First National Bank, Fort Smith, Ark.                      | 1631            | Feb. 6, 1866  | 50,000    | .....    | 18,000                                                                   | 36.0      |       |
|    | Total .....                                                |                 |               |           |          | .....                                                                    | .....     |       |
| 22 | Scandinavian National Bank, Chicago, Ill.                  | 1978            | May 7, 1872   | 250,000   | .....    | .....                                                                    | .....     |       |
| 23 | Wallkill National Bank, Middletown, N. Y.                  | 1473            | July 21, 1865 | 175,000   | .....    | 103,250                                                                  | 59.0      |       |
| 24 | Crescent City National Bank, New Orleans, La.              | 1937            | Feb. 15, 1872 | 500,000   | .....    | 25,000                                                                   | 5.0       |       |
| 25 | Atlantic National Bank, New York, N. Y.                    | 1388            | July 1, 1865  | 300,000   | 59,472   | 183,000                                                                  | 61.0      |       |
| 26 | First National Bank, Washington, D. C.                     | 26              | July 16, 1863 | 500,000   | .....    | 895,000                                                                  | 161.1     |       |
| 27 | National Bank of the Commonwealth, New York, N. Y.         | 1372            | July 1, 1865  | 750,000   | .....    | 429,250                                                                  | 57.2      |       |
| 28 | Merchants' National Bank, Petersburg, Va.                  | 1548            | Sept. 1, 1865 | 140,000   | .....    | 134,200                                                                  | 95.9      |       |
| 29 | First National Bank, Petersburg, Va.                       | 1378            | July 1, 1865  | 129,000   | .....    | 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   | .....    | 108,009                                                                  | 18.0      |       |
| 32 | First National Bank, Carlisle, Pa.....                     | 21              | June 29, 1863 | 50,000    | .....    | 42,000                                                                   | 84.0      |       |
|    | Total .....                                                |                 |               |           |          | .....                                                                    | .....     |       |

ERS, TOGETHER WITH CAPITAL AND SURPLUS AT DATE OF ORGANIZATION AND AT CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO ING OCTOBER 31, 1898.

| Failures. |          |                     |                   | Lawful money deposited. | Circulation. |           |              |       |
|-----------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-------|
| Capital.  | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |       |
| \$50,000  | .....    | Apr. 14, 1865       | W                 | \$44,000                | \$44,000     | \$43,762  | \$238        | 1     |
| 300,000   | .....    | May 1, 1866         | U                 | 85,000                  | 85,000       | 84,794    | 206          | 2     |
| 200,000   | .....    | May 8, 1866         | U                 | 180,000                 | 180,000      | 179,444   | 556          | 3     |
| 500,000   | .....    | .....               | .....             | 265,000                 | 265,000      | 264,238   | 762          | ..... |
| 50,000    | \$2,288  | Mar. 13, 1867       | T                 | 40,000                  | 40,000       | 39,761    | 239          | 4     |
| 100,000   | 20,435   | Mar. 21, 1867       | V                 | 90,000                  | 90,000       | 89,763    | 237          | 5     |
| 100,000   | 4,788    | Apr. 30, 1867       | B                 | 85,000                  | 85,000       | 84,611    | 389          | 6     |
| 500,000   | 37,903   | May 20, 1867        | Q                 | 180,000                 | 180,000      | 178,860   | 1,120        | 7     |
| 120,000   | .....    | Aug. 20, 1867       | W                 | 100,000                 | 100,000      | 99,815    | 185          | 8     |
| 300,000   | 32,000   | Sept. 6, 1867       | U                 | 253,900                 | 253,900      | 252,928   | 972          | 9     |
| 200,000   | .....    | Oct. 1, 1867        | G                 | 180,000                 | 180,000      | 179,722   | 278          | 10    |
| 1,370,000 | .....    | .....               | .....             | 928,900                 | 928,900      | 925,480   | 3,420        | ..... |
| 60,000    | 4,610    | Feb. 28, 1868       | N                 | 26,300                  | 26,300       | 26,165    | 135          | 11    |
| 100,000   | 20,000   | Mar. 3, 1868        | Q                 | 90,000                  | 90,000       | 89,669    | 331          | 12    |
| 50,000    | 5,000    | Apr. 24, 1868       | N                 | 25,500                  | 25,500       | 25,443    | 57           | 13    |
| 210,000   | .....    | .....               | .....             | 141,800                 | 141,800      | 141,277   | 523          | ..... |
| 50,000    | 1,400    | Mar. 15, 1869       | B                 | 45,000                  | 45,000       | 44,738    | 262          | 14    |
| 250,000   | 5,580    | Oct. 14, 1869       | U                 | 129,700                 | 129,700      | 128,767   | 933          | 15    |
| 300,000   | .....    | .....               | .....             | 174,700                 | 174,700      | 173,505   | 1,195        | ..... |
| 1,000,000 | 150,000  | Dec. 13, 1871       | V                 | 800,000                 | 800,000      | 793,487   | 6,513        | 16    |
| 200,000   | .....    | Dec. 15, 1871       | U                 | 50,000                  | 50,000       | 49,754    | 246          | 17    |
| 250,000   | 40,000   | .....do.....        | F                 | 243,393                 | 243,393      | 241,322   | 2,071        | 18    |
| 200,000   | 33,905   | Dec. 20, 1871       | U                 | 179,000                 | 179,000      | 177,915   | 1,085        | 19    |
| 106,100   | 27,139   | Apr. 23, 1872       | U                 | 71,000                  | 71,000       | 70,146    | 854          | 20    |
| 50,000    | 2,509    | May 2, 1872         | V                 | 45,000                  | 45,000       | 44,550    | 450          | 21    |
| 1,806,100 | .....    | .....               | .....             | 1,388,393               | 1,388,393    | 1,377,174 | 11,219       | ..... |
| 250,000   | .....    | Dec. 12, 1872       | B                 | 135,000                 | 135,000      | 134,761   | 219          | 22    |
| 175,000   | 17,000   | Dec. 31, 1872       | B                 | 118,900                 | 118,900      | 117,874   | 1,026        | 23    |
| 590,000   | 3,045    | Mar. 18, 1873       | M                 | 450,000                 | 450,000      | 448,365   | 1,635        | 24    |
| 300,000   | 56,000   | Apr. 28, 1873       | A                 | 100,000                 | 100,000      | 98,910    | 1,090        | 25    |
| 500,000   | 108,000  | Sept. 10, 1873      | M                 | 450,000                 | 450,000      | 443,389   | 6,611        | 26    |
| 750,000   | 56,027   | Sept. 22, 1873      | V                 | 234,000                 | 234,000      | 231,078   | 2,922        | 27    |
| 400,000   | 18,302   | Sept. 25, 1873      | R                 | 360,000                 | 360,000      | 357,105   | 2,895        | 28    |
| 200,000   | 11,801   | .....do.....        | R                 | 179,200                 | 179,200      | 177,435   | 1,765        | 29    |
| 100,000   | 16,000   | Oct. 18, 1873       | P                 | 90,000                  | 90,000       | 89,014    | 986          | 30    |
| 600,000   | 14,161   | Oct. 23, 1873       | W                 | 360,000                 | 360,000      | 357,500   | 2,500        | 31    |
| 50,000    | 25,000   | Oct. 24, 1873       | U                 | 45,000                  | 45,000       | 44,505    | 495          | 32    |
| 3,825,000 | .....    | .....               | .....             | 2,522,100               | 2,522,100    | 2,499,956 | 22,144       | ..... |

## 518 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

| Name and location of bank.                                        | Organization.   |                |           |          | Total dividends paid during existence as a national banking association. |           |
|-------------------------------------------------------------------|-----------------|----------------|-----------|----------|--------------------------------------------------------------------------|-----------|
|                                                                   | Charter number. | Date.          | Capital.  | Surplus. | Amount.                                                                  | Per cent. |
| 33 First National Bank, Anderson, Ind. . . . .                    | 44              | July 31, 1863  | \$50,000  | .....    | \$31,150                                                                 | 62.3      |
| 34 First National Bank, Topeka, Kans. . . . .                     | 1660            | Aug. 23, 1866  | 50,000    | .....    | 46,000                                                                   | 92.0      |
| 35 First National Bank, Norfolk, Va. . . . .                      | 271             | Feb. 23, 1864  | 100,000   | .....    | 90,500                                                                   | 90.5      |
| Total .....                                                       |                 |                |           |          |                                                                          |           |
| 36 Gibson County National Bank, Princeton, Ind. . . . .           | 2066            | Nov. 30, 1872  | 50,000    | .....    | 6,000                                                                    | 12.0      |
| 37 First National Bank of Utah, Salt Lake City, Utah. . . . .     | 1695            | Nov. 15, 1869  | 100,000   | .....    | 125,000                                                                  | 125.0     |
| 38 Cook County National Bank, Chicago, Ill. . . . .               | 1845            | July 8, 1871   | 300,000   | .....    | 53,333                                                                   | 17.8      |
| 39 First National Bank, Tiffin, Ohio. . . . .                     | 900             | Mar. 16, 1865  | 100,000   | .....    | 108,279                                                                  | 108.2     |
| 40 Charlottesville National Bank, Charlottesville, Va. . . . .    | 1463            | July 19, 1865  | 100,000   | .....    | 149,245                                                                  | 149.2     |
| Total .....                                                       |                 |                |           |          |                                                                          |           |
| 41 Miners' National Bank, Georgetown, Colo. . . . .               | 2199            | Oct. 30, 1874  | 150,000   | .....    | 4,500                                                                    | 3.0       |
| 42 Fourth National Bank, Chicago, Ill. a. . . . .                 | 276             | Feb. 24, 1864  | 100,000   | .....    | 184,008                                                                  | 184.0     |
| 43 First National Bank, Bedford, Iowa. . . . .                    | 2298            | Sept. 18, 1875 | 50,000    | .....    | 25,000                                                                   | 50.0      |
| 44 First National Bank, Osceola, Iowa. . . . .                    | 1776            | Jan. 26, 1871  | 50,000    | .....    | 23,500                                                                   | 46.1      |
| 45 First National Bank, Duluth, Minn. . . . .                     | 1954            | Apr. 6, 1872   | 50,000    | .....    | 25,000                                                                   | 50.0      |
| 46 First National Bank, La Crosse, Wis. . . . .                   | 1313            | June 20, 1865  | 50,000    | .....    | 31,500                                                                   | 63.0      |
| 47 City National Bank, Chicago, Ill. . . . .                      | 818             | Feb. 18, 1865  | 250,000   | .....    | 182,500                                                                  | 73.0      |
| 48 Watkins National Bank, Watkins, N. Y. . . . .                  | 450             | 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      |
| Total .....                                                       |                 |                |           |          |                                                                          |           |
| 50 First National Bank, Greenfield, Ohio a. . . . .               | 101             | Oct. 7, 1863   | 50,000    | .....    | 80,300                                                                   | 160.6     |
| 51 National Bank of Fishkill, N. Y. . . . .                       | 971             | Apr. 1, 1865   | 200,000   | \$36,205 | 143,000                                                                  | 71.5      |
| 52 First National Bank, Franklin, Ind. . . . .                    | 50              | Aug. 5, 1863   | 60,000    | .....    | 222,319                                                                  | 370.5     |
| 53 Northumberland County National Bank, Shamokin, Pa. . . . .     | 689             | Jan. 9, 1865   | 67,000    | 2,976    | 670,000                                                                  | 1000.0    |
| 54 First National Bank, Winchester, Ill. . . . .                  | 1484            | July 25, 1865  | 50,000    | .....    | 71,750                                                                   | 143.5     |
| 55 National Exchange Bank, Minneapolis, Minn. . . . .             | 719             | Jan. 16, 1865  | 50,000    | .....    | 124,000                                                                  | 248.0     |
| 56 National Bank of the State of Missouri, St. Louis, Mo. . . . . | 1665            | Oct. 30, 1866  | 3,410,300 | .....    |                                                                          |           |
| 57 First National Bank, Delphi, Ind. . . . .                      | 1949            | Mar. 25, 1872  | 100,000   | .....    | 45,000                                                                   | 45.0      |
| 58 First National Bank, Georgetown, Colo. . . . .                 | 1991            | May 31, 1872   | 50,000    | .....    |                                                                          |           |
| 59 Lock Haven National Bank, Lock Haven, Pa. . . . .              | 1273            | June 14, 1865  | 120,000   | 15,000   | 153,600                                                                  | 128.0     |
| Total .....                                                       |                 |                |           |          |                                                                          |           |
| 60 Third National Bank, Chicago, Ill. . . . .                     | 236             | Feb. 5, 1864   | 120,000   | .....    | 1,035,000                                                                | 862.5     |
| 61 Central National Bank, Chicago, Ill. . . . .                   | 2047            | Sept. 18, 1872 | 200,000   | .....    | 38,000                                                                   | 19.0      |
| 62 First National Bank, Kansas City, Mo. . . . .                  | 1612            | Nov. 23, 1865  | 100,000   | 1,000    | 540,500                                                                  | 540.5     |
| 63 Commercial National Bank, Kansas City, Mo. . . . .             | 1995            | June 3, 1872   | 100,000   | 7,214    | 25,000                                                                   | 25.0      |
| 64 First National Bank, Ashland, Pa. a. . . . .                   | 403             | Apr. 27, 1864  | 60,000    | .....    | 187,131                                                                  | 311.9     |
| 65 First National Bank, Larrytown, N. Y. a. . . . .               | 364             | Apr. 5, 1864   | 50,000    | .....    | 132,250                                                                  | 264.5     |
| 66 First National Bank, Allentown, Pa. a. . . . .                 | 161             | Dec. 16, 1863  | 100,000   | .....    |                                                                          |           |
| 67 First National Bank, Waynesburg, Pa. a. . . . .                | 305             | Mar. 5, 1864   | 100,000   | 222      | 86,632                                                                   | 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   | 100,600   | .....    | 10,000                                                                   | 10.0      |
| 71 First National Bank, Bozeman, Mont. . . . .                    | 2027            | Aug. 14, 1872  | 50,000    | .....    | 20,000                                                                   | 40.0      |
| 72 Merchants' National Bank, Fort Scott, Kans. a. . . . .         | 1927            | Jan. 20, 1873  | 50,000    | .....    | 34,731                                                                   | 69.5      |
| 73 Farmers' National Bank, Platte City, Mo. . . . .               | 2356            | May 5, 1877    | 50,600    | .....    | 4,000                                                                    | 8.0       |
| Total .....                                                       |                 |                |           |          |                                                                          |           |

a Formerly in voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures. |          |                     |                   | Lawful money deposited. | Circulation. |           |              |    |
|-----------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|----|
| Capital.  | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |    |
| \$50,000  | \$23,839 | Nov. 23, 1873       | P                 | \$45,000                | \$45,000     | \$44,255  | \$745        | 33 |
| 100,000   | 7,000    | Dec. 16, 1873       | P                 | 90,000                  | 90,000       | 88,883    | 1,017        | 34 |
| 100,000   | 3,000    | June 3, 1874        | G                 | 95,000                  | 95,000       | 93,785    | 1,215        | 35 |
| 250,000   | -----    | -----               | -----             | 230,000                 | 230,000      | 227,023   | 2,977        |    |
| 50,000    | 1,000    | Nov. 28, 1874       | X                 | 43,800                  | 43,800       | 43,555    | 245          | 36 |
| 150,000   | 18,719   | Dec. 10, 1874       | V                 | 118,191                 | 118,191      | 117,234   | 967          | 37 |
| 500,000   | 80,000   | Feb. 1, 1875        | V                 | 285,100                 | 285,100      | 283,583   | 1,517        | 38 |
| 100,000   | 20,000   | Oct. 22, 1875       | E                 | 45,000                  | 45,000       | 44,120    | 880          | 39 |
| 200,000   | 22,254   | Oct. 28, 1875       | U                 | 146,585                 | 146,585      | 144,745   | 1,840        | 40 |
| 1,050,000 | -----    | -----               | -----             | 638,676                 | 638,676      | 633,227   | 5,440        |    |
| 150,000   | 968      | Jan. 24, 1876       | V                 | 45,000                  | 45,000       | 44,675    | 325          | 41 |
| 200,000   | -----    | Feb. 1, 1876        | V                 | 85,700                  | 85,700       | 83,151    | 2,549        | 42 |
| 30,000    | -----    | do                  | N                 | 27,000                  | 27,000       | 26,830    | 170          | 43 |
| 50,000    | 10,000   | Feb. 25, 1876       | V                 | 45,000                  | 45,000       | 44,575    | 425          | 44 |
| 100,000   | -----    | Mar. 13, 1876       | P                 | 45,600                  | 45,000       | 44,763    | 237          | 45 |
| 50,000    | 25,000   | Apr. 11, 1876       | P                 | 45,000                  | 45,000       | 44,248    | 752          | 46 |
| 250,000   | 130,000  | May 17, 1876        | V                 | 137,209                 | 137,209      | 134,341   | 2,868        | 47 |
| 75,000    | 3,000    | July 12, 1876       | G                 | 67,500                  | 67,500       | 66,124    | 1,376        | 48 |
| 60,000    | 12,000   | Sept. 23, 1876      | B                 | 43,200                  | 43,200       | 42,672    | 528          | 49 |
| 965,000   | -----    | -----               | -----             | 540,609                 | 540,609      | 531,379   | 9,230        |    |
| 50,000    | 10,000   | Dec. 12, 1876       | U                 | 29,662                  | 29,662       | 28,682    | 980          | 50 |
| 200,000   | 30,000   | Jan. 27, 1877       | B                 | 177,209                 | 177,200      | 174,886   | 2,314        | 51 |
| 132,000   | 28,538   | Feb. 13, 1877       | B                 | 92,092                  | 92,092       | 90,577    | 1,915        | 52 |
| 67,000    | -----    | Mar. 12, 1877       | M                 | 60,300                  | 60,300       | 59,315    | 985          | 53 |
| 50,000    | 17,155   | Mar. 16, 1877       | W                 | 45,000                  | 45,000       | 44,218    | 782          | 54 |
| 100,000   | 20,000   | May 24, 1877        | M                 | 90,000                  | 90,000       | 88,660    | 1,340        | 55 |
| 2,500,000 | 248,775  | June 23, 1877       | O                 | 296,274                 | 296,274      | 279,412   | 16,862       | 56 |
| 50,000    | 20,000   | July 20, 1877       | W                 | 45,000                  | 45,000       | 44,240    | 760          | 57 |
| 75,000    | 65,000   | Aug. 18, 1877       | U                 | 45,000                  | 45,000       | 44,665    | 335          | 58 |
| 120,000   | 8,000    | Aug. 20, 1877       | V                 | 71,200                  | 71,200       | 70,143    | 1,057        | 59 |
| 3,344,000 | -----    | -----               | -----             | 951,728                 | 951,728      | 924,798   | 27,330       |    |
| 750,000   | 200,000  | Nov. 24, 1877       | V                 | 597,840                 | 597,840      | 585,055   | 12,785       | 60 |
| 200,000   | 10,000   | Dec. 1, 1877        | V                 | 45,000                  | 45,000       | 44,384    | 616          | 61 |
| 500,000   | 25,000   | Feb. 11, 1878       | X                 | 44,940                  | 44,940       | 42,610    | 2,330        | 62 |
| 100,000   | 6,392    | do                  | V                 | 44,500                  | 44,500       | 43,601    | 899          | 63 |
| 112,500   | 19,000   | Feb. 28, 1878       | V                 | 75,554                  | 75,554       | 73,219    | 2,335        | 64 |
| 100,000   | 25,000   | Mar. 23, 1878       | N                 | 89,200                  | 89,200       | 87,272    | 1,928        | 65 |
| 250,000   | 220,000  | Apr. 15, 1878       | V                 | 78,641                  | 78,641       | 75,945    | 2,696        | 66 |
| 100,000   | -----    | May 15, 1878        | N                 | 7,002                   | 7,002        | 6,262     | 740          | 67 |
| 200,000   | 24,000   | June 8, 1878        | P                 | 114,220                 | 114,220      | 112,195   | 2,025        | 68 |
| 50,000    | 5,000    | do                  | V                 | 29,800                  | 29,800       | 29,280    | 520          | 69 |
| 100,000   | 8,000    | Sept. 13, 1878      | Q                 | 89,300                  | 89,300       | 88,795    | 505          | 70 |
| 50,000    | 7,000    | Sept. 14, 1878      | Q                 | 44,400                  | 44,400       | 43,770    | 630          | 71 |
| 50,000    | 13,500   | Sept. 25, 1878      | X                 | 35,328                  | 35,328       | 34,678    | 650          | 72 |
| 50,000    | -----    | Oct. 1, 1878        | N                 | 27,600                  | 27,000       | 26,760    | 240          | 73 |
| 2,612,500 | -----    | -----               | -----             | 1,322,725               | 1,322,725    | 1,293,827 | 28,898       |    |

520 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|     | Name and location of bank.                          | Organization.   |               |          |          | Total dividends paid during existence as a national banking association. |           |
|-----|-----------------------------------------------------|-----------------|---------------|----------|----------|--------------------------------------------------------------------------|-----------|
|     |                                                     | Charter number. | Date.         | Capital. | Surplus. | Amount.                                                                  | Per cent. |
| 74  | First National Bank, Warrensburg, Mo.               | 1856            | July 31, 1871 | \$50,000 | .....    | \$57,750                                                                 | 115.5     |
| 75  | German American National Bank, Washington, D. C.    | 2358            | May 14, 1877  | 130,000  | \$2,000  | .....                                                                    | .....     |
| 76  | German National Bank, Chicago, Ill. <i>a</i>        | 1734            | Nov. 15, 1870 | 250,000  | .....    | .....                                                                    | .....     |
| 77  | Commercial National Bank, Saratoga Springs, N. Y.   | 1227            | June 6, 1865  | 100,000  | 11,872   | 113,000                                                                  | 113.0     |
| 78  | Second National Bank, Scranton, Pa. <i>a</i>        | 49              | Aug. 5, 1863  | 100,000  | .....    | 392,125                                                                  | 392.1     |
| 79  | National Bank of Poultney, Vt. ....                 | 1200            | May 31, 1865  | 190,000  | .....    | 92,000                                                                   | 92.0      |
| 80  | First National Bank, Monticello, Ind.               | 2208            | Dec. 3, 1874  | 50,000   | .....    | 7,490                                                                    | 14.8      |
| 81  | First National Bank, Butler, Pa. ....               | 309             | Mar. 11, 1864 | 50,000   | .....    | 139,000                                                                  | 278.0     |
|     | Total .....                                         |                 |               |          |          |                                                                          |           |
| 82  | First National Bank, Meadville, Pa. ...             | 115             | Oct. 27, 1863 | 70,000   | .....    | 248,400                                                                  | 354.8     |
| 83  | First National Bank, Newark, N. J. ...              | 52              | Aug. 7, 1863  | 125,000  | .....    | 605,250                                                                  | 484.2     |
| 84  | First National Bank, Brattleboro, Vt. ...           | 470             | June 30, 1864 | 100,000  | .....    | 387,000                                                                  | 387.0     |
|     | Total .....                                         |                 |               |          |          |                                                                          |           |
| 85  | Mechanics' National Bank, Newark, N. J.             | 1251            | June 9, 1865  | 500,000  | 251,802  | 1,198,000                                                                | 239.6     |
| 86  | First National Bank, Buffalo, N. Y. ...             | 235             | Feb. 5, 1864  | 100,000  | .....    | 287,500                                                                  | 287.5     |
| 87  | Pacific National Bank, Boston, Mass. ...            | 2373            | Nov. 9, 1877  | 250,000  | .....    | 75,000                                                                   | 30.0      |
|     | Total .....                                         |                 |               |          |          |                                                                          |           |
| 88  | First National Bank of Union Mills, Union City, Pa. | 110             | Oct. 23, 1863 | 50,000   | .....    | 91,955                                                                   | 183.9     |
| 89  | Vermont National Bank, St. Albans, Vt.              | 1583            | Oct. 11, 1865 | 200,000  | .....    | 186,000                                                                  | 93.0      |
|     | Total .....                                         |                 |               |          |          |                                                                          |           |
| 90  | First National Bank, Leadville, Colo. ...           | 2420            | Mar. 19, 1879 | 60,000   | .....    | 63,000                                                                   | 105.0     |
| 91  | City National Bank, Lawrenceburg, Ind. <i>a</i>     | 2889            | Feb. 24, 1883 | 100,000  | .....    | 3,000                                                                    | 3.0       |
| 92  | First National Bank, St. Albans, Vt. ...            | 269             | Feb. 20, 1864 | 100,000  | .....    | 197,000                                                                  | 197.0     |
| 93  | First National Bank, Monmouth, Ill. ...             | 2751            | July 7, 1882  | 75,000   | .....    | 15,000                                                                   | 20.0      |
| 94  | Marine National Bank, New York, N. Y. ...           | 1215            | June 3, 1865  | 400,000  | .....    | 659,643                                                                  | 164.9     |
| 95  | Hot Springs National Bank, Hot Springs, Ark.        | 2887            | Feb. 17, 1883 | 50,000   | 2,000    | 3,000                                                                    | 6.0       |
| 96  | Richmond National Bank, Richmond, Ind.              | 2090            | Mar. 5, 1873  | 270,000  | .....    | 274,000                                                                  | 101.5     |
| 97  | First National Bank, Livingston, Mont.              | 3006            | July 16, 1883 | 50,000   | .....    | .....                                                                    | .....     |
| 98  | First National Bank, Albion, N. Y. ...              | 166             | Dec. 22, 1863 | 50,000   | .....    | 170,500                                                                  | 341.0     |
| 99  | First National Bank, Jamestown, N. Dak.             | 2578            | Oct. 25, 1881 | 50,000   | .....    | .....                                                                    | .....     |
| 100 | Logan National Bank, West Liberty, Ohio.            | 2942            | May 7, 1883   | 50,000   | .....    | 4,000                                                                    | 8.0       |
|     | Total .....                                         |                 |               |          |          |                                                                          |           |
| 101 | Middletown National Bank, Middletown, N. Y.         | 1276            | June 14, 1865 | 200,000  | 23,128   | 356,000                                                                  | 178.0     |
| 102 | Farmers' National Bank, Bushnell, Ill.              | 1791            | Feb. 18, 1871 | 50,000   | .....    | 38,500                                                                   | 77.0      |
| 103 | Schoharie County National Bank, Schoharie, N. Y.    | 1510            | Aug. 9, 1865  | 100,000  | .....    | .....                                                                    | .....     |
| 104 | Exchange National Bank, Norfolk, Va.                | 1137            | May 13, 1865  | 100,000  | .....    | 337,500                                                                  | 337.5     |
|     | Total .....                                         |                 |               |          |          |                                                                          |           |
| 105 | First National Bank, Lake City, Minn.               | 1740            | Nov. 29, 1870 | 50,000   | .....    | 90,142                                                                   | 190.3     |
| 106 | Lancaster National Bank, Clinton, Mass.             | 583             | Nov. 22, 1864 | 200,000  | 32,894   | 285,000                                                                  | 142.5     |
| 107 | First National Bank, Sioux Falls, S. Dak.           | 2465            | Mar. 15, 1880 | 50,000   | .....    | 10,000                                                                   | 20.0      |
| 108 | First National Bank, Walpeton, N. Dak.              | 2624            | Feb. 2, 1882  | 50,000   | .....    | 12,000                                                                   | 24.0      |
| 109 | First National Bank, Angelica, N. Y. ...            | 564             | Nov. 3, 1864  | 100,000  | .....    | 186,000                                                                  | 186.0     |

*a* Formerly in voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures. |          |                     |                   | Lawful money deposited. | Circulation. |           |              |       |
|-----------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-------|
| Capital.  | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |       |
| \$100,000 | \$10,600 | Nov. 1, 1878        | X                 | \$45,000                | \$45,000     | \$44,169  | \$831        | 74    |
| 130,000   | 2,000    | .....do.....        | P                 | 62,500                  | 62,500       | 62,150    | 350          | 75    |
| 500,000   | 125,000  | Dec. 20, 1878       | B                 | 42,795                  | 42,795       | 39,605    | 3,190        | 76    |
| 100,000   | 40,476   | Feb. 11, 1879       | X                 | 86,900                  | 86,900       | 85,132    | 1,768        | 77    |
| 200,000   | 70,000   | Mar. 15, 1879       | X                 | 91,465                  | 91,465       | 88,193    | 3,272        | 78    |
| 100,000   | 4,000    | Apr. 7, 1879        | X                 | 90,000                  | 90,000       | 88,167    | 1,833        | 79    |
| 50,300    | 2,000    | July 18, 1879       | N                 | 27,000                  | 27,000       | 26,559    | 441          | 80    |
| 50,000    | 10,600   | July 23, 1879       | E                 | 71,165                  | 71,165       | 68,975    | 2,190        | 81    |
| 1,230,000 | -----    | -----               | -----             | 516,825                 | 516,825      | 502,950   | 13,875       | ----- |
| 100,000   | 20,000   | June 9, 1880        | R                 | 89,500                  | 89,500       | 86,734    | 2,766        | 82    |
| 300,000   | 62,584   | June 14, 1880       | F                 | 326,643                 | 326,643      | 317,741   | 8,902        | 83    |
| 300,000   | 57,000   | June 19, 1880       | N                 | 90,000                  | 90,000       | 85,623    | 4,377        | 84    |
| 700,000   | -----    | -----               | -----             | 596,143                 | 596,143      | 490,098   | 16,045       | ----- |
| 500,000   | 400,000  | Nov. 2, 1881        | C                 | 449,900                 | 449,900      | 437,037   | 12,863       | 85    |
| 100,000   | 50,000   | Apr. 22, 1882       | P                 | 99,500                  | 99,500       | 97,330    | 2,170        | 86    |
| 961,300   | -----    | May 22, 1882        | S                 | 450,000                 | 450,000      | 446,473   | 3,527        | 87    |
| 1,561,300 | -----    | -----               | -----             | 999,400                 | 999,400      | 980,840   | 18,560       | ----- |
| 50,000    | 13,455   | Mar. 24, 1883       | S                 | 43,000                  | 43,000       | 41,673    | 1,327        | 88    |
| 200,000   | 25,000   | Aug. 9, 1883        | V                 | 65,200                  | 65,200       | 62,068    | 3,132        | 89    |
| 250,000   | -----    | -----               | -----             | 108,200                 | 108,200      | 103,741   | 4,459        | ----- |
| 60,000    | 15,000   | Jan. 24, 1884       | B                 | 53,000                  | 53,000       | 51,895    | 1,105        | 90    |
| 100,000   | -----    | Mar. 11, 1884       | G                 | 77,000                  | 77,000       | 76,070    | 930          | 91    |
| 100,000   | 40,000   | Apr. 22, 1884       | P                 | 89,980                  | 89,980       | 87,398    | 2,582        | 92    |
| 75,000    | 15,000   | .....do.....        | B                 | 27,000                  | 27,000       | 26,680    | 320          | 93    |
| 400,000   | 225,000  | May 13, 1884        | T                 | 260,100                 | 260,100      | 251,126   | 8,974        | 94    |
| 50,000    | 180      | June 2, 1884        | E                 | 40,850                  | 40,850       | 40,220    | 630          | 95    |
| 250,000   | 33,000   | July 23, 1884       | H                 | 158,900                 | 158,900      | 150,195   | 8,705        | 96    |
| 50,000    | -----    | Aug. 25, 1884       | X                 | 11,240                  | 11,240       | 11,075    | 165          | 97    |
| 100,000   | 20,000   | Aug. 26, 1884       | B                 | 90,000                  | 90,000       | 86,739    | 3,261        | 98    |
| 50,000    | 12,500   | Sept. 13, 1884      | E                 | 18,650                  | 18,650       | 18,370    | 280          | 99    |
| 50,000    | 1,000    | Oct. 18, 1884       | P                 | 23,400                  | 23,400       | 23,090    | 310          | 100   |
| 1,285,000 | -----    | -----               | -----             | 850,120                 | 850,120      | 822,856   | 27,262       | ----- |
| 200,000   | 40,000   | Nov. 29, 1884       | I                 | 176,000                 | 176,000      | 170,935   | 5,065        | 101   |
| 50,000    | 7,500    | Dec. 17, 1884       | L                 | 44,000                  | 44,000       | 42,747    | 1,253        | 102   |
| 50,000    | 15,000   | Mar. 23, 1885       | B                 | 38,350                  | 38,350       | 36,525    | 1,825        | 103   |
| 300,000   | 150,000  | Apr. 9, 1885        | O                 | 228,200                 | 228,200      | 219,555   | 8,645        | 104   |
| 600,000   | -----    | -----               | -----             | 486,550                 | 486,550      | 469,762   | 16,788       | ----- |
| 50,000    | 10,000   | Jan. 4, 1886        | E                 | 44,420                  | 44,420       | 43,145    | 1,275        | 105   |
| 100,000   | 20,000   | Jan. 20, 1886       | B                 | 72,360                  | 72,360       | 68,422    | 3,938        | 106   |
| 50,000    | 30,447   | Mar. 11, 1886       | J                 | 10,740                  | 10,740       | 10,430    | 310          | 107   |
| 50,000    | 4,000    | Apr. 8, 1886        | J                 | 17,120                  | 17,120       | 16,740    | 380          | 108   |
| 100,000   | 20,100   | Apr. 19, 1886       | A                 | 89,000                  | 89,000       | 85,605    | 3,395        | 109   |

## No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|     | Name and location of bank.                            | Organization.   |                |           |          | Total dividends paid during existence as a national banking association. |           |
|-----|-------------------------------------------------------|-----------------|----------------|-----------|----------|--------------------------------------------------------------------------|-----------|
|     |                                                       | Charter number. | Date.          | Capital.  | Surplus. | Amount.                                                                  | Per cent. |
| 110 | City National Bank, Williamsport, Pa.                 | 2139            | Mar. 17, 1874  | \$100,000 |          | \$38,500                                                                 | 38.5      |
| 111 | Abington National Bank, Abington, Mass. <sup>a</sup>  | 1336            | July 1, 1865   | 150,000   | \$15,000 | 307,382                                                                  | 204.9     |
| 112 | First National Bank, Blair, Nebr.                     | 2724            | June 7, 1882   | 50,000    |          | 23,000                                                                   | 46.0      |
|     | Total                                                 |                 |                |           |          |                                                                          |           |
| 113 | First National Bank, Pine Bluff, Ark.                 | 2776            | Sept. 18, 1882 | 50,000    |          |                                                                          |           |
| 114 | Palatka National Bank, Palatka, Fla.                  | 3266            | Nov. 20, 1884  | 50,000    |          |                                                                          |           |
| 115 | Fidelity National Bank, Cincinnati, Ohio.             | 3461            | Feb. 27, 1886  | 1,000,000 |          | 2,784                                                                    | .3        |
| 116 | Henrietta National Bank, Henrietta, Tex.              | 3022            | Aug. 8, 1883   | 50,000    |          | 12,250                                                                   | 24.5      |
| 117 | National Bank of Sumter, S. C.                        | 3082            | Nov. 26, 1883  | 50,000    |          | 13,500                                                                   | 27.0      |
| 118 | First National Bank, Dansville, N. Y.                 | 75              | Sept. 4, 1863  | 50,000    |          | 75,825                                                                   | 151.6     |
| 119 | First National Bank, Corry, Pa.                       | 605             | Dec. 6, 1864   | 100,000   |          | 168,500                                                                  | 168.5     |
| 120 | Stafford National Bank, Stafford Springs, Conn.       | 686             | Jan. 7, 1865   | 150,000   | 10,000   | 306,000                                                                  | 204.0     |
|     | Total                                                 |                 |                |           |          |                                                                          |           |
| 121 | Fifth National Bank, St. Louis, Mo.                   | 2835            | Dec. 12, 1882  | 200,000   |          | 75,000                                                                   | 37.5      |
| 122 | Metropolitan National Bank of Cincinnati, Ohio.       | 2542            | July 12, 1881  | 500,000   |          | 215,000                                                                  | 43.0      |
| 123 | First National Bank, Auburn, N. Y.                    | 231             | Feb. 4, 1864   | 100,000   |          | 266,000                                                                  | 266.0     |
| 124 | Commercial National Bank, Dubuque, Iowa.              | 1801            | Mar. 11, 1871  | 100,000   |          | 146,896                                                                  | 146.8     |
| 125 | State National Bank, Raleigh, N. C.                   | 1682            | June 17, 1868  | 100,000   |          |                                                                          |           |
| 126 | Second National Bank, Xenia, Ohio.                    | 277             | Feb. 24, 1864  | 60,000    |          | 278,000                                                                  | 463.3     |
| 127 | Madison National Bank, Madison, S. Dak.               | 3597            | Dec. 7, 1886   | 50,000    |          | 5,000                                                                    | 10.0      |
| 128 | Lowell National Bank, Lowell, Mich.                   | 1230            | June 14, 1865  | 50,000    |          | 159,494                                                                  | 318.9     |
|     | Total                                                 |                 |                |           |          |                                                                          |           |
| 129 | California National Bank, San Francisco, Cal.         | 3502            | Oct. 20, 1886  | 200,000   |          |                                                                          |           |
| 130 | First National Bank, Anoka, Minn.                     | 2800            | Sept. 14, 1882 | 50,000    |          | 18,000                                                                   | 36.0      |
|     | Total                                                 |                 |                |           |          |                                                                          |           |
| 131 | National Bank of Shelbyville, Tenn.                   | 2198            | Oct. 29, 1874  | 50,000    |          | 81,265                                                                   | 163.2     |
| 132 | First National Bank, Sheffield, Ala.                  | 3617            | Jan. 14, 1887  | 100,000   |          |                                                                          |           |
| 133 | Third National Bank, Malone, N. Y.                    | 3360            | July 15, 1885  | 50,000    |          | 2,000                                                                    | 4.0       |
| 134 | First National Bank, Abilene, Kans.                   | 2427            | June 23, 1879  | 50,000    |          | 75,350                                                                   | 150.6     |
| 135 | Harper National Bank, Harper, Kans.                   | 3431            | Jan. 6, 1886   | 50,000    | 1,000    | 10,000                                                                   | 20.0      |
| 136 | Gloucester City National Bank, Gloucester City, N. J. | 3936            | Oct. 26, 1888  | 50,000    |          |                                                                          |           |
| 137 | Park National Bank, Chicago, Ill.                     | 3502            | May 11, 1886   | 200,000   |          | 24,000                                                                   | 12.0      |
| 138 | State National Bank, Wellington, Kans.                | 3564            | Oct. 1, 1883   | 50,000    |          | 5,000                                                                    | 10.0      |
| 139 | Kingman National Bank, Kingman, Kans.                 | 3559            | Sept. 16, 1886 | 75,000    |          | 20,500                                                                   | 27.3      |
|     | Total                                                 |                 |                |           |          |                                                                          |           |
| 140 | First National Bank, Alma, Kans.                      | 3769            | Aug. 3, 1887   | 50,000    |          | 14,000                                                                   | 28.0      |
| 141 | First National Bank, Belleville, Kans.                | 3386            | Aug. 28, 1885  | 50,000    |          | 17,500                                                                   | 35.0      |
| 142 | First National Bank, Meade Center, Kans.              | 3695            | May 5, 1887    | 50,000    |          | 8,357                                                                    | 17.7      |
| 143 | American National Bank, Arkansas City, Kans.          | 3992            | Mar. 15, 1889  | 100,000   |          | 28,000                                                                   | 28.0      |
| 144 | City National Bank, Hastings, Nebr.                   | 3099            | Dec. 27, 1883  | 50,000    |          | 44,547                                                                   | 89.1      |
| 145 | People's National Bank, Fayetteville, N. C.           | 2003            | June 27, 1872  | 75,000    |          | 182,500                                                                  | 243.3     |
| 146 | Spokane National Bank, Spokane Falls, Wash.           | 3838            | Jan. 4, 1888   | 60,000    |          |                                                                          |           |
| 147 | First National Bank, Ellsworth, Kans.                 | 3249            | Sept. 11, 1884 | 50,000    |          | 54,500                                                                   | 109.0     |
| 148 | Second National Bank, McPherson, Kans.                | 3791            | Sept. 16, 1887 | 50,000    |          | 8,500                                                                    | 17.0      |

<sup>a</sup> Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures. |          |                     |                   | Lawful money deposited. | Circulation. |           |              |       |
|-----------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-------|
| Capital.  | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |       |
| \$100,000 | \$12,500 | May 4, 1886         | D                 | \$43,140                | \$43,140     | \$40,260  | \$2,880      | 110   |
| 150,000   | 25,300   | Aug. 2, 1886        | L                 | 25,425                  | 25,425       | 25,425    | -----        | 111   |
| 50,000    | 11,000   | Sept. 8, 1886       | U                 | 26,180                  | 26,180       | 25,710    | 470          | 112   |
| 650,000   | -----    | -----               | -----             | 328,385                 | 328,385      | 315,737   | 12,648       | ----- |
| 50,000    | 20,000   | Nov. 20, 1886       | V                 | 26,280                  | 26,280       | 25,730    | 550          | 113   |
| 50,000    | -----    | June 3, 1887        | V                 | 19,210                  | 19,210       | 18,880    | 330          | 114   |
| 1,000,000 | 50,000   | June 27, 1887       | B                 | 90,000                  | 90,000       | 88,737    | 1,263        | 115   |
| 50,000    | 8,000    | Aug. 17, 1887       | K                 | 11,250                  | 11,250       | 11,020    | 230          | 116   |
| 50,000    | 10,000   | Aug. 24, 1887       | A                 | 11,250                  | 11,250       | 10,970    | 280          | 117   |
| 50,000    | 15,000   | Sept. 8, 1887       | V                 | 15,730                  | 15,730       | 14,235    | 1,435        | 118   |
| 100,000   | 10,183   | Oct. 11, 1887       | B                 | 73,829                  | 73,829       | 70,003    | 3,826        | 119   |
| 200,000   | 24,000   | Oct. 17, 1887       | B                 | 139,048                 | 139,048      | 133,508   | 5,540        | 120   |
| 1,550,000 | -----    | -----               | -----             | 386,597                 | 386,597      | 373,143   | 13,454       | ----- |
| 300,000   | 30,000   | Nov. 15, 1887       | F                 | 44,430                  | 44,430       | 42,250    | 2,180        | 121   |
| 1,000,000 | 180,000  | Feb. 10, 1888       | V                 | 277,745                 | 277,745      | 267,635   | 10,110       | 122   |
| 150,000   | -----    | Feb. 20, 1888       | R                 | 63,446                  | 63,446       | 58,775    | 4,671        | 123   |
| 100,000   | 20,000   | Apr. 2, 1888        | V                 | 62,170                  | 62,170       | 59,481    | 2,689        | 124   |
| 100,000   | -----    | Apr. 11, 1888       | B                 | 22,500                  | 22,500       | 20,590    | 1,910        | 125   |
| 150,000   | 14,000   | May 9, 1888         | V                 | 48,470                  | 48,470       | 44,830    | 3,640        | 126   |
| 50,000    | 3,000    | June 23, 1888       | S                 | 11,250                  | 11,250       | 11,158    | 92           | 127   |
| 50,000    | 10,000   | Sept. 19, 1888      | W                 | 27,800                  | 27,800       | 25,465    | 2,335        | 128   |
| 1,900,000 | -----    | -----               | -----             | 557,811                 | 557,811      | 530,184   | 27,627       | ----- |
| 200,000   | 10,000   | Jan. 14, 1889       | Q                 | 45,000                  | 45,000       | 44,010    | 990          | 129   |
| 50,000    | 4,300    | Apr. 22, 1889       | B                 | 11,250                  | 11,250       | 10,982    | 268          | 130   |
| 250,000   | -----    | -----               | -----             | 56,250                  | 56,250       | 54,992    | 1,258        | ----- |
| 50,000    | 25,000   | Dec. 13, 1889       | Q                 | 16,710                  | 16,710       | 15,555    | 1,155        | 131   |
| 100,000   | -----    | Dec. 23, 1889       | V                 | 22,500                  | 22,500       | 21,690    | 810          | 132   |
| 50,000    | 400      | Dec. 30, 1889       | W                 | 10,750                  | 10,750       | 10,540    | 210          | 133   |
| 100,000   | 17,600   | Jan. 21, 1890       | F                 | 21,240                  | 21,249       | 20,370    | 870          | 134   |
| 50,000    | -----    | Feb. 10, 1890       | F                 | 10,750                  | 10,750       | 10,510    | 240          | 135   |
| 50,000    | -----    | June 12, 1890       | F                 | 11,250                  | 11,250       | 11,020    | 230          | 136   |
| 200,000   | 21,000   | July 14, 1890       | F                 | 45,000                  | 45,000       | 42,050    | 2,950        | 137   |
| 50,000    | 3,915    | Sept. 25, 1890      | W                 | 11,250                  | 11,250       | 10,870    | 380          | 138   |
| 100,000   | 1,000    | Oct. 2, 1890        | X                 | 22,000                  | 22,000       | 21,355    | 665          | 139   |
| 750,000   | -----    | -----               | -----             | 171,450                 | 171,450      | 163,940   | 7,510        | ----- |
| 75,000    | 1,603    | Nov. 21, 1890       | H                 | 16,875                  | 16,875       | 16,612    | 263          | 140   |
| 50,000    | 5,000    | Dec. 12, 1890       | G                 | 11,250                  | 11,250       | 10,965    | 285          | 141   |
| 50,000    | 4,000    | Dec. 24, 1890       | V                 | 10,750                  | 10,750       | 10,495    | 255          | 142   |
| 300,000   | 24,000   | Dec. 26, 1890       | G                 | 45,000                  | 45,000       | 42,690    | 2,310        | 143   |
| 100,000   | -----    | Jan. 14, 1891       | J                 | 22,500                  | 22,500       | 21,390    | 1,110        | 144   |
| 125,000   | 32,000   | Jan. 20, 1891       | R                 | 28,800                  | 28,800       | 25,933    | 2,867        | 145   |
| 100,000   | 25,000   | Feb. 3, 1891        | H                 | 21,700                  | 21,700       | 21,195    | 505          | 146   |
| 50,000    | 10,000   | Feb. 11, 1891       | F                 | 10,750                  | 10,750       | 10,305    | 445          | 147   |
| 50,000    | 7,500    | Mar. 25, 1891       | Q                 | 11,250                  | 11,250       | 10,780    | 470          | 148   |

524 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|             | Name and location of bank.                         | Organization.   |                |          |          | Total dividends paid during existence as a national banking association. |           |
|-------------|----------------------------------------------------|-----------------|----------------|----------|----------|--------------------------------------------------------------------------|-----------|
|             |                                                    | Charter number. | Date.          | Capital. | Surplus. | Amount.                                                                  | Per cent. |
| 149         | Pratt County National Bank, Pratt, Kans.           | 3787            | Sept. 8, 1887  | \$50,000 | .....    | .....                                                                    | .....     |
| 150         | Keystone National Bank, Philadelphia, Pa.          | 2291            | July 30, 1875  | 200,000  | .....    | \$122,730                                                                | 61.4      |
| 151         | Spring Garden National Bank, Philadelphia, Pa.     | 3468            | Mar. 13, 1886  | 500,000  | .....    | 122,198                                                                  | 24.4      |
| 152         | National City Bank, Marshall, Mich.                | 2023            | July 29, 1872  | 100,000  | .....    | 162,500                                                                  | 162.5     |
| 153         | Red Cloud National Bank, Red Cloud, Nebr.          | 3181            | May 10, 1884   | 50,000   | .....    | 23,275                                                                   | 46.5      |
| 154         | Asbury Park National Bank, Asbury Park, N. J.      | 3792            | Sept. 17, 1887 | 100,000  | .....    | .....                                                                    | .....     |
| 155         | Ninth National Bank, Dallas, Tex.                  | 4415            | Sept. 12, 1890 | 300,000  | .....    | 18,000                                                                   | 6.0       |
| 156         | First National Bank, Red Cloud, Nebr.              | 2811            | Nov. 8, 1882   | 50,000   | .....    | 57,250                                                                   | 114.5     |
| 157         | Central Nebraska National Bank, Broken Bow, Nebr.  | 3927            | Sept. 28, 1888 | 60,000   | .....    | 8,460                                                                    | 14.0      |
| 158         | Florence National Bank, Florence, Ala.             | 4135            | Oct. 3, 1889   | 50,000   | .....    | .....                                                                    | .....     |
| 159         | First National Bank, Palatka, Fla.                 | 3223            | July 15, 1884  | 50,000   | .....    | 50,000                                                                   | 100.0     |
| 160         | First National Bank, Kansas City, Kans.            | 3706            | May 17, 1887   | 100,000  | .....    | 25,000                                                                   | 25.0      |
| 161         | Rio Grande National Bank, Laredo, Tex.             | 4146            | Oct. 28, 1889  | 100,000  | .....    | .....                                                                    | .....     |
| 162         | First National Bank, Clearfield, Pa.               | 768             | Jan. 30, 1865  | 100,000  | .....    | 209,000                                                                  | 209.0     |
| 163         | Farley National Bank, Montgomery, Ala.             | 4180            | Dec. 18, 1889  | 100,000  | .....    | .....                                                                    | .....     |
| 164         | First National Bank, Coidwater, Kans.              | 3793            | May 9, 1887    | 52,000   | .....    | 2,030                                                                    | 4.0       |
| Total ..... |                                                    |                 |                |          |          |                                                                          |           |
| 165         | Maverick National Bank, Boston, Mass.              | 677             | Dec. 31, 1864  | 400,000  | \$61,390 | 984,000                                                                  | 241.0     |
| 166         | Corry National Bank, Corry, Pa.                    | 560             | Nov. 12, 1864  | 100,000  | .....    | 198,000                                                                  | 198.0     |
| 167         | Cheyenne National Bank, Cheyenne, Wyo.             | 3416            | Dec. 2, 1885   | 100,000  | .....    | 20,000                                                                   | 20.0      |
| 168         | California National Bank, San Diego, Cal.          | 3828            | Dec. 29, 1887  | 150,000  | .....    | 79,000                                                                   | 52.7      |
| 169         | First National Bank, Wilmington, N. C.             | 1656            | July 25, 1866  | 250,000  | .....    | 290,710                                                                  | 116.3     |
| 170         | Huron National Bank, Huron, S. Dak.                | 3267            | Nov. 21, 1884  | 50,000   | .....    | 27,750                                                                   | 55.5      |
| 171         | First National Bank, Downs, Kans.                  | 3589            | Oct. 12, 1886  | 50,000   | .....    | 17,693                                                                   | 35.4      |
| 172         | First National Bank, Muncy, Pa.                    | 837             | Feb. 23, 1865  | 100,000  | .....    | 212,988                                                                  | 213.0     |
| 173         | Bell County National Bank, Temple, Tex.            | 4404            | Aug. 25, 1890  | 50,000   | .....    | 2,500                                                                    | 5.0       |
| 174         | First National Bank, Deming, N. Mex.               | 3160            | Apr. 22, 1884  | 50,000   | .....    | 56,250                                                                   | 112.5     |
| 175         | First National Bank, Silver City, N. Mex.          | 3554            | Sept. 17, 1886 | 50,000   | .....    | 30,000                                                                   | 60.0      |
| 176         | Lima National Bank, Lima, Ohio.                    | 2859            | Jan. 16, 1883  | 100,000  | .....    | 87,500                                                                   | 87.5      |
| 177         | National Bank of Guthrie, Okla.                    | 4383            | July 31, 1890  | 100,000  | .....    | 2,500                                                                    | 2.5       |
| 178         | Cherryvale National Bank, Cherryvale, Kans.        | 4283            | Apr. 16, 1890  | 50,000   | .....    | 3,500                                                                    | 7.0       |
| 179         | First National Bank, Erie, Kans.                   | 3963            | Jan. 15, 1889  | 50,000   | .....    | 5,934                                                                    | 11.9      |
| 180         | First National Bank, Rockwall, Tex.                | 3890            | May 29, 1888   | 50,000   | .....    | 15,000                                                                   | 30.0      |
| 181         | Vincennes National Bank, Vincennes, Ind.           | 1454            | July 17, 1865  | 100,000  | .....    | 441,000                                                                  | 441.0     |
| Total ..... |                                                    |                 |                |          |          |                                                                          |           |
| 182         | First National Bank, Del Norte, Colo.              | 4264            | Mar. 18, 1890  | 50,000   | .....    | 3,500                                                                    | 7.0       |
| 183         | Newton National Bank, Newton, Kans.                | 3297            | Jan. 28, 1885  | 65,000   | .....    | 58,500                                                                   | 90.0      |
| 184         | Capital National Bank, Lincoln, Nebr.              | 2988            | June 29, 1883  | 100,000  | .....    | 272,500                                                                  | 272.5     |
| 185         | Bankers and Merchants' National Bank, Dallas, Tex. | 4213            | Jan. 21, 1890  | 500,000  | .....    | 35,000                                                                   | 7.0       |
| 186         | First National Bank, Little Rock, Ark.             | 1648            | Apr. 12, 1866  | 150,000  | .....    | 554,250                                                                  | 369.5     |
| 187         | Commercial National Bank, Nashville, Tenn.         | 3228            | July 22, 1884  | 200,000  | .....    | 232,500                                                                  | 116.25    |
| 188         | Alabama National Bank, Mobile, Ala.                | 1817            | May 13, 1871   | 300,000  | .....    | 255,830                                                                  | 85.02     |
| 189         | First National Bank, Ponca, Nebr.                  | 3627            | Jan. 28, 1887  | 50,000   | .....    | 24,000                                                                   | 48.0      |
| 190         | Second National Bank, Columbia, Tenn.              | 2568            | Oct. 3, 1881   | 50,000   | .....    | 64,000                                                                   | 128.0     |
| 191         | Columbia National Bank, Chicago, Ill.              | 3677            | Apr. 23, 1887  | 200,000  | .....    | 30,000                                                                   | 15.0      |

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures. |          |                     |                   | Lawful money deposited. | Circulation. |           |              |       |
|-----------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-------|
| Capital.  | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |       |
| \$50,000  | \$3,000  | Apr. 7, 1891        | H                 | \$10,750                | \$10,750     | \$10,230  | \$470        | 149   |
| 500,000   | 100,000  | May 9, 1891         | O                 | 41,180                  | 41,180       | 38,095    | 3,085        | 150   |
| 750,000   | 132,500  | May 21, 1891        | Q                 | 45,000                  | 45,000       | 42,665    | 2,335        | 151   |
| 100,000   | 20,000   | June 22, 1891       | D                 | 44,000                  | 44,000       | 40,518    | 3,482        | 152   |
| 75,000    | 3,000    | July 1, 1891        | V                 | 16,875                  | 16,875       | 16,290    | 585          | 153   |
| 100,000   | 3,500    | July 2, 1891        | G                 | 20,700                  | 20,700       | 19,620    | 1,080        | 154   |
| 300,000   | 4,000    | July 16, 1891       | Q                 | 45,000                  | 45,000       | 42,150    | 2,850        | 155   |
| 75,000    | 9,000    | .....do.....        | Q                 | 16,275                  | 16,275       | 15,070    | 605          | 156   |
| 60,000    | 4,600    | July 21, 1891       | G                 | 13,500                  | 13,500       | 13,152    | 348          | 157   |
| 60,000    | 500      | July 23, 1891       | O                 | 12,900                  | 12,900       | 11,690    | 1,210        | 158   |
| 150,000   | 23,600   | Aug. 7, 1891        | H                 | 33,250                  | 33,250       | 32,135    | 1,115        | 159   |
| 150,000   | 10,500   | Aug. 17, 1891       | G                 | 33,750                  | 33,750       | 31,200    | 2,550        | 160   |
| 100,000   | .....    | Oct. 3, 1891        | V                 | 22,500                  | 22,500       | 21,150    | 1,350        | 161   |
| 100,000   | 46,000   | Oct. 7, 1891        | S                 | 95,597                  | 95,597       | 86,980    | 8,617        | 162   |
| 100,000   | 8,000    | .....do.....        | V                 | .....                   | 22,500       | .....     | 22,500       | 163   |
| 52,000    | 790      | Oct. 14, 1891       | H                 | 11,200                  | 11,200       | 10,830    | 370          | 164   |
| 3,622,000 | .....    | .....               | .....             | 641,352                 | 663,852      | 602,790   | 61,062       | ..... |
| 400,000   | 800,000  | Nov. 2, 1891        | F                 | 78,894                  | 78,894       | 64,446    | 14,448       | 165   |
| 100,000   | 17,000   | Nov. 21, 1891       | R                 | 96,180                  | 96,180       | 90,243    | 5,937        | 166   |
| 150,000   | 15,000   | Dec. 5, 1891        | O                 | 33,750                  | 33,750       | 31,610    | 2,140        | 167   |
| 500,000   | 100,000  | Dec. 18, 1891       | O                 | 45,000                  | 45,000       | 41,500    | 3,500        | 168   |
| 250,000   | 17,512   | Dec. 21, 1891       | B                 | 52,880                  | 52,880       | 47,845    | 5,035        | 169   |
| 75,000    | .....    | Jan. 7, 1892        | U                 | 18,000                  | 18,000       | 17,370    | 630          | 170   |
| 50,000    | .....    | Feb. 6, 1892        | V                 | 10,750                  | 10,750       | 10,240    | 510          | 171   |
| 100,000   | 15,958   | Feb. 9, 1892        | S                 | 94,899                  | 94,899       | 85,582    | 9,317        | 172   |
| 50,000    | 2,500    | Feb. 19, 1892       | B                 | 11,250                  | 11,250       | 10,880    | 870          | 173   |
| 100,000   | 13,500   | Feb. 29, 1892       | P                 | 22,500                  | 22,500       | 20,770    | 1,730        | 174   |
| 50,000    | 4,000    | .....do.....        | P                 | 11,250                  | 11,250       | 10,400    | 850          | 175   |
| 200,000   | 44,000   | Mar. 21, 1892       | G                 | 45,000                  | 45,000       | 42,448    | 2,552        | 176   |
| 100,000   | 2,000    | June 23, 1892       | O                 | 21,800                  | 21,800       | 20,140    | 1,660        | 177   |
| 50,000    | 1,000    | July 2, 1892        | Q                 | 11,250                  | 11,250       | 10,110    | 1,140        | 178   |
| 50,000    | 1,500    | .....do.....        | V                 | 11,250                  | 11,250       | 10,840    | 410          | 179   |
| 125,000   | 17,500   | July 20, 1892       | Q                 | 26,720                  | 26,720       | 24,420    | 2,300        | 180   |
| 100,000   | 40,000   | July 22, 1892       | R                 | 31,780                  | 31,780       | 25,270    | 6,510        | 181   |
| 2,450,000 | .....    | .....               | .....             | 623,153                 | 623,153      | 563,614   | 59,539       | ..... |
| 50,000    | 4,800    | Jan. 14, 1893       | G                 | 11,250                  | 11,250       | 10,845    | 405          | 182   |
| 100,000   | .....    | Jan. 16, 1893       | Y                 | 48,740                  | 48,740       | 46,540    | 2,200        | 183   |
| 300,000   | 6,000    | Feb. 6, 1893        | B                 | 43,700                  | 43,700       | 38,890    | 4,810        | 184   |
| 500,000   | 10,000   | .....do.....        | O                 | 44,000                  | 44,000       | 39,450    | 4,550        | 185   |
| 500,000   | 100,000  | .....do.....        | T                 | 63,495                  | 63,495       | 47,727    | 15,768       | 186   |
| 500,000   | 100,000  | Apr. 6, 1893        | Q                 | 45,000                  | 45,000       | 37,300    | 7,700        | 187   |
| 150,000   | .....    | Apr. 17, 1893       | V                 | 42,800                  | 42,800       | 30,415    | 12,385       | 188   |
| 50,000    | 3,400    | May 13, 1893        | Q                 | 11,250                  | 11,250       | 9,800     | 1,450        | 189   |
| 100,000   | 18,500   | May 19, 1893        | T                 | 22,500                  | 22,500       | 18,660    | 3,840        | 190   |
| 1,000,000 | 50,000   | May 22, 1893        | Q                 | 43,600                  | 43,600       | 36,502    | 7,098        | 191   |

## No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|     | Name and location of bank.                           | Organization.   |                |           |          | Total dividends paid during existence as a national banking association. |           |
|-----|------------------------------------------------------|-----------------|----------------|-----------|----------|--------------------------------------------------------------------------|-----------|
|     |                                                      | Charter number. | Date.          | Capital.  | Surplus. | Amount.                                                                  | Per cent. |
| 192 | Elmira National Bank, Elmira, N. Y.                  | 4105            | Aug. 30, 1889  | \$200,000 | .....    | \$11,000                                                                 | 5.5       |
| 193 | National Bank of North Dakota, Fargo, N. Dak.        | 4256            | Mar. 12, 1890  | 250,000   | .....    | 52,500                                                                   | 21.0      |
| 194 | Evanston National Bank, Evanston, Ill.               | 4767            | June 29, 1892  | 100,000   | .....    | 2,000                                                                    | 2.0       |
| 195 | National Bank of Deposit of the City of New York.    | 3771            | Aug. 5, 1887   | 300,000   | .....    | 36,000                                                                   | 12.0      |
| 196 | Oglethorpe National Bank, Brunswick, Ga.             | 3753            | July 16, 1887  | 100,000   | .....    | 34,500                                                                   | 34.5      |
| 197 | First National Bank, Lakota, N. Dak.                 | 4143            | Oct. 23, 1889  | 50,000    | .....    | 12,000                                                                   | 24.0      |
| 198 | First National Bank, Cedar Falls, Iowa.              | 2177            | Sept. 1, 1874  | 50,000    | .....    | 102,600                                                                  | 205.2     |
| 199 | First National Bank, Brady, Tex.                     | 4198            | Jan. 7, 1890   | 50,000    | .....    | 15,000                                                                   | 30.0      |
| 200 | First National Bank, Arkansas City, Kans. <i>a</i>   | 3360            | June 30, 1885  | 50,000    | .....    | 62,000                                                                   | 124.0     |
| 201 | Citizens' National Bank, Hillsboro, Ohio.            | 2039            | Sept. 4, 1872  | 100,000   | .....    | 199,156                                                                  | 199.1     |
| 202 | First National Bank, Brunswick, Ga.                  | 3116            | Feb. 2, 1884   | 55,000    | .....    | 56,200                                                                   | 102.2     |
| 203 | City National Bank, Brownwood, Tex. <i>a</i>         | 4344            | June 17, 1890  | 75,000    | .....    | 58,000                                                                   | 77.3      |
| 204 | Merchants' National Bank, Tacoma, Wash.              | 3172            | May 2, 1884    | 50,000    | .....    | 110,000                                                                  | 220.0     |
| 205 | City National Bank, Greenville, Mich.                | 3243            | Aug. 28, 1884  | 50,000    | .....    | 32,250                                                                   | 64.5      |
| 206 | First National Bank, Whatcom, Wash.                  | 4099            | Aug. 26, 1889  | 50,000    | .....    | 5,000                                                                    | 10.0      |
| 207 | Columbia National Bank, New Whatcom, Wash.           | 4351            | June 28, 1890  | 100,000   | .....    | 4,000                                                                    | 4.0       |
| 208 | Citizens' National Bank, Spokane, Wash. <i>a</i>     | 4185            | Apr. 8, 1889   | 150,000   | .....    | .....                                                                    | .....     |
| 209 | First National Bank, Phillipsburg, Mont. <i>a</i>    | 4658            | Dec. 5, 1891   | 50,000    | .....    | .....                                                                    | .....     |
| 210 | Linn County National Bank, Albany, Oreg.             | 4326            | May 31, 1890   | 100,000   | .....    | 10,000                                                                   | 10.0      |
| 211 | Nebraska National Bank, Beatrice, Nebr.              | 4185            | Dec. 21, 1889  | 100,000   | .....    | 19,362                                                                   | 19.3      |
| 212 | Gulf National Bank, Tampa, Fla.                      | 4478            | Dec. 2, 1890   | 50,000    | .....    | .....                                                                    | .....     |
| 213 | Livingston National Bank, Livingston, Mont.          | 4117            | Sept. 11, 1889 | 50,000    | .....    | 4,000                                                                    | 8.0       |
| 214 | Chemical National Bank, Chicago, Ill.                | 4066            | Dec. 15, 1891  | 1,000,000 | .....    | .....                                                                    | .....     |
| 215 | Bozeman National Bank, Bozeman, Mont. <i>a</i>       | 2803            | Oct. 23, 1882  | 50,000    | .....    | 49,500                                                                   | 99.0      |
| 216 | Consolidated National Bank, San Diego, Cal.          | 3056            | Sept. 22, 1883 | 250,000   | .....    | 180,000                                                                  | 72.0      |
| 217 | First National Bank, Cedartown, Ga.                  | 4075            | July 16, 1889  | 75,000    | .....    | 11,250                                                                   | 15.0      |
| 218 | Merchants' National Bank, Great Falls, Mont.         | 4434            | Oct. 7, 1890   | 100,000   | .....    | .....                                                                    | .....     |
| 219 | State National Bank, Knoxville, Tenn.                | 4102            | Aug. 28, 1889  | 100,000   | .....    | .....                                                                    | .....     |
| 220 | Montana National Bank, Helena, Mont. <i>a</i>        | 2813            | Nov. 11, 1882  | 250,000   | .....    | 260,000                                                                  | 104.0     |
| 221 | Indianapolis National Bank, Indianapolis, Ind.       | 581             | Nov. 21, 1864  | 300,000   | .....    | 1,249,000                                                                | 416.3     |
| 222 | Northern National Bank, Big Rapids, Mich.            | 1832            | June 5, 1871   | 90,000    | .....    | 183,053                                                                  | 203.4     |
| 223 | First National Bank, Great Falls, Mont. <i>a</i>     | 3525            | July 1, 1886   | 250,000   | .....    | 122,250                                                                  | 48.8      |
| 224 | First National Bank, Kankakee, Ill. <i>a</i>         | 1793            | Feb. 20, 1871  | 50,000    | .....    | 140,500                                                                  | 280.9     |
| 225 | National Bank of the Commonwealth, Manchester, N. H. | 4692            | Feb. 9, 1892   | 100,000   | .....    | .....                                                                    | .....     |
| 226 | First National Bank, Starkville, Miss.               | 3683            | Apr. 30, 1887  | 50,000    | .....    | 16,500                                                                   | 33.0      |
| 227 | Stock-Growers' National Bank, Miles City, Mont.      | 3275            | Dec. 20, 1884  | 100,000   | .....    | 23,000                                                                   | 23.0      |
| 228 | Texas National Bank, San Antonio, Tex.               | 3298            | Jan. 31, 1885  | 100,000   | .....    | 26,000                                                                   | 26.0      |
| 229 | Albuquerque National Bank, Albuquerque, N. Mex.      | 3222            | July 14, 1884  | 50,000    | .....    | 69,750                                                                   | 133.5     |
| 230 | First National Bank, Vernon, Tex.                    | 4033            | May 13, 1889   | 50,000    | .....    | 39,000                                                                   | 78.0      |
| 231 | First National Bank, Middlesboro, Ky.                | 4201            | Jan. 8, 1890   | 50,000    | .....    | .....                                                                    | .....     |
| 232 | First National Bank, Orlando, Fla. <i>a</i>          | 3469            | Mar. 16, 1886  | 50,000    | .....    | 27,500                                                                   | 45.0      |
| 233 | Citizens' National Bank, Muncie, Ind. <i>a</i>       | 2234            | Mar. 15, 1875  | 100,000   | .....    | 196,992                                                                  | 196.9     |
| 234 | First National Bank, Hot Springs, S. Dak.            | 4370            | July 15, 1890  | 50,000    | .....    | .....                                                                    | .....     |

*a* Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures. |          |                     |                   | Lawful money deposited. | Circulation. |           |              |     |
|-----------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-----|
| Capital.  | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |     |
| \$300,000 | \$16,009 | May 26, 1893        | O                 | \$43,000                | \$43,000     | \$38,090  | \$4,910      | 192 |
| 250,000   | 7,797    | June 6, 1893        | Q                 | 44,250                  | 44,250       | 40,159    | 4,100        | 193 |
| 100,000   | 245      | June 7, 1893        | T                 | 22,500                  | 22,500       | 19,310    | 3,190        | 194 |
| 300,000   | 60,000   | June 9, 1893        | F                 | 45,000                  | 45,000       | 42,285    | 2,715        | 195 |
| 150,000   | 35,000   | June 12, 1893       | Y                 | 32,900                  | 32,900       | 28,730    | 4,170        | 196 |
| 50,000    | 1,931    | June 13, 1893       | U                 | 11,250                  | 11,250       | 9,940     | 1,310        | 197 |
| 50,000    | 25,000   | .....do.....        | L                 | 11,250                  | 11,250       | 9,050     | 2,200        | 198 |
| 50,000    | 3,000    | .....do.....        | T                 | 11,250                  | 11,250       | 9,950     | 1,300        | 199 |
| 125,000   | 25,000   | June 15, 1893       | G                 | 6,670                   | 28,120       | 6,670     | 21,450       | 200 |
| 100,000   | 50,000   | June 16, 1893       | Q                 | 24,550                  | 24,550       | 18,955    | 5,595        | 201 |
| 200,000   | 50,000   | June 17, 1893       | V                 | 44,000                  | 44,000       | 38,160    | 5,840        | 202 |
| 150,000   | 6,000    | June 20, 1893       | F                 | 16,730                  | 33,750       | 16,730    | 17,020       | 203 |
| 250,000   | 75,000   | June 23, 1893       | Y                 | 45,000                  | 45,000       | 40,400    | 4,600        | 204 |
| 50,000    | 6,064    | June 27, 1893       | Q                 | 11,250                  | 11,250       | 10,020    | 1,230        | 205 |
| 50,000    | 3,000    | .....do.....        | Y                 | 11,250                  | 11,250       | 9,970     | 1,280        | 206 |
| 100,000   | 1,000    | .....do.....        | Y                 | 22,500                  | 22,500       | 21,105    | 1,395        | 207 |
| 150,000   | .....    | July 1, 1893        | Y                 | 33,050                  | 33,650       | 27,100    | 5,950        | 208 |
| 50,000    | .....    | July 8, 1893        | Y                 | 3,350                   | 11,250       | 3,350     | 7,900        | 209 |
| 100,000   | 15,000   | July 10, 1893       | V                 | 21,700                  | 21,700       | 19,590    | 2,110        | 210 |
| 100,000   | 7,500    | July 12, 1893       | Y                 | 21,880                  | 21,880       | 20,580    | 1,300        | 211 |
| 50,000    | .....    | July 14, 1893       | Y                 | 11,250                  | 11,250       | 10,120    | 1,130        | 212 |
| 50,000    | 10,000   | July 20, 1893       | Y                 | 10,750                  | 10,750       | 13,585    | 165          | 213 |
| 1,000,000 | .....    | July 21, 1893       | T                 | 45,000                  | 45,000       | 49,140    | 4,850        | 214 |
| 50,000    | 10,000   | July 22, 1893       | Y                 | .....                   | 11,250       | .....     | 11,250       | 215 |
| 250,000   | 50,000   | July 24, 1893       | Y                 | 55,300                  | 55,300       | 49,010    | 6,290        | 216 |
| 75,000    | 8,470    | July 26, 1893       | V                 | 16,370                  | 16,370       | 14,130    | 2,240        | 217 |
| 100,000   | .....    | July 29, 1893       | Y                 | 22,500                  | 22,500       | 21,400    | 1,100        | 218 |
| 100,000   | 7,000    | .....do.....        | Y                 | 21,800                  | 21,800       | 18,770    | 3,030        | 219 |
| 500,000   | 100,000  | Aug. 2, 1893        | Y                 | 8,230                   | 45,000       | 8,230     | 36,770       | 220 |
| 300,000   | 60,000   | Aug. 3, 1893        | B                 | 57,212                  | 57,212       | 40,876    | 16,336       | 221 |
| 100,000   | .....    | Aug. 5, 1893        | W                 | 33,250                  | 33,250       | 27,755    | 5,495        | 222 |
| 250,000   | 95,000   | .....do.....        | Y                 | 10,765                  | 45,000       | 10,765    | 34,235       | 223 |
| 50,000    | 22,000   | .....do.....        | .....             | .....                   | 11,250       | .....     | 11,250       | 224 |
| 200,000   | 5,000    | Aug. 12, 1893       | O                 | .....                   | 67,500       | 62,770    | 4,730        | 225 |
| 60,000    | 3,782    | Aug. 9, 1893        | O                 | 13,500                  | 13,500       | 12,285    | 1,215        | 226 |
| 75,000    | 10,000   | .....do.....        | O                 | 17,100                  | 17,100       | 14,720    | 2,380        | 227 |
| 100,000   | 20,000   | Aug. 10, 1893       | Y                 | 22,500                  | 22,500       | 19,070    | 3,430        | 228 |
| 175,000   | 38,000   | Aug. 11, 1893       | V                 | 44,150                  | 44,150       | 39,680    | 4,470        | 229 |
| 100,000   | 10,000   | Aug. 12, 1893       | V                 | 22,500                  | 22,500       | 21,310    | 1,190        | 230 |
| 50,000    | 2,000    | .....do.....        | V                 | 11,250                  | 11,250       | 9,710     | 1,540        | 231 |
| 150,000   | .....    | Aug. 14, 1893       | Y                 | .....                   | .....        | .....     | .....        | 232 |
| 200,000   | 55,000   | .....do.....        | .....             | .....                   | 45,000       | .....     | 45,000       | 233 |
| 50,000    | 10,000   | Aug. 17, 1893       | Y                 | 11,250                  | 11,250       | 10,745    | 505          | 234 |

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No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|             | Name and location of bank.                                | Organization.                |                |          |               | Total dividends paid during existence as a national banking association. |              |
|-------------|-----------------------------------------------------------|------------------------------|----------------|----------|---------------|--------------------------------------------------------------------------|--------------|
|             |                                                           | Char-<br>ter<br>num-<br>ber. | Date.          | Capital. | Sur-<br>plus. | Amount.                                                                  | Per<br>cent. |
| 235         | First National Bank, Marion, Kans...                      | 3018                         | July 28, 1883  | \$75,000 | .....         | \$72,682                                                                 | 96.9         |
| 236         | Washington National Bank, Tacoma,<br>Wash.                | 4018                         | Apr. 23, 1889  | 100,000  | .....         | 44,000                                                                   | 44.0         |
| 237         | El Paso National Bank, El Paso, Tex.                      | 3608                         | Dec. 22, 1886  | 150,000  | .....         | 54,000                                                                   | 36.0         |
| 238         | Lloyd's National Bank, Jamestown,<br>N. Dak.              | 4561                         | May 4, 1891    | 100,000  | .....         | 6,000                                                                    | 6.0          |
| 239         | National Granite State Bank, Exeter,<br>N. H.             | 1147                         | May 15, 1865   | 100,000  | .....         | 240,500                                                                  | 240.5        |
| 240         | Chamberlain National Bank, Cham-<br>berlain, S. Dak.      | 4282                         | Apr. 8, 1890   | 50,000   | .....         | 4,500                                                                    | 9.0          |
| 241         | Port Townsend National Bank, Port<br>Townsend, Wash.      | 4290                         | Apr. 18, 1890  | 100,000  | .....         |                                                                          |              |
| 242         | First National Bank, Port Angeles,<br>Wash. <i>a</i>      | 4315                         | May 19, 1890   | 50,000   | .....         |                                                                          |              |
| 243         | First National Bank, Sundance, Wyo.                       | 4343                         | June 16, 1890  | 50,000   | .....         | 10,000                                                                   | 20.0         |
| 244         | First National Bank, North Man-<br>chester, Ind.          | 2903                         | Mar. 17, 1883  | 50,000   | .....         | 38,673                                                                   | 77.3         |
| 245         | Commercial National Bank, Denver,<br>Colo.                | 4113                         | Sept. 6, 1889  | 250,000  | .....         |                                                                          |              |
| 246         | First National Bank, Dayton, Tenn...                      | 4362                         | July 10, 1890  | 50,000   | .....         | 8,500                                                                    | 17.0         |
| Total ..... |                                                           |                              |                |          |               |                                                                          |              |
| 247         | Hutchinson National Bank, Hutch-<br>inson, Kans.          | 3199                         | May 29, 1884   | 50,000   | .....         | 39,738                                                                   | 79.5         |
| 248         | First National Bank, Spokane Falls,<br>Wash.              | 2895                         | Oct. 24, 1882  | 50,000   | .....         | 190,100                                                                  | 380.2        |
| 249         | Oregon National Bank, Portland,<br>Oreg.                  | 3719                         | June 7, 1887   | 109,000  | .....         | 100,000                                                                  | 100.0        |
| 250         | Citizens' National Bank, Grand Is-<br>land, Nebr.         | 3101                         | Dec. 29, 1883  | 60,000   | .....         | 35,000                                                                   | 58.3         |
| 251         | First National Bank, Fort Payne,<br>Ala.                  | 4064                         | July 2, 1889   | 50,000   | .....         | 4,000                                                                    | 8.0          |
| 252         | Third National Bank, Detroit, Mich..                      | 3514                         | June 1, 1886   | 200,000  | .....         | 66,000                                                                   | 33.0         |
| 253         | First National Bank, Watkins, N. Y. .                     | 3047                         | Sept. 14, 1883 | 50,000   | .....         | 32,500                                                                   | 65.0         |
| 254         | First National Bank, Llano, Tex. ....                     | 4316                         | May 20, 1890   | 50,000   | .....         | 15,750                                                                   | 31.5         |
| 255         | American National Bank, Springfield,<br>Mo.               | 4360                         | July 9, 1890   | 200,000  | .....         | 8,000                                                                    | 4.0          |
| 256         | First National Bank, Sedalia, Mo. ....                    | 1627                         | Jan. 2, 1866   | 109,000  | \$7,340       | 319,000                                                                  | 319.0        |
| 257         | National Bank of Pendleton, Oreg. ....                    | 4249                         | Mar. 5, 1890   | 100,000  | 2,125         | 15,000                                                                   | 15.0         |
| 258         | State National Bank, Wichita, Kans. .                     | 3524                         | June 29, 1886  | 52,000   | .....         |                                                                          |              |
| 259         | German National Bank, Denver, Colo.                       | 2351                         | Apr. 9, 1887   | 100,000  | 5,895         | 555,000                                                                  | 555.0        |
| 260         | Black Hills National Bank, Rapid<br>City, S. Dak.         | 3401                         | Oct. 23, 1885  | 50,000   | .....         | 57,500                                                                   | 115.0        |
| 261         | First National Bank, Arlington, Oreg.                     | 3676                         | Apr. 21, 1887  | 50,000   | .....         | 18,000                                                                   | 36.0         |
| 262         | Baker City National Bank, Baker City,<br>Oreg.            | 4206                         | Jan. 11, 1890  | 75,000   | .....         | 9,000                                                                    | 12.0         |
| 263         | First National Bank, Grant, Nebr. ....                    | 4170                         | Dec. 4, 1889   | 50,000   | .....         | 11,000                                                                   | 22.0         |
| 264         | Wichita National Bank, Wichita,<br>Kans.                  | 2786                         | Sept. 29, 1882 | 50,000   | .....         | 200,725                                                                  | 401.4        |
| 265         | State National Bank, Vernon, Tex. ....                    | 4130                         | Sept. 27, 1889 | 50,000   | .....         | 17,065                                                                   | 34.1         |
| 266         | National Bank of Middletown, Pa. ....                     | 585                          | Nov. 23, 1864  | 100,000  | 17,137        | 231,500                                                                  | 231.5        |
| 267         | First National Bank, Kearney, Nebr. .                     | 2806                         | Oct. 25, 1882  | 50,000   | .....         | 95,113                                                                   | 190.2        |
| Total ..... |                                                           |                              |                |          |               |                                                                          |              |
| 268         | Buffalo County National Bank, Kear-<br>ney, Nebr.         | 3526                         | July 3, 1886   | 100,000  | .....         | 43,500                                                                   | 43.5         |
| 269         | First National Bank, Johnson City,<br>Tenn.               | 3951                         | Dec. 24, 1888  | 50,000   | .....         | 12,500                                                                   | 25.0         |
| 270         | Citizens' National Bank, Madison, S.<br>Dak.              | 3151                         | Apr. 10, 1884  | 50,000   | .....         | 50,000                                                                   | 100.0        |
| 271         | Citizens' National Bank, Spokane<br>Falls, Wash. <i>a</i> | 4005                         | Apr. 8, 1889   | 150,000  | .....         | 15,000                                                                   | 10.0         |
| 272         | Tacoma National Bank, Tacoma,<br>Wash.                    | 2924                         | Apr. 13, 1883  | 50,000   | .....         | 218,000                                                                  | 436.0        |
| 273         | City National Bank, Quanah, Tex. ....                     | 4361                         | July 9, 1890   | 100,000  | .....         | 16,600                                                                   | 16.6         |
| 274         | Central National Bank, Rome, N. Y. .                      | 1376                         | July 1, 1865   | 100,000  | .....         | 245,060                                                                  | 245.0        |
| 275         | First National Bank, Redfield, S. Dak.                    | 3398                         | Oct. 2, 1885   | 50,000   | .....         | 34,000                                                                   | 68.0         |
| 276         | North Platte National Bank, North<br>Platte, Nebr.        | 4024                         | May 4, 1889    | 75,000   | .....         | 24,208                                                                   | 32.3         |

*a* Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures.  |          |                     |                   | Lawful money deposited. | Circulation. |           |              |     |
|------------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-----|
| Capital.   | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |     |
| \$75,000   | -----    | Aug. 22, 1893       | Y                 | \$21,900                | \$21,900     | \$18,960  | \$2,940      | 235 |
| 100,000    | \$5,600  | Aug. 26, 1893       | Y                 | 43,500                  | 43,500       | 38,040    | 5,460        | 236 |
| 150,000    | 60,000   | Sept. 2, 1893       | F                 | 33,750                  | 33,750       | 29,740    | 4,010        | 237 |
| 109,000    | 10,000   | Sept. 14, 1893      | O                 | 22,500                  | 22,500       | 19,280    | 3,220        | 238 |
| 50,000     | 10,000   | Sept. 23, 1893      | Y                 | 41,137                  | 41,137       | 33,091    | 8,046        | 239 |
| 50,000     | 1,000    | Sept. 30, 1893      | V                 | 11,250                  | 11,250       | 10,650    | 600          | 240 |
| 100,000    | -----    | Oct. 3, 1893        | O                 | 22,500                  | 22,500       | 19,340    | 3,160        | 241 |
| 50,000     | -----    | Oct. 5, 1893        | Y                 | 15,450                  | 15,450       | 13,190    | 2,260        | 242 |
| 50,000     | 5,000    | Oct. 11, 1893       | T                 | 11,250                  | 11,250       | 9,995     | 1,255        | 243 |
| 50,000     | 10,000   | Oct. 16, 1893       | F                 | 27,000                  | 27,000       | 25,330    | 1,670        | 244 |
| 250,000    | 40,000   | Oct. 24, 1893       | Y                 | 45,000                  | 45,000       | 39,600    | 5,400        | 245 |
| 50,000     | 5,000    | Oct. 25, 1893       | Y                 | 11,250                  | 11,250       | 10,250    | 960          | 246 |
| 10,935,000 | -----    | -----               | -----             | 1,668,329               | 1,853,204    | 1,455,841 | 397,363      |     |
| 100,000    | 10,000   | Nov. 6, 1893        | Y                 | 22,500                  | 22,500       | 18,500    | 4,000        | 247 |
| 250,000    | 21,515   | Nov. 20, 1893       | J                 | 45,000                  | 45,000       | 40,250    | 4,750        | 248 |
| 200,000    | 40,000   | Dec. 12, 1893       | U                 | 45,000                  | 45,000       | 41,970    | 3,030        | 249 |
| 60,600     | 34,200   | Dec. 14, 1893       | Y                 | 13,500                  | 13,500       | 12,410    | 1,090        | 250 |
| 50,000     | 1,500    | Jan. 26, 1894       | V                 | 11,250                  | 11,250       | 9,290     | 1,960        | 251 |
| 300,000    | 25,000   | Feb. 1, 1894        | U                 | 44,280                  | 44,280       | 40,850    | 3,430        | 252 |
| 50,000     | 4,500    | Feb. 26, 1894       | Z                 | 11,250                  | 11,250       | 9,540     | 1,710        | 253 |
| 75,000     | -----    | Feb. 28, 1894       | G                 | 16,870                  | 16,870       | 14,100    | 2,770        | 254 |
| 200,000    | 5,000    | .....do.....        | Z                 | 45,000                  | 45,000       | 37,420    | 7,580        | 255 |
| 250,000    | 25,000   | May 10, 1894        | Z                 | 48,341                  | 48,341       | 38,813    | 9,528        | 256 |
| 100,000    | 13,000   | June 8, 1894        | Q                 | 22,500                  | 22,500       | 18,950    | 3,550        | 257 |
| 100,000    | 4,529    | June 29, 1894       | F                 | 22,500                  | 22,500       | 20,038    | 2,462        | 258 |
| 200,000    | 350,000  | July 6, 1894        | F                 | 45,000                  | 45,000       | 35,515    | 9,485        | 259 |
| 75,000     | -----    | July 13, 1894       | Y                 | 27,750                  | 27,750       | 22,300    | 5,450        | 260 |
| 50,000     | 3,000    | Aug. 2, 1894        | F                 | 11,250                  | 11,250       | 10,503    | 747          | 261 |
| 75,000     | 13,504   | .....do.....        | L                 | 16,870                  | 16,870       | 14,180    | 2,690        | 262 |
| 50,000     | 4,000    | Aug. 14, 1894       | Y                 | 11,250                  | 11,250       | 10,233    | 1,017        | 263 |
| 250,000    | 50,000   | Sept. 5, 1894       | E                 | 44,500                  | 44,500       | 39,520    | 4,980        | 264 |
| 100,000    | 1,000    | Sept. 24, 1894      | Y                 | 21,640                  | 21,640       | 19,489    | 2,160        | 265 |
| 85,000     | 21,000   | .....do.....        | I                 | 66,785                  | 66,785       | 53,825    | 12,960       | 266 |
| 150,000    | 8,664    | Oct. 24, 1894       | Y                 | 33,750                  | 33,750       | 29,777    | 3,973        | 267 |
| 2,770,000  | -----    | -----               | -----             | 626,786                 | 626,786      | 537,444   | 89,342       |     |
| 100,000    | 35,000   | Nov. 10, 1894       | Y                 | 22,500                  | 22,500       | 17,370    | 5,130        | 268 |
| 50,000     | 4,000    | Nov. 13, 1894       | Q                 | 11,250                  | 11,250       | 8,790     | 2,460        | 269 |
| 50,000     | 16,000   | Dec. 12, 1894       | G                 | 11,250                  | 11,250       | 9,940     | 1,310        | 270 |
| 150,000    | 25,000   | Dec. 13, 1894       | Y                 | 33,050                  | 33,050       | 27,100    | 5,950        | 271 |
| 200,000    | 18,417   | Dec. 14, 1894       | E                 | 44,360                  | 44,360       | 35,110    | 9,250        | 272 |
| 100,000    | 12,000   | Dec. 15, 1894       | Z                 | 22,050                  | 22,050       | 16,700    | 5,350        | 273 |
| 100,000    | 20,000   | Jan. 2, 1895        | Z                 | 22,545                  | 22,545       | 17,505    | 5,040        | 274 |
| 50,000     | 10,000   | Jan. 11, 1895       | F                 | 11,250                  | 11,250       | 9,460     | 1,790        | 275 |
| 75,000     | 4,850    | Jan. 14, 1895       | Y                 | 16,155                  | 16,155       | 13,975    | 2,180        | 276 |

## NO. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|             | Name and location of bank.                              | Organization.   |                |           |          | Total dividends paid during existence as a national banking association. |           |
|-------------|---------------------------------------------------------|-----------------|----------------|-----------|----------|--------------------------------------------------------------------------|-----------|
|             |                                                         | Charter number. | Date.          | Capital.  | Surplus. | Amount.                                                                  | Per cent. |
| 277         | Needles National Bank, Needles, Cal.                    | 4873            | Mar. 6, 1893   | \$50,000  | .....    | .....                                                                    | .....     |
| 278         | National Broome County Bank, Binghamton, N. Y.          | 1513            | Aug. 9, 1865   | 100,000   | \$20,000 | \$188,914                                                                | 188.9     |
| 279         | First National Bank, San Bernardino, Cal.               | 3527            | July 3, 1886   | 100,000   | .....    | 65,875                                                                   | 65.8      |
| 280         | Dover National Bank, Dover, N. H. ....                  | 1043            | Apr. 22, 1865  | 100,000   | .....    | 241,000                                                                  | 241.0     |
| 281         | Browne National Bank, Spokane Falls, Wash.              | 4025            | May 4, 1889    | 150,000   | .....    | 0,000                                                                    | 4.0       |
| 282         | First National Bank, Anacortes, Wash.                   | 4458            | Nov. 6, 1890   | 50,000    | .....    | .....                                                                    | .....     |
| 283         | Holdrege National Bank, Holdrege, Nebr.                 | 3875            | Apr. 26, 1888  | 50,000    | .....    | 21,250                                                                   | 42.5      |
| 284         | National Bank of Kansas City, Mo. ....                  | 3489            | Apr. 13, 1886  | 1,000,000 | 15,000   | 635,000                                                                  | 65.5      |
| 285         | First National Bank, Texarkana, Tex.                    | 3065            | Oct. 26, 1883  | 50,000    | .....    | 100,439                                                                  | 200.9     |
| 286         | First National Bank, Ravenna, Nebr. ....                | 4043            | May 22, 1889   | 50,000    | .....    | 12,500                                                                   | 25.0      |
| 287         | City National Bank, Fort Worth, Tex.                    | 2359            | May 28, 1877   | 50,000    | 500      | 358,500                                                                  | 717.0     |
| 288         | First National Bank, Dublin, Tex. ....                  | 4062            | July 1, 1889   | 50,000    | .....    | 3,000                                                                    | 6.0       |
| 289         | First National Bank, Ocala, Fla. ....                   | 3470            | Mar. 16, 1886  | 50,000    | .....    | 15,750                                                                   | 31.5      |
| 290         | First National Bank, Willimantic, Conn.                 | 2388            | June 20, 1878  | 190,000   | .....    | 117,500                                                                  | 117.5     |
| 291         | First National Bank, Port Angeles, Wash. <i>a</i>       | 4315            | May 19, 1890   | 50,000    | .....    | .....                                                                    | .....     |
| 292         | First National Bank, Ida Grove, Iowa, <i>b</i>          | 3930            | Oct. 10, 1888  | 100,000   | .....    | 50,088                                                                   | 50.1      |
| 293         | First National Bank, Pella, Iowa. ....                  | 1801            | Oct. 14, 1871  | 50,000    | .....    | 57,500                                                                   | 115.0     |
| 294         | Merchants' National Bank, Seattle, Wash.                | 2985            | June 23, 1883  | 50,000    | .....    | 110,250                                                                  | 220.5     |
| 295         | Union National Bank, Denver, Colo. ....                 | 4382            | July 30, 1890  | 1,000,000 | .....    | 190,000                                                                  | 19.0      |
| 296         | Superior National Bank, West Superior, Wis.             | 4680            | Jan. 13, 1892  | 200,000   | .....    | .....                                                                    | .....     |
| 297         | Puget Sound National Bank, Everett, Wash.               | 4796            | Sept. 23, 1892 | 50,000    | .....    | .....                                                                    | .....     |
| 298         | Keystone National Bank of Superior, West Superior, Wis. | 4399            | Aug. 16, 1890  | 100,000   | .....    | 24,500                                                                   | 24.5      |
| 299         | First National Bank, South Bend, Wash.                  | 4467            | Nov. 15, 1890  | 50,000    | .....    | 2,000                                                                    | 4.0       |
| 300         | State National Bank, Denver, Colo. <i>b</i> ..          | 2694            | May 16, 1882   | 120,000   | .....    | 150,600                                                                  | 125.5     |
| 301         | Kearney National Bank, Kearney, Nebr.                   | 3201            | June 5, 1884   | 100,000   | .....    | 95,750                                                                   | 95.7      |
| 302         | First National Bank, Wellington, Kans.                  | 2879            | Feb. 13, 1883  | 50,000    | .....    | 58,750                                                                   | 117.5     |
| 303         | Columbia National Bank, Tacoma, Wash.                   | 4623            | Sept. 2, 1891  | 200,000   | .....    | 22,000                                                                   | 11.0      |
| Total ..... |                                                         | .....           | .....          | .....     | .....    | .....                                                                    | .....     |
| 304         | First National Bank, Orlando, Fla. <i>a</i> ..          | 3469            | Mar. 16, 1886  | 50,000    | .....    | 27,500                                                                   | 55.0      |
| 305         | Bellingham Bay National Bank, New Whatcom, Wash.        | 3976            | Feb. 7, 1889   | 60,000    | .....    | 2,400                                                                    | 4.0       |
| 306         | Chattahoochee National Bank, Columbus, Ga.              | 1630            | Jan. 22, 1866  | 160,000   | .....    | 279,000                                                                  | 279.0     |
| 307         | German National Bank, Lincoln, Nebr.                    | 3571            | Oct. 16, 1886  | 100,000   | .....    | 33,832                                                                   | 33.8      |
| 308         | Fort Stanwix National Bank, Rome, N. Y.                 | 1410            | July 8, 1865   | 150,000   | 54,250   | 603,000                                                                  | 402.0     |
| 309         | Farmers' National Bank, Portsmouth, Ohio.               | 1088            | Apr. 29, 1865  | 250,000   | .....    | 547,500                                                                  | 219.0     |
| 310         | Humboldt First National Bank, Humboldt, Kans.           | 3807            | Nov. 1, 1887   | 60,000    | .....    | 15,600                                                                   | 26.0      |
| 311         | Grand Forks National Bank, Grand Forks, N. Dak.         | 3301            | Feb. 6, 1885   | 50,000    | .....    | 61,200                                                                   | 122.4     |
| 312         | First National Bank, Bedford City, Va.                  | 4257            | Mar. 13, 1890  | 50,000    | .....    | 19,000                                                                   | 38.0      |
| 313         | National Bank of Jefferson, Tex. ....                   | 1777            | Jan. 28, 1871  | 100,000   | .....    | 19,500                                                                   | 19.5      |
| 314         | Sumner National Bank, Wellington, Kans.                 | 3865            | Apr. 10, 1888  | 75,000    | .....    | 33,250                                                                   | 44.3      |
| 315         | First National Bank, Cheney, Wash. ....                 | 4542            | Apr. 1, 1891   | 50,000    | .....    | 3,000                                                                    | 6.0       |
| 316         | Kittitas Valley National Bank, Ellensburg, Wash.        | 3867            | Apr. 14, 1888  | 50,000    | .....    | 5,000                                                                    | 10.0      |

*a* Second failure.*b* Restored to voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures. |          |                     |                   | Lawful money deposited. | Circulation. |           |              |     |
|-----------|----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-----|
| Capital.  | Surplus. | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |     |
| \$50,000  | -----    | Jan. 19, 1895       | Q                 | \$10,850                | \$10,850     | \$8,780   | \$2,070      | 277 |
| 100,000   | \$20,000 | Jan. 23, 1895       | Z                 | 26,223                  | 26,223       | 19,966    | 6,557        | 278 |
| 160,000   | 57,000   | Jan. 29, 1895       | G                 | 21,800                  | 21,800       | 17,590    | 4,210        | 279 |
| 100,000   | 20,000   | Feb. 7, 1895        | Z                 | 93,211                  | 93,211       | 73,298    | 19,913       | 280 |
| 100,000   | 3,000    | Feb. 8, 1895        | V                 | 21,800                  | 21,800       | 19,360    | 2,500        | 281 |
| 50,000    | 1,500    | Mar. 6, 1895        | V                 | 11,250                  | 11,250       | 9,910     | 1,340        | 282 |
| 75,000    | 5,000    | Mar. 15, 1895       | U                 | 16,875                  | 16,875       | 14,430    | 2,445        | 283 |
| 1,000,000 | -----    | Mar. 18, 1895       | E                 | 45,000                  | 45,000       | 32,700    | 12,300       | 284 |
| 50,000    | -----    | Apr. 1, 1895        | N                 | 15,600                  | 15,600       | 11,530    | 4,070        | 285 |
| 50,000    | 4,500    | Apr. 10, 1895       | Y                 | 11,250                  | 11,250       | 9,600     | 1,650        | 286 |
| 369,000   | 45,000   | do                  | V                 | 44,000                  | 44,000       | 36,553    | 7,447        | 287 |
| 50,000    | 7,450    | Apr. 22, 1895       | V                 | 11,250                  | 11,250       | 1,070     | 10,180       | 288 |
| 50,000    | 25,000   | do                  | Q                 | -----                   | 11,250       | 9,510     | 1,740        | 289 |
| 100,000   | 26,000   | Apr. 23, 1895       | F                 | -----                   | 22,500       | 17,450    | 5,050        | 290 |
| 50,000    | -----    | Apr. 26, 1895       | G                 | 11,250                  | 11,250       | 8,900     | 2,260        | 291 |
| 150,000   | -----    | June 4, 1895        | E                 | 14,020                  | 14,020       | 10,080    | 3,940        | 292 |
| 50,000    | 1,050    | June 5, 1895        | R                 | 14,218                  | 14,218       | 9,601     | 4,527        | 293 |
| 200,000   | 25,000   | June 19, 1895       | V                 | 43,150                  | 43,150       | 31,550    | 11,600       | 294 |
| 500,000   | 65,000   | Aug. 2, 1895        | E                 | 135,000                 | 135,000      | 94,270    | 40,730       | 295 |
| 135,000   | -----    | Aug. 6, 1895        | W                 | 44,190                  | 44,190       | 34,160    | 10,030       | 296 |
| 50,000    | 2,500    | Aug. 7, 1895        | Q                 | 10,930                  | 10,930       | 9,380     | 1,550        | 297 |
| 200,000   | 22,000   | Aug. 15, 1895       | V                 | 43,725                  | 43,725       | 30,655    | 13,070       | 298 |
| 50,000    | 1,000    | Aug. 17, 1895       | I                 | 11,250                  | 11,250       | 8,560     | 2,690        | 299 |
| 360,000   | -----    | Aug. 24, 1895       | E                 | -----                   | 22,500       | 13,250    | 9,250        | 300 |
| 160,000   | 20,000   | Sept. 19, 1895      | Y                 | 22,500                  | 22,500       | 13,250    | 9,250        | 301 |
| 50,000    | 32,500   | Oct. 25, 1895       | V                 | 11,250                  | 11,250       | 7,430     | 3,820        | 302 |
| 350,000   | 12,000   | Oct. 30, 1895       | Q                 | 45,000                  | 45,000       | 39,070    | 5,930        | 303 |
| 5,235,020 | -----    | -----               | -----             | 930,002                 | 963,752      | 734,423   | 229,329      |     |
| 85,000    | 1,500    | Nov. 29, 1895       | E                 | 33,750                  | 33,750       | 26,419    | 7,340        | 304 |
| 60,000    | 40,000   | Dec. 5, 1895        | Y                 | 13,050                  | 13,050       | 9,260     | 3,790        | 305 |
| 100,000   | 35,000   | Dec. 7, 1895        | Y                 | 22,500                  | 22,500       | 11,855    | 10,645       | 306 |
| 100,000   | -----    | Dec. 10, 1895       | Y                 | 21,900                  | 21,900       | 16,825    | 5,075        | 307 |
| 150,000   | 30,000   | Feb. 8, 1896        | Z                 | 135,000                 | 135,000      | 100,905   | 34,095       | 308 |
| 250,000   | 50,000   | do                  | T                 | 45,000                  | 45,000       | 22,885    | 22,115       | 309 |
| 60,000    | 3,487    | Feb. 15, 1896       | W                 | 13,000                  | 13,000       | 8,480     | 4,520        | 310 |
| 200,000   | 1,000    | Apr. 28, 1896       | G                 | 46,150                  | 46,150       | 26,790    | 19,360       | 311 |
| 50,000    | 20,000   | May 2, 1896         | U                 | 11,250                  | 11,250       | 8,100     | 3,150        | 312 |
| 100,000   | 20,000   | June 24, 1896       | E                 | 11,250                  | 22,500       | 7,840     | 14,660       | 313 |
| 100,000   | -----    | June 26, 1896       | X                 | -----                   | 22,500       | 10,250    | 12,250       | 314 |
| 50,000    | 1,000    | June 27, 1896       | Y                 | 11,250                  | 11,250       | 8,750     | 2,500        | 315 |
| 50,000    | -----    | July 18, 1896       | V                 | 11,250                  | 11,250       | 8,100     | 3,150        | 316 |

No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|             | Name and location of bank.                           | Organization.                |                |           |               | Total dividends paid during existence as a national banking association. |              |
|-------------|------------------------------------------------------|------------------------------|----------------|-----------|---------------|--------------------------------------------------------------------------|--------------|
|             |                                                      | Char-<br>ter<br>num-<br>ber. | Date.          | Capital.  | Sur-<br>plus. | Amount.                                                                  | Per<br>cent. |
| 317         | First National Bank, Hillsborough, Ohio.             | 787                          | Feb. 7, 1885   | \$100,000 | .....         | \$254,312                                                                | 254.3        |
| 318         | American National Bank, Denver, Colo.                | 4159                         | Nov. 13, 1889  | 250,000   | .....         | 90,000                                                                   | 36.0         |
| 319         | First National Bank, Minot, N. Dak.                  | 4009                         | Apr. 13, 1889  | 50,000    | .....         | 17,000                                                                   | 34.0         |
| 320         | Yates County National Bank, Penn Yan, N. Y.          | 2405                         | Dec. 30, 1873  | 50,000    | .....         | 66,000                                                                   | 112.0        |
| 321         | First National Bank, Larned, Kans.                   | 2666                         | Apr. 27, 1882  | 50,000    | .....         | 163,750                                                                  | 327.5        |
| 322         | Citizens' National Bank, San Angelo, Tex.            | 4659                         | Dec. 5, 1891   | 100,000   | .....         | 18,500                                                                   | 18.5         |
| 323         | Sioux National Bank, Sioux City, Iowa                | 2535                         | June 9, 1881   | 100,000   | .....         | 419,459                                                                  | 419.4        |
| 324         | American National Bank, New Orleans, La.             | 3978                         | Feb. 14, 1889  | 200,000   | .....         | 60,000                                                                   | 30.0         |
| 325         | First National Bank, Helena, Mont.                   | 1649                         | Apr. 5, 1866   | 100,000   | .....         | 273,000                                                                  | 273.0        |
| 326         | Bennett National Bank, New Whatcom, Wash.            | 4171                         | Dec. 4, 1889   | 50,000    | .....         | 5,000                                                                    | 10.0         |
| 327         | First National Bank, Springville, N. Y.              | 2892                         | Feb. 26, 1883  | 50,000    | .....         | 37,500                                                                   | 75.0         |
| 328         | First National Bank, Mount Pleasant, Mich.           | 3215                         | June 28, 1884  | 50,000    | .....         | 36,000                                                                   | 72.0         |
| 329         | First National Bank, Ithaca, Mich.                   | 3217                         | July 7, 1884   | 50,000    | .....         | 41,250                                                                   | 82.5         |
| 330         | City National Bank, Tyler, Tex.                      | 4353                         | July 2, 1890   | 100,000   | .....         | 20,000                                                                   | 20.0         |
| Total ..... |                                                      |                              |                |           |               |                                                                          |              |
| 331         | First National Bank, Garnett, Kans.                  | 2973                         | June 11, 1883  | 50,000    | .....         | 71,500                                                                   | 143.0        |
| 332         | First National Bank, Eddy, N. Mex.                   | 4455                         | Oct. 31, 1890  | 50,000    | .....         |                                                                          |              |
| 333         | Second National Bank, Rockford, Ill.                 | 482                          | July 13, 1864  | 50,000    | \$2,470       | 636,458                                                                  | 1272.9       |
| 334         | Marine National Bank, Duluth, Minn.                  | 4421                         | Sept. 23, 1890 | 250,000   | 5,000         | 14,000                                                                   | 5.6          |
| 335         | First National Bank, Decorah, Iowa.                  | 493                          | Aug. 6, 1864   | 75,000    | .....         | 254,611                                                                  | 339.5        |
| 336         | Missouri National Bank, Kansas City, Mo.             | 4494                         | Dec. 30, 1890  | 250,000   | .....         | 75,000                                                                   | 30.0         |
| 337         | First National Bank of East Saginaw, Saginaw, Mich.  | 637                          | Dec. 20, 1864  | 50,000    | .....         | 332,500                                                                  | 665.0        |
| 338         | First National Bank, Tyler, Tex.                     | 3651                         | Mar. 21, 1887  | 100,000   | .....         | 83,000                                                                   | 83.0         |
| 339         | First National Bank, Niagara Falls, N. Y.            | 4899                         | Apr. 18, 1893  | 100,000   | .....         | 6,000                                                                    | 6.0          |
| 340         | National Bank of Illinois, Chicago, Ill.             | 1867                         | Aug. 29, 1871  | 500,000   | .....         | 1,877,500                                                                | 375.5        |
| 341         | Big Rapids National Bank, Big Rapids, Mich. <i>a</i> | 2944                         | May 9, 1883    | 100,000   | .....         | 47,500                                                                   | 47.5         |
| 342         | Second National Bank, Grand Forks, N. Dak.           | 3504                         | May 17, 1886   | 55,000    | .....         | 33,550                                                                   | 61.0         |
| 343         | First National Bank, Sioux City, Iowa. <i>b</i>      | 1757                         | Dec. 28, 1870  | 100,000   | .....         | 161,000                                                                  | 161.0        |
| 344         | Citizens' National Bank, Fargo, N. Dak.              | 3602                         | Dec. 14, 1886  | 100,000   | 1,000         | 60,000                                                                   | 60.0         |
| 345         | Merchants' National Bank, Devils Lake, N. Dak.       | 3714                         | May 24, 1887   | 50,000    | .....         | 41,750                                                                   | 83.5         |
| 346         | First National Bank, Alma, Nebr.                     | 3580                         | Oct. 28, 1886  | 50,000    | 1,143         | 31,534                                                                   | 63.1         |
| 347         | Columbia National Bank, Minneapolis, Minn.           | 4739                         | May 13, 1892   | 200,000   | .....         | 24,000                                                                   | 12.0         |
| 348         | Dakota National Bank, Sioux Falls, S. Dak.           | 2843                         | Dec. 10, 1882  | 50,000    | .....         | 23,000                                                                   | 46.0         |
| 349         | First National Bank, Newport, Ky.                    | 2276                         | June 15, 1875  | 100,000   | .....         | 288,000                                                                  | 288.0        |
| 350         | German National Bank, Louisville, Ky.                | 2082                         | Nov. 5, 1872   | 237,700   | .....         | 402,400                                                                  | 169.3        |
| 351         | Mutual National Bank, New Orleans, La.               | 1898                         | Nov. 10, 1871  | 300,000   | .....         | 497,500                                                                  | 165.8        |
| 352         | Merchants National Bank, Ocala, Fla.                 | 3815                         | Nov. 21, 1887  | 50,000    | 3,000         | 25,500                                                                   | 51.0         |
| 353         | Moscow National Bank, Moscow, Idaho.                 | 4584                         | June 17, 1891  | 75,000    | .....         | 18,000                                                                   | 24.0         |
| 354         | First National Bank, Olympia, Wash.                  | 3024                         | Aug. 11, 1883  | 50,000    | .....         | 88,000                                                                   | 176.0        |
| 355         | First National Bank, Franklin, Ohio.                 | 738                          | Jan. 23, 1865  | 50,000    | .....         | 259,000                                                                  | 518.0        |
| 356         | First National Bank, Griswold, Iowa.                 | 3048                         | Sept. 15, 1883 | 50,000    | .....         | 53,500                                                                   | 107.0        |
| 357         | National Bank of Potsdam, N. Y.                      | 868                          | Mar. 7, 1865   | 50,000    | .....         | 523,670                                                                  | 1047.3       |
| 358         | Northwestern National Bank, Great Falls, Mont.       | 2476                         | May 14, 1880   | 50,000    | .....         | 177,500                                                                  | 355.0        |
| 359         | Merchants National Bank, Jacksonville, Fla.          | 4332                         | June 2, 1890   | 100,000   | .....         | 60,000                                                                   | 60.0         |
| 360         | Union National Bank, Minneapolis, Minn.              | 2795                         | Oct. 12, 1882  | 250,000   | 2,500         | 317,500                                                                  | 127.0        |
| 361         | The Dalles National Bank, The Dalles, Oreg.          | 3534                         | July 16, 1886  | 50,000    | .....         |                                                                          |              |

*a* Formerly in voluntary liquidation.

*b* Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures. |           |                     |                   | Lawful money deposited. | Circulation. |           |              |     |
|-----------|-----------|---------------------|-------------------|-------------------------|--------------|-----------|--------------|-----|
| Capital.  | Surplus.  | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed. | Outstanding. |     |
| \$100,000 | \$20,000  | July 22, 1896       | X                 | \$22,150                | \$22,150     | \$6,501   | \$15,649     | 317 |
| 500,000   | 150,000   | July 25, 1896       | Y                 | 17,420                  | 88,800       | 17,420    | 71,380       | 318 |
| 50,000    | 33        | Aug. 12, 1896       | F                 | 11,250                  | 11,250       | 6,345     | 4,905        | 319 |
| 50,000    | 15,000    | Aug. 17, 1896       | V                 | .....                   | 11,700       | 8,540     | 3,160        | 320 |
| 50,000    | .....     | Aug. 23, 1896       | U                 | 11,250                  | 11,250       | 6,120     | 5,130        | 321 |
| 100,000   | 7,000     | Sept. 9, 1896       | V                 | 22,500                  | 22,500       | 12,540    | 9,960        | 322 |
| 300,000   | 5,000     | .....do.....        | V                 | 44,100                  | 44,100       | 21,740    | 22,360       | 323 |
| 200,000   | 30,000    | Sept. 10, 1896      | O                 | 44,300                  | 44,300       | 22,190    | 22,110       | 324 |
| 800,000   | 100,000   | Sept. 11, 1896      | Y                 | 45,000                  | 45,000       | 21,790    | 23,210       | 325 |
| 50,000    | .....     | Sept. 19, 1896      | V                 | 11,250                  | 11,250       | 7,690     | 3,560        | 326 |
| 50,000    | 25,000    | Oct. 3, 1896        | G                 | 18,000                  | 18,000       | 12,695    | 5,305        | 327 |
| 50,000    | 10,000    | Oct. 7, 1896        | X                 | 11,250                  | 11,250       | 7,750     | 3,765        | 328 |
| 50,000    | 10,000    | Oct. 14, 1896       | W                 | 11,250                  | 11,250       | 7,520     | 3,730        | 329 |
| 100,000   | 7,200     | Oct. 17, 1896       | W                 | 22,495                  | 22,495       | 12,900    | 9,595        | 330 |
| 3,895,000 | .....     | .....               | .....             | 607,565                 | 784,395      | 437,991   | 346,404      |     |
| 50,000    | 10,000    | Nov. 9, 1896        | Y                 | 11,700                  | 11,700       | 5,490     | 6,300        | 331 |
| 50,000    | 10,000    | Nov. 10, 1896       | J                 | 10,900                  | 10,900       | 5,169     | 5,740        | 332 |
| 200,000   | 52,000    | .....do.....        | Y                 | 49,100                  | 49,100       | 20,761    | 28,339       | 333 |
| 200,000   | 1,000     | Nov. 11, 1896       | Y                 | 45,000                  | 45,000       | 22,870    | 22,130       | 334 |
| 75,000    | 15,000    | Nov. 24, 1896       | L                 | 17,320                  | 17,320       | 9,060     | 8,260        | 335 |
| 250,000   | 15,000    | Dec. 3, 1896        | Y                 | .....                   | 45,000       | 20,570    | 24,430       | 336 |
| 100,000   | 60,000    | Dec. 10, 1896       | H                 | 37,422                  | 37,422       | 17,341    | 20,081       | 337 |
| 200,000   | 40,000    | Dec. 17, 1896       | G                 | 45,000                  | 45,000       | 31,245    | 13,755       | 338 |
| 100,000   | 3,000     | Dec. 18, 1896       | W                 | 21,880                  | 21,880       | 15,670    | 6,210        | 339 |
| 1,000,000 | 1,000,000 | Dec. 21, 1896       | Y                 | 52,980                  | 52,980       | 27,861    | 25,119       | 340 |
| 100,000   | 18,000    | Dec. 31, 1896       | N                 | 20,880                  | 20,880       | 15,382    | 5,498        | 341 |
| 50,000    | .....     | Jan. 7, 1897        | Y                 | 10,870                  | 10,870       | 5,530     | 5,340        | 342 |
| 100,000   | 40,000    | .....do.....        | .....             | .....                   | 51,430       | 6,430     | 45,000       | 343 |
| 100,000   | 35,000    | .....do.....        | V                 | 21,950                  | 21,950       | 10,220    | 11,730       | 344 |
| 50,000    | .....     | Jan. 11, 1897       | U                 | 22,500                  | 22,500       | 20,925    | 1,575        | 345 |
| 50,000    | 3,297     | Jan. 12, 1897       | Q                 | 11,250                  | 11,250       | 5,470     | 5,780        | 346 |
| 200,000   | .....     | Jan. 14, 1897       | V                 | 44,010                  | 44,010       | 21,960    | 22,050       | 347 |
| 50,000    | 50,000    | Jan. 20, 1897       | X                 | 10,800                  | 10,800       | 4,450     | 6,350        | 348 |
| 200,000   | 75,000    | Jan. 21, 1897       | T                 | 45,000                  | 45,000       | 21,170    | 23,830       | 349 |
| 251,500   | 30,000    | Jan. 22, 1897       | N                 | 176,400                 | 176,400      | 62,173    | 114,227      | 350 |
| 200,000   | .....     | Jan. 27, 1897       | Y                 | .....                   | 45,000       | 12,812    | 32,188       | 351 |
| 100,000   | .....     | Feb. 3, 1897        | S                 | .....                   | 22,500       | 14,112    | 8,388        | 352 |
| 75,000    | 30,000    | Feb. 4, 1897        | H                 | 16,875                  | 16,875       | 12,665    | 4,210        | 353 |
| 100,000   | 20,000    | Feb. 17, 1897       | F                 | 21,800                  | 21,800       | 9,930     | 11,870       | 354 |
| 50,000    | 10,000    | .....do.....        | V                 | 22,200                  | 22,200       | 9,862     | 12,338       | 355 |
| 50,000    | 10,000    | .....do.....        | F                 | 11,250                  | 11,250       | 6,873     | 4,377        | 356 |
| 200,000   | 30,000    | Mar. 2, 1897        | S                 | 45,000                  | 45,000       | 19,849    | 25,151       | 357 |
| 250,000   | 35,000    | Mar. 6, 1897        | Z                 | 42,870                  | 42,870       | 17,742    | 25,128       | 358 |
| 100,000   | 12,000    | Mar. 17, 1897       | I                 | 22,100                  | 22,100       | 13,600    | 8,500        | 359 |
| 500,000   | .....     | Mar. 20, 1897       | V                 | 43,950                  | 43,950       | 22,112    | 21,838       | 360 |
| 50,000    | .....     | May 7, 1897         | G                 | .....                   | 11,250       | 6,000     | 5,250        | 361 |

534 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 75.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

|     | Name and location of bank.                               | Organization.   |                |            |          | Total dividends paid during existence as a national banking association. |           |
|-----|----------------------------------------------------------|-----------------|----------------|------------|----------|--------------------------------------------------------------------------|-----------|
|     |                                                          | Charter number. | Date.          | Capital.   | Surplus. | Amount.                                                                  | Per cent. |
| 362 | City National Bank, Gatesville, Tex.                     | 4732            | Apr. 23, 1892  | \$50,000   | \$500    | \$18,500                                                                 | 33.0      |
| 363 | Merchants' National Bank, Helena, Mont.                  | 2732            | June 14, 1882  | 150,000    | .....    | 288,500                                                                  | 152.3     |
| 364 | First National Bank, Orleans, Nebr.                      | 3342            | May 19, 1885   | 50,000     | .....    | 39,337                                                                   | 78.7      |
| 365 | Keystone National Bank, Erie, Pa.                        | 535             | Oct. 19, 1864  | 150,000    | 1,343    | 531,034                                                                  | 354.0     |
| 366 | Merchants and Miners' National Bank, Phillipsburg, Mont. | 4843            | Feb. 1, 1893   | 50,000     | 500      | 10,000                                                                   | 20.0      |
| 367 | First National Bank, Asheville, N. C.                    | 3418            | Dec. 4, 1885   | 100,000    | .....    | 50,000                                                                   | 50.0      |
| 368 | First National Bank, Benton Harbor, Mich.                | 4261            | May 15, 1890   | 50,000     | .....    | 17,500                                                                   | 35.0      |
|     | Total.....                                               |                 |                |            |          |                                                                          |           |
| 369 | Sault Sté. Marie National Bank, Sault Sté. Marie, Mich.  | 3747            | July 7, 1887   | 50,000     | .....    | 12,000                                                                   | 24.0      |
| 370 | First National Bank, Pembina, N. Dak.                    | 3433            | Jan. 20, 1886  | 50,000     | .....    | 53,000                                                                   | 106.0     |
| 371 | Chestnut Street National Bank, Philadelphia, Pa.         | 3723            | June 14, 1887  | 250,000    | .....    | 156,000                                                                  | 60.0      |
| 372 | National Bank of Paola, Kans.                            | 3795            | Sept. 30, 1887 | 100,000    | .....    | 47,500                                                                   | 47.5      |
| 373 | First National Bank, Larimore, N. Dak.                   | 2854            | Jan. 9, 1883   | 50,000     | .....    | 49,500                                                                   | 99.0      |
| 374 | Hampshire County National Bank, Northampton, Mass.       | 418             | Apr. 6, 1864   | 50,000     | .....    | 571,500                                                                  | 1143.0    |
| 275 | State National Bank, Logansport, Ind. a.                 | 2596            | Dec. 7, 1881   | 100,000    | .....    | 190,000                                                                  | 190.0     |
|     | Total.....                                               |                 |                |            |          |                                                                          |           |
|     | Grand total.....                                         |                 |                | 49,185,000 | 636,783  | 42,598,617                                                               | 86.4      |

a Formerly in voluntary liquidation.

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

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

| Failures.  |            |                     |                   | Lawful money deposited. | Circulation. |            |              |     |
|------------|------------|---------------------|-------------------|-------------------------|--------------|------------|--------------|-----|
| Capital.   | Surplus.   | Receiver appointed. | Cause of failure. |                         | Issued.      | Redeemed.  | Outstanding. |     |
| \$50,000   | \$1,500    | May 29, 1897        | V                 | \$11,020                | \$11,020     | \$6,010    | \$5,010      | 362 |
| 350,000    | 70,000     | June 2, 1897        | Y                 | 50,040                  | 50,040       | 20,780     | 29,260       | 363 |
| 50,000     | 1,800      | June 5, 1897        | G                 | 11,250                  | 11,250       | 5,393      | 5,857        | 364 |
| 150,000    | 10,000     | July 26, 1897       | F                 | 51,071                  | 51,071       | 20,135     | 30,936       | 365 |
| 50,000     | 2,500      | July 23, 1897       | Z                 | 11,250                  | 11,250       | 4,230      | 6,970        | 366 |
| 100,000    | 20,000     | Aug. 23, 1897       | N                 | .....                   | 22,500       | 8,500      | 14,000       | 367 |
| 50,000     | 6,021      | Sept. 21, 1897      | K                 | .....                   | 11,250       | 4,400      | 6,850        | 368 |
| 5,851,500  | .....      | .....               | .....             | 1,015,638               | 1,224,568    | 564,703    | 659,865      |     |
| 190,000    | .....      | Dec. 10, 1897       | U                 | 22,000                  | 22,000       | 5,280      | 16,720       | 369 |
| 50,000     | 7,985      | Jan. 19, 1898       | W                 | 10,700                  | 10,700       | 2,510      | 8,190        | 370 |
| 500,000    | 150,000    | Jan. 23, 1898       | T                 | .....                   | 45,000       | 13,505     | 31,495       | 371 |
| 50,000     | 2,500      | Feb. 1, 1898        | W                 | 17,560                  | 17,560       | 3,360      | 14,200       | 372 |
| 50,000     | .....      | Feb. 26, 1898       | G                 | 10,750                  | 10,750       | 2,600      | 8,150        | 373 |
| 250,000    | 50,000     | May 23, 1898        | A                 | 10,905                  | 145,905      | 23,610     | 122,295      | 374 |
| 200,000    | 55,000     | Sept. 27, 1898      | E                 | 29,110                  | 29,110       | 220        | 28,890       | 375 |
| 1,200,000  | .....      | .....               | .....             | 101,025                 | 281,025      | 51,085     | 229,940      |     |
| 62,827,420 | 10,703,316 | .....               | .....             | 20,390,212              | 21,137,097   | 18,791,382 | 2,345,715    |     |

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

536 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS, AMOUNTS COL ASSETS, EXPENSES OF RECEIVERSHIP, CLAIMS PROVED, DIVIDENDS PAID, AND

|    | Name and location of bank.                                      | Date of organization. | Capital stock. | Receiver appointed. |
|----|-----------------------------------------------------------------|-----------------------|----------------|---------------------|
| 1  | First National Bank, Attica, N. Y. ....                         | Jan. 14, 1864         | \$50,000       | Apr. 14, 1865       |
| 2  | Venango National Bank, Franklin, Pa. ....                       | May 20, 1865          | 300,000        | May 1, 1866         |
| 3  | Merchants' National Bank, Washington, D. C. ....                | Dec. 14, 1864         | 200,000        | May 8, 1866         |
|    | Total .....                                                     |                       | 500,000        |                     |
| 4  | First National Bank, Medina, N. Y. ....                         | Feb. 3, 1864          | 50,000         | Mar. 13, 1867       |
| 5  | Tennessee National Bank, Memphis, Tenn. ....                    | June 5, 1865          | 100,000        | Mar. 21, 1867       |
| 6  | First National Bank, Selma, Ala. ....                           | Aug. 24, 1865         | 100,000        | Apr. 30, 1867       |
| 7  | First National Bank, New Orleans, La. ....                      | Dec. 18, 1863         | 500,000        | May 20, 1867        |
| 8  | National Unadilla Bank, Unadilla, N. Y. ....                    | July 17, 1865         | 120,000        | Aug. 20, 1867       |
| 9  | Farmers and Citizens' National Bank, Brooklyn, N. Y. ....       | June 5, 1865          | 300,000        | Sept. 6, 1867       |
| 10 | Croton National Bank, New York, N. Y. ....                      | Sept. 9, 1865         | 200,000        | Oct. 1, 1867        |
|    | Total .....                                                     |                       | 1,370,000      |                     |
| 11 | First National Bank, Bethel, Conn. ....                         | May 15, 1865          | 60,000         | Feb. 28, 1868       |
| 12 | First National Bank, Keokuk, Iowa. ....                         | Sept. 9, 1863         | 100,000        | Mar. 3, 1868        |
| 13 | National Bank of Vicksburg, Miss. ....                          | Feb. 14, 1865         | 50,000         | Apr. 24, 1868       |
|    | Total .....                                                     |                       | 210,000        |                     |
| 14 | First National Bank, Rockford, Ill. ....                        | May 20, 1864          | 50,000         | Mar. 15, 1869       |
| 15 | First National Bank of Nevada, Austin, Nev. ....                | June 23, 1865         | 250,000        | Oct. 14, 1869       |
|    | Total .....                                                     |                       | 300,000        |                     |
| 16 | Ocean National Bank, New York, N. Y. ....                       | June 6, 1865          | 1,000,000      | Dec. 13, 1871       |
| 17 | Union Square National Bank, New York, N. Y. ....                | Mar. 30, 1869         | 200,000        | Dec. 15, 1871       |
| 18 | Eighth National Bank, New York, N. Y. ....                      | Apr. 6, 1864          | 250,000        | do                  |
| 19 | Fourth National Bank, Philadelphia, Pa. ....                    | Feb. 26, 1864         | 200,000        | Dec. 20, 1871       |
| 20 | Waverly National Bank, Waverly, N. Y. ....                      | May 29, 1865          | 106,100        | Apr. 23, 1872       |
| 21 | First National Bank, Fort Smith, Ark. ....                      | Feb. 6, 1866          | 50,000         | May 2, 1872         |
|    | Total .....                                                     |                       | 1,806,100      |                     |
| 22 | Scandinavian National Bank, Chicago, Ill. ....                  | May 7, 1872           | 250,000        | Dec. 12, 1872       |
| 23 | Wallkill National Bank, Middletown, N. Y. ....                  | July 21, 1865         | 175,600        | Dec. 31, 1872       |
| 24 | Crescent City National Bank, New Orleans, La. ....              | Feb. 15, 1872         | 500,000        | Mar. 18, 1873       |
| 25 | Atlantic National Bank, New York, N. Y. ....                    | July 1, 1865          | 300,000        | Apr. 28, 1873       |
| 26 | First National Bank, Washington, D. C. ....                     | July 16, 1863         | 500,000        | Sept. 19, 1873      |
| 27 | National Bank of the Commonwealth, New York, N. Y. ....         | July 1, 1865          | 750,000        | Sept. 22, 1873      |
| 28 | Merchants' National Bank, Petersburg, Va. ....                  | Sept. 1, 1865         | 400,000        | Sept. 25, 1873      |
| 29 | First National Bank, Petersburg, Va. ....                       | July 1, 1865          | 200,000        | do                  |
| 30 | First National Bank, Mansfield, Ohio. ....                      | May 24, 1864          | 109,000        | Oct. 18, 1873       |
| 31 | New Orleans National Banking Association, New Orleans, La. .... | May 27, 1871          | 690,000        | Oct. 23, 1873       |
| 32 | First National Bank, Carlisle, Pa. ....                         | July 7, 1863          | 50,000         | Oct. 24, 1873       |
|    | Total .....                                                     |                       | 3,825,000      |                     |
| 33 | First National Bank, Anderson, Ind. ....                        | July 31, 1863         | 50,000         | Nov. 23, 1873       |
| 34 | First National Bank, Topeka, Kans. ....                         | Aug. 23, 1866         | 100,000        | Dec. 16, 1873       |
| 35 | First National Bank, Norfolk, Va. ....                          | Feb. 23, 1864         | 100,000        | June 3, 1874        |
|    | Total .....                                                     |                       | 250,000        |                     |
| 36 | Gibson County National Bank, Princeton, Ind. ....               | Nov. 30, 1872         | 50,000         | Nov. 28, 1874       |
| 37 | First National Bank of Utah, Salt Lake City, Utah. ....         | Nov. 15, 1869         | 150,000        | Dec. 10, 1874       |
| 38 | Cook County National Bank, Chicago, Ill. ....                   | July 8, 1871          | 500,000        | Feb. 1, 1875        |
| 39 | First National Bank, Tiffin, Ohio. ....                         | Mar. 16, 1865         | 100,000        | Oct. 22, 1875       |
| 40 | Charlottesville National Bank, Charlottesville, Va. ....        | July 19, 1865         | 200,000        | Oct. 28, 1875       |
|    | Total .....                                                     |                       | 1,000,000      |                     |
| 41 | Miners' National Bank, Georgetown, Colo. ....                   | Oct. 30, 1874         | 150,000        | Jan. 24, 1876       |
| 42 | Fourth National Bank, Chicago, Ill. a                           | Feb. 24, 1864         | 200,000        | Feb. 1, 1876        |
| 43 | First National Bank, Bedford, Iowa. ....                        | Sept. 18, 1875        | 30,000         | do                  |
| 44 | First National Bank, Osceola, Iowa. ....                        | Jan. 26, 1871         | 50,000         | Feb. 26, 1876       |
| 45 | First National Bank, Duluth, Minn. ....                         | Apr. 6, 1872          | 100,000        | Mar. 13, 1876       |
| 46 | First National Bank, La Crosse, Wis. ....                       | June 20, 1865         | 50,000         | Apr. 11, 1876       |
| 47 | City National Bank, Chicago, Ill. ....                          | Feb. 18, 1865         | 250,000        | May 17, 1876        |
| 48 | Watkins National Bank, Watkins, N. Y. ....                      | June 2, 1864          | 75,000         | July 12, 1876       |
| 49 | First National Bank, Wichita, Kans. ....                        | Jan. 2, 1872          | 60,000         | Sept. 23, 1876      |
|    | Total .....                                                     |                       | 965,000        |                     |

a Formerly in voluntary liquidation.

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

| 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  |
| 83,713                                | 917,958             | 818,154              | 27,741                                               | 1,847,566     | 69,445                       | 1,482,862                                               | .....                                             |    |
| 18,424                                | 2,029               | 101,072              | 5,400                                                | 126,925       | .....                        | 93,638                                                  | .....                                             | 4  |
| 50,060                                | 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 |
| 2,505,633                             | 1,106,840           | 1,305,577            | 408,324                                              | 5,326,374     | 151,473                      | 2,304,499                                               | .....                                             |    |
| 39,486                                | 4,809               | 83,830               | 12,212                                               | 140,337       | 1,570                        | 70,122                                                  | .....                                             | 11 |
| 93,240                                | 79,652              | 125,057              | 13,426                                               | 316,375       | 33,454                       | 123,409                                                 | .....                                             | 12 |
| 21,584                                | 49,959              | 22,569               | .....                                                | 94,113        | 4,608                        | 57,938                                                  | .....                                             | 13 |
| 159,310                               | 134,420             | 231,456              | 25,638                                               | 550,824       | 39,632                       | 251,469                                                 | .....                                             |    |
| 7,000                                 | 811                 | .....                | 30,371                                               | 38,182        | 274                          | .....                                                   | .....                                             | 14 |
| 129,721                               | 497,292             | 91,412               | 42,236                                               | 760,661       | 317,742                      | 219,750                                                 | .....                                             | 15 |
| 136,721                               | 498,103             | 91,412               | 72,607                                               | 798,843       | 318,016                      | 219,750                                                 | .....                                             |    |
| 1,867,641                             | .....               | 942,283              | 124,832                                              | 2,924,756     | 285,736                      | 1,254,358                                               | .....                                             | 16 |
| 364,973                               | .....               | 91,365               | 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       | 308,504                      | .....                                                   | .....                                             | 19 |
| 86,493                                | 40,000              | 37,494               | 32,517                                               | 196,504       | 15,780                       | 56,011                                                  | .....                                             | 20 |
| 15,800                                | 14,174              | 25,000               | 6,537                                                | 61,511        | .....                        | 37,629                                                  | .....                                             | 21 |
| 3,218,182                             | 791,171             | 1,261,574            | 225,190                                              | 5,496,117     | 745,650                      | 1,727,792                                               | 89,855                                            |    |
| 100,000                               | 100,600             | 168,100              | 24,866                                               | 392,966       | 6,211                        | 224,703                                                 | .....                                             | 22 |
| 127,760                               | 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                                              | 897,572       | 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             | 453,592              | 404,431                                              | 2,766,509     | 368,992                      | 589,213                                                 | .....                                             | 27 |
| 342,260                               | 252,250             | 321,722              | 103,609                                              | 1,019,841     | 103,842                      | 616,642                                                 | .....                                             | 28 |
| 100,000                               | 50,000              | 79,409               | 43,225                                               | 272,634       | 3,225                        | 146,764                                                 | .....                                             | 29 |
| 94,483                                | 173,378             | 7,954                | 21,095                                               | 296,910       | 5,735                        | 182,231                                                 | .....                                             | 30 |
| 300,000                               | 100,000             | 376,870              | 654,185                                              | 1,431,055     | 8,964                        | 715,584                                                 | .....                                             | 31 |
| 28,077                                | 55,386              | 29,267               | 2,574                                                | 115,304       | 7,068                        | 51,294                                                  | .....                                             | 32 |
| 4,243,555                             | 2,701,378           | 1,894,385            | 1,791,751                                            | 10,631,069    | 922,779                      | 3,760,230                                               | .....                                             |    |
| 50,000                                | 80,000              | 103,057              | 102,163                                              | 335,220       | 10,410                       | 235,127                                                 | .....                                             | 33 |
| 25,000                                | 85,000              | 78,837               | 14,241                                               | 203,093       | 26,951                       | 118,083                                                 | .....                                             | 34 |
| 77,723                                | 56,350              | 80,297               | 3,542                                                | 217,912       | 2,191                        | 55,917                                                  | .....                                             | 35 |
| 152,723                               | 221,350             | 282,211              | 119,946                                              | 736,230       | 39,552                       | 409,127                                                 | .....                                             |    |
| 51,296                                | 32,011              | 29,053               | 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               | 18,430                                               | 342,059       | 60,447                       | 84,709                                                  | .....                                             | 39 |
| 169,520                               | 105,218             | 257,655              | 30,696                                               | 563,089       | 24,882                       | 58,715                                                  | .....                                             | 40 |
| 986,952                               | 1,711,992           | 505,043              | 755,558                                              | 3,959,545     | 544,746                      | 2,342,082                                               | .....                                             |    |
| 20,000                                | 190,069             | .....                | 27,287                                               | 237,356       | 8,761                        | 186,254                                                 | .....                                             | 41 |
| 27,123                                | 131,227             | 65,802               | 3,084                                                | 227,236       | 2,100                        | 6,266                                                   | .....                                             | 42 |
| 29,752                                | 26,858              | 9,359                | 9,635                                                | 75,604        | 3,510                        | 49,929                                                  | .....                                             | 43 |
| 74,376                                | 19,938              | 5,737                | 15,162                                               | 115,213       | 3,043                        | 30,319                                                  | 33,363                                            | 44 |
| 18,093                                | 118,300             | 35,855               | 13,816                                               | 186,064       | 1,139                        | 111,780                                                 | .....                                             | 45 |
| 35,000                                | 25,000              | 65,097               | 44,815                                               | 169,912       | 4,296                        | 85,019                                                  | .....                                             | 46 |
| 453,037                               | 478,917             | 85,805               | 86,248                                               | 1,104,007     | 48,381                       | 470,908                                                 | .....                                             | 47 |
| 86,014                                | 44,582              | 9,105                | 21,738                                               | 161,439       | 3,151                        | 18,635                                                  | 53,473                                            | 48 |
| 59,226                                | 18,387              | 67,531               | 3,681                                                | 148,825       | 17,409                       | 67,345                                                  | .....                                             | 49 |
| 892,621                               | 1,053,278           | 344,291              | 225,466                                              | 2,425,656     | 91,790                       | 1,026,455                                               | 86,836                                            |    |

538 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Name and location of bank.                                  | Date of organization. | Capital stock. | Receiver appointed. |
|-----|-------------------------------------------------------------|-----------------------|----------------|---------------------|
| 50  | First National Bank, Greenfield, Ohio <i>a</i> .....        | Oct. 7, 1863          | \$50,000       | Dec. 12, 1876       |
| 51  | National Bank of Fishkill, N. Y. ....                       | Apr. 1, 1865          | 200,000        | Jan. 27, 1877       |
| 52  | First National Bank, Franklin, Ind. ....                    | Aug. 5, 1863          | 132,000        | Feb. 13, 1877       |
| 53  | Northumberland County National Bank, Shamokin, Pa. ....     | Jan. 9, 1865          | 67,000         | Mar. 12, 1877       |
| 54  | First National Bank, Winchester, Ill. ....                  | July 25, 1865         | 50,000         | Mar. 16, 1877       |
| 55  | National Exchange Bank, Minneapolis, Minn. ....             | Jan. 16, 1865         | 100,000        | May 24, 1877        |
| 56  | National Bank of the State of Missouri, St. Louis, Mo. .... | Oct. 30, 1866         | 2,500,000      | June 23, 1877       |
| 57  | First National Bank, Delhi, Ind. ....                       | Mar. 25, 1872         | 50,000         | July 20, 1877       |
| 58  | First National Bank, Georgetown, Colo. ....                 | May 31, 1872          | 75,000         | Aug. 18, 1877       |
| 59  | Lock Haven National Bank, Lock Haven, Pa. ....              | June 14, 1865         | 120,000        | Aug. 20, 1877       |
|     | Total .....                                                 |                       | 3,344,000      |                     |
| 60  | Third National Bank, Chicago, Ill. ....                     | Feb. 5, 1864          | 750,000        | Nov. 24, 1877       |
| 61  | Central National Bank, Chicago, Ill. ....                   | Sept. 18, 1872        | 200,000        | Dec. 1, 1877        |
| 62  | First National Bank, Kansas City, Mo. ....                  | Nov. 23, 1865         | 500,000        | Feb. 11, 1878       |
| 63  | Commercial National Bank, Kansas City, Mo. ....             | June 3, 1872          | 100,000        | do                  |
| 64  | First National Bank, Ashland, Pa. <i>a</i> .....            | Apr. 27, 1864         | 112,500        | Feb. 23, 1878       |
| 65  | First National Bank, Tarrytown, N. Y. ....                  | Apr. 5, 1864          | 100,000        | Mar. 23, 1878       |
| 66  | First National Bank, Allentown, Pa. <i>a</i> .....          | Dec. 16, 1863         | 250,000        | Apr. 15, 1878       |
| 67  | First National Bank, Waynesburg, Pa. <i>a</i> .....         | Mar. 5, 1864          | 100,000        | May 15, 1878        |
| 68  | Washington County National Bank, Greenwich, N. Y. ....      | June 30, 1865         | 200,000        | June 8, 1878        |
| 69  | First National Bank, Dallas, Tex. ....                      | July 16, 1874         | 50,000         | do                  |
| 70  | People's National Bank, Helena, Mont. ....                  | May 13, 1863          | 100,000        | Sept. 13, 1878      |
| 71  | First National Bank, Bozeman, Mont. ....                    | Aug. 14, 1872         | 50,000         | Sept. 14, 1878      |
| 72  | Merchants' National Bank, Fort Scott, Kans. <i>a</i> .....  | Jan. 20, 1872         | 50,000         | Sept. 25, 1878      |
| 73  | Farmers' National Bank, Platte City, Mo. ....               | May 5, 1877           | 50,000         | Oct. 1, 1878        |
|     | Total .....                                                 |                       | 2,612,500      |                     |
| 74  | First National Bank, Warrensburg, Mo. ....                  | July 31, 1871         | 100,000        | Nov. 1, 1878        |
| 75  | German-American National Bank, Washington, D. C. ....       | May 14, 1877          | 130,000        | do                  |
| 76  | German National Bank, Chicago, Ill. <i>a</i> .....          | Nov. 15, 1870         | 500,000        | Dec. 20, 1878       |
| 77  | Commercial National Bank, Saratoga Springs, N. Y. ....      | June 6, 1865          | 100,000        | Feb. 11, 1879       |
| 78  | Second National Bank, Scranton, Pa. <i>a</i> .....          | Aug. 5, 1863          | 200,000        | Mar. 15, 1879       |
| 79  | National Bank of Poultney, Vt. ....                         | May 31, 1865          | 100,000        | Apr. 7, 1879        |
| 80  | First National Bank, Monticello, Ind. ....                  | Dec. 3, 1874          | 50,000         | July 18, 1879       |
| 81  | First National Bank, Butler, Pa. ....                       | Mar. 11, 1864         | 50,000         | July 23, 1879       |
|     | Total .....                                                 |                       | 1,230,000      |                     |
| 82  | First National Bank, Meadville, Pa. ....                    | Oct. 27, 1863         | 100,000        | June 9, 1880        |
| 83  | First National Bank, Newark, N. J. ....                     | Aug. 7, 1862          | 300,000        | June 14, 1880       |
| 84  | First National Bank, Brattleboro, Vt. ....                  | June 30, 1864         | 300,000        | June 19, 1880       |
|     | Total .....                                                 |                       | 700,000        |                     |
| 85  | Mechanics' National Bank, Newark, N. J. ....                | June 9, 1865          | 500,000        | Nov. 2, 1881        |
| 86  | First National Bank, Buffalo, N. Y. ....                    | Feb. 5, 1864          | 100,000        | Apr. 22, 1882       |
| 87  | Pacific National Bank, Boston, Mass. ....                   | Nov. 9, 1877          | 961,300        | May 22, 1882        |
|     | Total .....                                                 |                       | 1,561,300      |                     |
| 88  | First National Bank of Union Mills, Union City, Pa. ....    | Oct. 23, 1863         | 50,000         | Mar. 24, 1883       |
| 89  | Vermont National Bank, St. Albans, Vt. ....                 | Oct. 11, 1865         | 200,000        | Aug. 9, 1883        |
|     | Total .....                                                 |                       | 250,000        |                     |
| 90  | First National Bank, Leadville, Colo. ....                  | Mar. 19, 1879         | 60,000         | Jan. 24, 1884       |
| 91  | City National Bank, Lawrenceburg, Ind. <i>a</i> .....       | Feb. 24, 1883         | 100,000        | Mar. 11, 1884       |
| 92  | First National Bank, St. Albans, Vt. ....                   | Feb. 20, 1864         | 100,000        | Apr. 22, 1884       |
| 93  | First National Bank, Monmouth, Ill. ....                    | July 7, 1882          | 75,000         | do                  |
| 94  | Marine National Bank, New York, N. Y. ....                  | June 3, 1865          | 400,000        | May 13, 1884        |
| 95  | Hot Springs National Bank, Hot Springs, Ark. ....           | Feb. 17, 1883         | 50,000         | June 2, 1884        |
| 96  | Richmond National Bank, Richmond, Ind. ....                 | Mar. 5, 1873          | 250,000        | July 23, 1884       |
| 97  | First National Bank, Livingston, Mont. ....                 | July 16, 1883         | 50,000         | Aug. 25, 1884       |
| 98  | First National Bank, Albion, N. Y. ....                     | Dec. 12, 1863         | 100,000        | Aug. 26, 1884       |
| 99  | First National Bank, Jamestown, N. Dak. ....                | Oct. 25, 1881         | 50,000         | Sept. 13, 1884      |
| 100 | Logan National Bank, West Liberty, Ohio. ....               | May 7, 1883           | 50,000         | Oct. 18, 1884       |
|     | Total .....                                                 |                       | 1,285,000      |                     |

*a* Formerly in voluntary liquidation.

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

| Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. |     |
|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|------------------------------|---------------------------------------------------------|---------------------------------------------------|-----|
| Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |                              |                                                         |                                                   |     |
|                                       |                     |                      | \$376                                                | \$58,051      |                              |                                                         |                                                   |     |
| \$194,665                             | \$57,675            |                      | 49,441                                               | 558,418       | \$13,192                     | \$44,344                                                |                                                   | 50  |
| 86,492                                | 262,969             | \$51,403             | 24,217                                               | 369,806       | 60,311                       | 223,375                                                 |                                                   | 51  |
| 67,246                                | 58,188              | 200,909              | 24,017                                               | 219,983       | 8,487                        | 203,792                                                 |                                                   | 52  |
| 67,541                                | 112,026             | 25,941               | 14,770                                               | 226,937       | 6,537                        | 99,588                                                  |                                                   | 53  |
| 135,231                               | 60,025              | 79,101               | 14,270                                               | 368,717       | 21,498                       | 117,173                                                 |                                                   | 54  |
| 935,999                               | 90,704              | 124,371              | 18,411                                               | 4,822,109     | 166,831                      | 139,309                                                 |                                                   | 55  |
| 175,254                               | 2,818,966           | 633,744              | 433,400                                              | 201,578       | 62,774                       | 1,771,699                                               | \$30,957                                          | 56  |
| 34,368                                | 6,250               | 6,596                | 13,478                                               | 746,506       | 36,598                       | 1,310                                                   | 34,259                                            | 57  |
| 220,481                               | 52,627              | 629,113              | 30,398                                               | 430,471       | 41,324                       | 606,580                                                 |                                                   | 58  |
|                                       | 150,650             | 24,990               | 34,350                                               |               |                              | 143,664                                                 |                                                   | 59  |
| 1,917,277                             | 3,676,020           | 1,776,168            | 633,111                                              | 8,002,576     | 417,552                      | 3,350,834                                               | 71,216                                            |     |
| 1,330,215                             | 631,797             | 330,704              | 530,156                                              | 2,822,872     | 93,222                       | 384,068                                                 |                                                   | 60  |
| 157,438                               | 161,441             | 170,712              | 16,680                                               | 506,271       | 7,245                        | 287,682                                                 |                                                   | 61  |
| 1,118,118                             | 313,726             | 405,000              | 19,817                                               | 1,856,661     | 1,482,725                    | 22,559                                                  |                                                   | 62  |
| 52,349                                | 74,724              | 51,175               | 6,723                                                | 184,971       | 22,962                       | 67,396                                                  |                                                   | 63  |
| 107,318                               | 41,584              | 19,070               | 8,859                                                | 176,891       | 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       | 29,608                       | 268,060                                                 |                                                   | 66  |
|                                       | 15,869              | 42,284               | 1,861                                                | 60,014        | 714                          | 47,239                                                  |                                                   | 67  |
| 311,324                               | 27,894              | 236,971              | 13,749                                               | 589,938       | 18,541                       | 6,972                                                   | 279,987                                           | 68  |
| 48,149                                | 36,245              | 67,423               | 4,305                                                | 156,122       | 30,088                       | 106,292                                                 |                                                   | 69  |
| 32,559                                | 95,251              | 166,151              | 67,942                                               | 361,903       | 12,492                       | 32,372                                                  |                                                   | 70  |
| 39,010                                | 76,046              | 333                  | 21,090                                               | 136,479       | 7,700                        | 20,141                                                  |                                                   | 71  |
| 21,225                                | 15,543              | 46,588               | 1,892                                                | 85,248        | 178                          | 65,804                                                  |                                                   | 72  |
| 9,561                                 | 18,631              | 42,296               | 1,944                                                | 72,492        | 10,947                       | 8,207                                                   |                                                   | 73  |
| 3,343,139                             | 1,641,256           | 1,917,394            | 717,478                                              | 7,624,267     | 1,888,443                    | 1,316,672                                               | 392,805                                           |     |
| 90,958                                | 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                      | 202,488                                                 |                                                   | 75  |
| 104,966                               | 101,971             | 475,052              | 29,881                                               | 711,870       | 6,170                        | 521,783                                                 |                                                   | 76  |
| 133,169                               | 167,503             | 28,969               | 17,085                                               | 346,766       | 17,475                       | 101,810                                                 | 69,659                                            | 77  |
| 264,908                               | 161,178             | 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                       | 106,582                                                 |                                                   | 81  |
| 951,653                               | 943,330             | 715,875              | 251,159                                              | 2,865,017     | 305,167                      | 1,280,925                                               | 220,005                                           |     |
| 115,012                               | 22,545              | 12,863               | 19,198                                               | 169,618       | 3,345                        | 26,043                                                  | 26,439                                            | 82  |
| 418,951                               | 64,041              | 55,835               | 41,173                                               | 580,060       | 154,945                      | 86,953                                                  |                                                   | 83  |
| 51,574                                |                     | 362,654              | 43,895                                               | 398,123       | 4,902                        | 801                                                     | 362,654                                           | 84  |
| 585,537                               | 86,586              | 371,412              | 104,266                                              | 1,147,801     | 163,192                      | 113,797                                                 | 329,093                                           |     |
| 1,114,593                             | 185,002             | 78,286               | 232,147                                              | 1,609,938     | 73,925                       | 167,629                                                 |                                                   | 85  |
| 488,862                               | 65,626              | 666,987              | 36,916                                               | 1,288,321     | 172,063                      | 650,736                                                 |                                                   | 86  |
| 648,710                               | 1,416,793           | 1,397,334            | 440,324                                              | 3,912,161     | 266,268                      | 2,454,138                                               |                                                   | 87  |
| 2,252,105                             | 1,667,321           | 2,172,607            | 718,837                                              | 6,810,420     | 452,256                      | 3,272,568                                               |                                                   |     |
| 161,699                               | 46,829              | 16,309               | 23,640                                               | 248,477       | 4,376                        | 89,925                                                  |                                                   | 88  |
| 124,114                               | 520,917             | 118,618              | 20,617                                               | 784,266       | 19,171                       | 483,834                                                 |                                                   | 89  |
| 233,813                               | 567,746             | 134,927              | 44,257                                               | 1,032,743     | 23,547                       | 573,759                                                 |                                                   |     |
| 72,197                                | 56,042              | 102,112              | 56,410                                               | 286,761       | 8,970                        | 124,949                                                 |                                                   | 90  |
| 13,993                                | 14,500              | 2,554                | 1,599                                                | 32,646        | 52                           | 16,017                                                  |                                                   | 91  |
| 217,314                               | 98,875              | 49,951               | 73,359                                               | 442,499       | 9,888                        | 286,651                                                 |                                                   | 92  |
| 172,940                               | 90,543              | 9,688                | 34,112                                               | 313,233       | 5,320                        | 36,622                                                  | 5,828                                             | 93  |
| 3,496,495                             | 816,916             | 1,568,940            | 871,103                                              | 6,753,454     | 904,725                      | 1,577,188                                               |                                                   | 94  |
| 31,658                                | 27,774              | 27,190               | 6,407                                                | 92,429        | 5,381                        | 31,402                                                  | 18,517                                            | 95  |
| 367,109                               | 72,356              | 171,319              | 124,054                                              | 734,838       | 32,233                       | 348,492                                                 |                                                   | 96  |
| 33,543                                | 15,304              | 22,255               | 941                                                  | 72,043        | 84                           | 23,118                                                  |                                                   | 97  |
| 53,763                                | 44,446              | 113,329              | 212,545                                              | 426,083       | 42,269                       | 284,326                                                 |                                                   | 98  |
| 7,519                                 | 29,826              | 29,352               | 3,312                                                | 70,009        | 5                            | 49,155                                                  |                                                   | 99  |
| 60,696                                | 22,695              |                      | 56,057                                               | 138,848       | 11,140                       | 75,679                                                  |                                                   | 100 |
| 4,528,027                             | 1,293,277           | 2,096,690            | 1,444,899                                            | 9,362,893     | 1,029,067                    | 2,563,599                                               | 24,345                                            |     |

## 540 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Name and location of bank.                                | Date of organization. | Capital stock. | Receiver appointed. |
|-----|-----------------------------------------------------------|-----------------------|----------------|---------------------|
| 101 | Middletown National Bank, Middletown, N. Y.....           | June 14, 1865         | \$200,000      | Nov. 29, 1884       |
| 102 | Farmers' National Bank, Bushnell, Ill.....                | Feb. 18, 1871         | 50,000         | Dec. 17, 1884       |
| 103 | Schoharie County National Bank, Schoharie, N. Y.....      | Aug. 9, 1865          | 50,000         | Mar. 23, 1885       |
| 104 | Exchange National Bank, Norfolk, Va.....                  | May 13, 1865          | 300,000        | Apr. 9, 1885        |
|     | Total .....                                               |                       | 600,000        |                     |
| 105 | First National Bank, Lake City, Minn.....                 | Nov. 29, 1870         | 50,000         | Jan. 4, 1886        |
| 106 | Lancaster National Bank, Clinton, Mass.....               | Nov. 22, 1864         | 100,000        | Jan. 20, 1886       |
| 107 | First National Bank, Sioux Falls, S. Dak.....             | Mar. 15, 1880         | 50,000         | Mar. 11, 1886       |
| 108 | First National Bank, Wahpeton, N. Dak.....                | Feb. 2, 1882          | 50,000         | Apr. 8, 1886        |
| 109 | First National Bank, Angelica, N. Y.....                  | Nov. 3, 1864          | 100,000        | Apr. 19, 1886       |
| 110 | City National Bank, Williamsport, Pa.....                 | Mar. 17, 1874         | 100,000        | May 4, 1886         |
| 111 | Abington National Bank, Abington, Mass. a.....            | July 1, 1865          | 150,000        | Aug. 2, 1886        |
| 112 | First National Bank, Blair, Nebr.....                     | June 7, 1882          | 50,000         | Sept. 8, 1886       |
|     | Total .....                                               |                       | 650,000        |                     |
| 113 | First National Bank, Pine Bluff, Ark.....                 | Sept. 18, 1882        | 50,000         | Nov. 20, 1886       |
| 114 | Palatka National Bank, Palatka, Fla.....                  | Nov. 20, 1884         | 50,000         | June 3, 1887        |
| 115 | Fidelity National Bank, Cincinnati, Ohio.....             | Feb. 27, 1886         | 1,000,000      | June 27, 1887       |
| 116 | Henrietta National Bank, Henrietta, Tex.....              | Aug. 3, 1883          | 50,000         | Aug. 17, 1887       |
| 117 | National Bank of Sumter, S. C.....                        | Nov. 26, 1883         | 50,000         | Aug. 24, 1887       |
| 118 | First National Bank, Dausville, N. Y.....                 | Sept. 4, 1863         | 50,000         | Sept. 8, 1887       |
| 119 | First National Bank, Corry, Pa.....                       | Dec. 6, 1864          | 100,000        | Oct. 11, 1887       |
| 120 | Stafford National Bank, Stafford Springs, Conn.....       | Jan. 7, 1865          | 200,000        | Oct. 17, 1887       |
|     | Total .....                                               |                       | 1,550,000      |                     |
| 121 | Fifth National Bank, St. Louis, Mo.....                   | Dec. 6, 1882          | 300,000        | Nov. 15, 1887       |
| 122 | Metropolitan National Bank Cincinnati, Ohio.....          | June 23, 1881         | 1,000,000      | Feb. 10, 1888       |
| 123 | First National Bank, Auburn, N. Y.....                    | Jan. 13, 1864         | 150,000        | Feb. 20, 1888       |
| 124 | Commercial National Bank, Dubuque, Iowa.....              | Mar. 4, 1871          | 100,000        | Apr. 2, 1888        |
| 125 | State National Bank, Raleigh, N. C.....                   | June 2, 1868          | 100,000        | Mar. 21, 1888       |
| 126 | Second National Bank, Xenia, Ohio.....                    | Jan. 1, 1864          | 150,000        | May, 9, 1888        |
| 127 | Madison National Bank, Madison, S. Dak.....               | Nov. 29, 1886         | 50,000         | June 23, 1888       |
| 128 | Lowell National Bank, Lowell, Mich.....                   | June 14, 1865         | 50,000         | Sept. 19, 1888      |
|     | Total .....                                               |                       | 1,900,000      |                     |
| 129 | California National Bank, San Francisco, Cal.....         | Oct. 20, 1886         | 200,000        | Jan. 14, 1889       |
| 130 | First National Bank, Anoka, Minn.....                     | Sept. 14, 1882        | 50,000         | Apr. 22, 1889       |
|     | Total .....                                               |                       | 250,000        |                     |
| 131 | National Bank of Shelbyville, Tenn.....                   | Oct. 29, 1874         | 50,000         | Dec. 13, 1889       |
| 132 | First National Bank, Sheffield, Ala.....                  | Jan. 14, 1887         | 100,000        | Dec. 23, 1889       |
| 133 | Third National Bank, Malone, N. Y.....                    | July 15, 1885         | 50,000         | Dec. 30, 1889       |
| 134 | First National Bank, Abilene, Kans.....                   | June 23, 1879         | 100,000        | Jan. 21, 1890       |
| 135 | Harper National Bank, Harper, Kans.....                   | Jan. 6, 1886          | 50,000         | Feb. 10, 1890       |
| 136 | Gloucester City National Bank, Gloucester City, N. J..... | Oct. 26, 1888         | 50,000         | June 12, 1890       |
| 137 | Park National Bank, Chicago, Ill.....                     | May 11, 1886          | 200,000        | July 14, 1890       |
| 138 | State National Bank, Wellington, Kans.....                | Oct. 1, 1886          | 50,000         | Sept. 25, 1890      |
| 139 | Kingman National Bank, Kingman, Kans.....                 | Sept. 16, 1886        | 100,000        | Oct. 2, 1890        |
|     | Total .....                                               |                       | 750,000        |                     |
| 140 | First National Bank, Alma, Kans.....                      | Aug. 3, 1887          | 75,000         | Nov. 21, 1890       |
| 141 | First National Bank, Belleville, Kans.....                | Aug. 28, 1885         | 50,000         | Dec. 12, 1890       |
| 142 | First National Bank, Meade Center, Kans.....              | May 5, 1887           | 50,000         | Dec. 24, 1890       |
| 143 | American National Bank, Arkansas City, Kans.....          | Mar. 15, 1889         | 300,000        | Dec. 26, 1890       |
| 144 | City National Bank, Hastings, Nebr.....                   | Dec. 27, 1883         | 100,000        | Jan. 14, 1891       |
| 145 | Peoples' National Bank, Fayetteville, N. C.....           | June 27, 1872         | 125,000        | Jan. 20, 1891       |
| 146 | Spokane National Bank, Spokane Falls, Wash.....           | Jan. 24, 1888         | 100,000        | Feb. 3, 1891        |
| 147 | First National Bank, Ellsworth, Kans.....                 | Sept. 11, 1884        | 50,000         | Feb. 13, 1891       |
| 148 | Second National Bank, McPherson, Kans.....                | Sept. 16, 1887        | 50,000         | Mar. 25, 1891       |
| 149 | Pratt County National Bank, Pratt, Kans.....              | Sept. 8, 1887         | 50,000         | Apr. 7, 1891        |
| 150 | Keystone National Bank, Philadelphia, Pa.....             | July 30, 1875         | 500,000        | May 9, 1891         |
| 151 | Spring Garden National Bank, Philadelphia, Pa.....        | Mar. 13, 1886         | 750,000        | May 21, 1891        |
| 152 | National City Bank, Marshall, Mich.....                   | July 29, 1872         | 100,000        | June 23, 1891       |
| 153 | Red Cloud National Bank, Red Cloud, Nebr.....             | May 10, 1884          | 75,000         | July 1, 1891        |
| 154 | Asbury Park National Bank, Asbury Park, N. J.....         | Sept. 17, 1867        | 100,000        | July 2, 1891        |
| 155 | Ninth National Bank, Dallas, Tex.....                     | Sept. 12, 1890        | 300,000        | July 16, 1891       |
| 156 | First National Bank, Red Cloud, Nebr.....                 | Nov. 8, 1882          | 75,000         | do                  |
| 157 | Central Nebraska National Bank, Broken Bow, Nebr.....     | Sept. 28, 1888        | 60,000         | July 21, 1891       |

a Restored to solvency.

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

| Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stock-holders. |     |
|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|------------------------------|---------------------------------------------------------|----------------------------------------------------|-----|
| Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |                              |                                                         |                                                    |     |
| \$600,810                             | \$53,692            | \$167,075            | \$131,069                                            | \$952,646     | \$22,189                     | \$300,526                                               | .....                                              | 101 |
| 13,170                                | 3,874               | 62,229               | 11,899                                               | 91,172        | 3,411                        | 550                                                     | .....                                              | 102 |
| 96,891                                | 39,593              | 28,010               | 4,869                                                | 169,303       | 508                          | 89,506                                                  | .....                                              | 103 |
| 1,273,711                             | 1,441,378           | 938,916              | 273,432                                              | 3,927,437     | 197,262                      | 1,380,020                                               | .....                                              | 104 |
| 1,984,582                             | 1,538,537           | 1,196,230            | 421,209                                              | 5,140,558     | 223,370                      | 1,770,402                                               | 41,079                                             |     |
| 57,487                                | 91,996              | 7,291                | 57,994                                               | 214,768       | 584                          | .....                                                   | 85,573                                             | 105 |
| 144,850                               | 138,707             | 8,094                | 69,964                                               | 361,615       | 18,883                       | 36,030                                                  | 60,998                                             | 106 |
| 48,510                                | 137,859             | 3,821                | 12,332                                               | 202,522       | 54,116                       | 85,148                                                  | .....                                              | 107 |
| 20,505                                | 66,965              | 44,908               | 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                               | 20,825              | 24,398               | 35,262                                               | 241,304       | 4,104                        | 816                                                     | 70,715                                             | 110 |
| 122,551                               | 168,164             | 5,462                | 21,633                                               | 317,810       | 3,721                        | 76,659                                                  | 38,917                                             | 111 |
| 235,474                               | 8,000               | 6,834                | 5,439                                                | 255,747       | 5,645                        | 2,358                                                   | 43,697                                             | 112 |
| 844,068                               | 666,975             | 171,267              | 214,500                                              | 1,896,808     | 89,505                       | 318,094                                                 | 357,625                                            |     |
| 50,793                                | 85,912              | 1,609                | 10,171                                               | 154,485       | 127                          | 80,035                                                  | .....                                              | 113 |
| 15,646                                | 32,092              | 8,791                | 1,790                                                | 58,319        | .....                        | .....                                                   | 44,068                                             | 114 |
| 2,464,079                             | 915,577             | 2,494,511            | 1,682,265                                            | 7,556,432     | 838,120                      | 1,672,404                                               | .....                                              | 115 |
| 74,171                                | 35,999              | .....                | 25,695                                               | 148,861       | 6,594                        | .....                                                   | 37,585                                             | 116 |
| 66,081                                | .....               | 159                  | 17,769                                               | 84,009        | 883                          | 1,057                                                   | .....                                              | 117 |
| 17,449                                | 8,397               | 37,572               | 56,220                                               | 119,638       | 19,806                       | 68,634                                                  | .....                                              | 118 |
| 156,586                               | 20,239              | 66,710               | 29,501                                               | 273,036       | 8,971                        | 124,580                                                 | .....                                              | 119 |
| 208,243                               | 119,869             | 60,869               | 29,177                                               | 418,158       | 10,556                       | 10,146                                                  | 133,585                                            | 120 |
| 3,053,048                             | 1,218,085           | 2,683,216            | 1,858,589                                            | 8,812,938     | 885,057                      | 1,956,256                                               | 215,238                                            |     |
| 580,321                               | 929,388             | 61,622               | 95,571                                               | 1,666,902     | 164,276                      | 582,026                                                 | .....                                              | 121 |
| 1,668,952                             | 787,598             | 125,236              | 7,111                                                | 2,588,897     | 17,528                       | 16,000                                                  | 1,164,063                                          | 122 |
| 268,961                               | 160,617             | 510,790              | 325,342                                              | 1,265,710     | 53,337                       | 719,952                                                 | .....                                              | 123 |
| 333,566                               | 324,872             | 15,112               | 29,221                                               | 702,711       | 71,172                       | 403,278                                                 | .....                                              | 124 |
| 152,390                               | 176,652             | 137,561              | 8,398                                                | 475,001       | 67,849                       | 220,176                                                 | .....                                              | 125 |
| 181,870                               | 214,560             | 78,490               | 69,652                                               | 544,578       | 13,275                       | 39,557                                                  | 161,275                                            | 126 |
| 17,136                                | 91,153              | 20,025               | 38,052                                               | 166,366       | 2,001                        | 129,091                                                 | .....                                              | 127 |
| 55,535                                | 71,124              | 1,316                | 46,811                                               | 174,786       | 1,840                        | 33,240                                                  | 39,557                                             | 128 |
| 3,258,671                             | 2,755,964           | 950,158              | 620,156                                              | 7,584,951     | 391,278                      | 2,143,329                                               | 1,364,895                                          |     |
| 400,003                               | 61,519              | 216,704              | 95,247                                               | 773,473       | 21,019                       | 130,113                                                 | 113,884                                            | 129 |
| 83,776                                | 44,698              | 17,225               | 24,059                                               | 169,758       | 2,196                        | 69,535                                                  | .....                                              | 130 |
| 483,779                               | 106,217             | 233,929              | 119,306                                              | 943,231       | 23,215                       | 199,648                                                 | 113,864                                            |     |
| 1,898                                 | 98,099              | 44,592               | 6,092                                                | 150,631       | .....                        | 122,751                                                 | .....                                              | 131 |
| 153,262                               | 117,240             | 72,568               | 9,237                                                | 352,307       | 3,019                        | 232,148                                                 | .....                                              | 132 |
| 74,662                                | 31,442              | 33,827               | 2,446                                                | 142,377       | 1,586                        | 49,550                                                  | .....                                              | 133 |
| 38,896                                | 92,995              | 81,897               | 9,209                                                | 222,997       | 1,733                        | 165,667                                                 | .....                                              | 134 |
| 25,775                                | 21,224              | 19,674               | 4,750                                                | 71,423        | 5,600                        | 42,107                                                  | .....                                              | 135 |
| 6,675                                 | 12,317              | 56,237               | 8,040                                                | 83,269        | 690                          | 59,835                                                  | .....                                              | 136 |
| 342,921                               | 256,395             | 142,551              | 41,535                                               | 783,403       | 75,645                       | 24,345                                                  | 171,400                                            | 137 |
| 23,319                                | 77,765              | 11,646               | 10,068                                               | 122,798       | 861                          | 17,969                                                  | 45,709                                             | 138 |
| 11,416                                | 191,635             | 64,792               | 48,396                                               | 226,239       | 1,541                        | 192,681                                                 | .....                                              | 139 |
| 678,824                               | 809,112             | 527,784              | 139,774                                              | 2,155,494     | 90,615                       | 906,553                                                 | 217,109                                            |     |
| 9,233                                 | 27,273              | 40,709               | 15,124                                               | 92,339        | 128                          | 76,540                                                  | .....                                              | 140 |
| 10,794                                | 50,866              | 22,426               | 4,042                                                | 88,128        | 274                          | 51,149                                                  | .....                                              | 141 |
| 6,201                                 | 42,808              | 21,564               | 1,836                                                | 72,409        | 225                          | 27,840                                                  | .....                                              | 142 |
| 206,303                               | 376,977             | 55,732               | 145,642                                              | 784,654       | 4,949                        | 55,667                                                  | .....                                              | 143 |
| 48,128                                | 59,642              | 110,400              | 18,644                                               | 236,814       | 289                          | 189,822                                                 | .....                                              | 144 |
| 101,878                               | 24,882              | 124,504              | 10,516                                               | 261,780       | 8,760                        | 178,089                                                 | .....                                              | 145 |
| 314,354                               | 190,090             | 9,060                | 223,449                                              | 736,953       | 70,248                       | 173,208                                                 | .....                                              | 146 |
| 102,952                               | 46,213              | 43,981               | 6,415                                                | 199,561       | 2,669                        | 113,595                                                 | .....                                              | 147 |
| 7,537                                 | 85,858              | 29,718               | 6,220                                                | 169,333       | 3,611                        | 107,361                                                 | .....                                              | 148 |
| 24,983                                | 56,755              | 17,166               | 9,049                                                | 107,954       | 429                          | 57,565                                                  | .....                                              | 149 |
| 575,606                               | 996,902             | 153,913              | 136,147                                              | 1,862,658     | 96,788                       | 608,280                                                 | .....                                              | 150 |
| 280,592                               | 555,430             | 1,485,688            | 516,536                                              | 2,838,246     | 124,700                      | 312,589                                                 | .....                                              | 151 |
| 157,652                               | 38,725              | 641                  | 29,250                                               | 220,268       | 4,199                        | 29,727                                                  | 6,498                                              | 152 |
| 33,823                                | 118,333             | 13,635               | 26,708                                               | 192,499       | 6,756                        | 119,892                                                 | .....                                              | 153 |
| 24,089                                | 32,015              | 56,240               | 23,462                                               | 135,806       | 539                          | 92,652                                                  | .....                                              | 154 |
| 123,895                               | 229,956             | 218,928              | 19,311                                               | 592,090       | 33,427                       | 410,941                                                 | .....                                              | 155 |
| 34,040                                | 41,226              | 82,117               | 8,714                                                | 166,097       | 13,571                       | 103,792                                                 | .....                                              | 156 |
| 37,214                                | 91,674              | 9,321                | 5,080                                                | 143,289       | .....                        | 107,375                                                 | .....                                              | 157 |

542 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Name and location of bank.                               | Date of organization. | Capital stock. | Receiver appointed. |
|-----|----------------------------------------------------------|-----------------------|----------------|---------------------|
| 158 | Florence National Bank, Florence, Ala.....               | Oct. 3, 1889          | \$60,000       | July 23, 1891       |
| 159 | First National Bank, Palatka, Fla.....                   | July 15, 1884         | 150,000        | Aug. 7, 1891        |
| 160 | First National Bank, Kansas City, Kans.....              | May 17, 1887          | 150,000        | Aug. 17, 1891       |
| 161 | Rio Grande National Bank, Laredo, Tex.....               | Oct. 28, 1889         | 100,000        | Oct. 3, 1891        |
| 162 | First National Bank, Clearfield, Pa.....                 | Jan. 30, 1865         | 100,000        | Oct. 7, 1891        |
| 163 | Farley National Bank, Montgomery, Ala. a.....            | Dec. 18, 1889         | 100,000        | do.....             |
| 164 | First National Bank, Coldwater, Kans.....                | May 9, 1887           | 52,000         | Oct. 14, 1891       |
|     | Total.....                                               |                       | 3,622,000      |                     |
| 165 | Maverick National Bank, Boston, Mass.....                | Dec. 31, 1864         | 400,000        | Nov. 2, 1891        |
| 166 | Corry National Bank, Corry, Pa.....                      | Nov. 12, 1864         | 100,000        | Nov. 21, 1891       |
| 167 | Cheyenne National Bank, Cheyenne, Wyo.....               | Dec. 2, 1885          | 150,000        | Dec. 5, 1891        |
| 168 | California National Bank, San Diego, Cal.....            | Dec. 29, 1887         | 500,000        | Dec. 18, 1891       |
| 169 | First National Bank, Wilmington, N. C.....               | July 25, 1866         | 250,000        | Dec. 21, 1891       |
| 170 | Huron National Bank, Huron, S. Dak.....                  | Nov. 21, 1884         | 75,000         | Jan. 7, 1892        |
| 171 | First National Bank, Downs, Kans.....                    | Oct. 12, 1886         | 50,000         | Feb. 6, 1892        |
| 172 | First National Bank, Muncy, Pa.....                      | Feb. 23, 1865         | 100,000        | Feb. 9, 1892        |
| 173 | Bell County National Bank, Temple, Tex.....              | Aug. 25, 1890         | 50,000         | Feb. 19, 1892       |
| 174 | First National Bank, Denning, N. Mex.....                | Apr. 22, 1884         | 100,000        | Feb. 23, 1892       |
| 175 | First National Bank, Silver City, N. Mex.....            | Sept. 17, 1886        | 50,000         | do.....             |
| 176 | Lima National Bank, Lima, Ohio.....                      | Jan. 16, 1883         | 200,000        | Mar. 21, 1892       |
| 177 | National Bank of Guthrie, Okla.....                      | July 31, 1890         | 100,000        | June 22, 1892       |
| 178 | Cherryvale National Bank, Cherryvale, Kans.....          | Apr. 16, 1890         | 50,000         | July 2, 1892        |
| 179 | First National Bank, Erie, Kans.....                     | Jan. 15, 1889         | 50,000         | do.....             |
| 180 | First National Bank, Rockwall, Tex.....                  | May 29, 1888          | 125,000        | July 20, 1892       |
| 181 | Vincennes National Bank, Vincennes, Ind.....             | July 17, 1865         | 100,000        | July 22, 1892       |
|     | Total.....                                               |                       | 2,450,000      |                     |
| 182 | First National Bank, Del Norte, Colo.....                | Mar. 18, 1890         | 50,000         | Jan. 14, 1893       |
| 183 | Newton National Bank, Newton, Kans.....                  | Jan. 28, 1885         | 100,000        | Jan. 16, 1893       |
| 184 | Capital National Bank, Lincoln, Nebr.....                | June 29, 1883         | 300,000        | Feb. 6, 1893        |
| 185 | Bankers and Merchants' National Bank, Dallas, Tex.....   | Jan. 21, 1890         | 500,000        | do.....             |
| 186 | First National Bank, Little Rock, Ark.....               | Apr. 12, 1866         | 500,000        | do.....             |
| 187 | Commercial National Bank, Nashville, Tenn.....           | July 22, 1884         | 500,000        | Apr. 6, 1893        |
| 188 | Alabama National Bank, Mobile, Ala.....                  | May 13, 1871          | 150,000        | Apr. 17, 1893       |
| 189 | First National Bank, Ponca, Nebr.....                    | Jan. 28, 1887         | 50,000         | May 13, 1893        |
| 190 | Second National Bank, Columbia, Tenn.....                | Oct. 3, 1881          | 100,000        | May 19, 1893        |
| 191 | Columbia National Bank, Chicago, Ill.....                | Apr. 23, 1887         | 1,000,000      | May 22, 1893        |
| 192 | Elmira National Bank, Elmira, N. Y.....                  | Aug. 30, 1889         | 200,000        | May 26, 1893        |
| 193 | National Bank of North Dakota, Fargo, N. Dak.....        | Mar. 12, 1890         | 250,000        | June 6, 1893        |
| 194 | Evanston National Bank, Evanston, Ill.....               | June 29, 1892         | 100,000        | June 7, 1893        |
| 195 | National Bank of Deposit, New York, N. Y.....            | Aug. 5, 1887          | 300,000        | June 9, 1893        |
| 196 | Oglethorpe National Bank, Brunswick, Ga.....             | July 16, 1887         | 150,000        | June 12, 1893       |
| 197 | First National Bank, Lakota, N. Dak.....                 | Oct. 23, 1889         | 50,000         | June 13, 1893       |
| 198 | First National Bank, Cedar Falls, Iowa.....              | Sept. 1, 1874         | 50,000         | do.....             |
| 199 | First National Bank, Brady, Tex.....                     | Jan. 7, 1890          | 50,000         | do.....             |
| 200 | First National Bank, Arkansas City, Kans. a.....         | June 30, 1885         | 125,000        | June 15, 1893       |
| 201 | Citizens' National Bank, Hillsboro, Ohio.....            | Sept. 4, 1872         | 100,000        | June 16, 1893       |
| 202 | First National Bank, Brunswick, Ga.....                  | Feb. 2, 1884          | 200,000        | June 17, 1893       |
| 203 | City National Bank, Brownwood, Tex. a.....               | June 17, 1890         | 150,000        | June 20, 1893       |
| 204 | Merchants' National Bank, Tacoma, Wash.....              | May 2, 1884           | 250,000        | June 23, 1893       |
| 205 | City National Bank, Greenville, Mich.....                | Aug. 23, 1884         | 50,000         | June 27, 1893       |
| 206 | First National Bank, Whatcom, Wash.....                  | Aug. 26, 1889         | 50,000         | do.....             |
| 207 | Columbia National Bank, New Whatcom, Wash.....           | June 28, 1890         | 100,000        | do.....             |
| 208 | Citizens' National Bank, Spokane, Wash. a.....           | Apr. 8, 1889          | 150,000        | July 1, 1893        |
| 209 | First National Bank, Phillipsburg, Mont. a.....          | Dec. 5, 1891          | 50,000         | July 8, 1893        |
| 210 | Linn County National Bank, Albany, Oreg.....             | May 31, 1890          | 100,000        | July 10, 1893       |
| 211 | Nebraska National Bank, Beatrice, Nebr.....              | Dec. 21, 1889         | 100,000        | July 12, 1893       |
| 212 | Gulf National Bank, Tampa, Fla.....                      | Dec. 2, 1890          | 50,000         | July 14, 1893       |
| 213 | Livingston National Bank, Livingston, Mont.....          | Sept. 11, 1889        | 50,000         | July 20, 1893       |
| 214 | Chemical National Bank, Chicago, Ill.....                | Dec. 15, 1891         | 1,000,000      | July 21, 1893       |
| 215 | Bozeman National Bank, Bozeman, Mont. a.....             | Oct. 23, 1882         | 50,000         | July 22, 1893       |
| 216 | Consolidated National Bank, San Diego, Cal.....          | Sept. 22, 1883        | 250,000        | July 24, 1893       |
| 217 | First National Bank, Cedartown, Ga.....                  | July 16, 1889         | 75,000         | July 26, 1893       |
| 218 | Merchants' National Bank, Great Falls, Mont.....         | Oct. 7, 1890          | 100,000        | July 29, 1893       |
| 219 | State National Bank, Knoxville, Tenn.....                | Aug. 23, 1889         | 100,000        | do.....             |
| 220 | Montana National Bank, Helena, Mont. a.....              | Nov. 11, 1882         | 500,000        | Aug. 2, 1893        |
| 221 | Indianapolis National Bank, Indianapolis, Ind.....       | Nov. 21, 1864         | 300,000        | Aug. 3, 1893        |
| 222 | Northern National Bank, Big Rapids, Mich.....            | June 5, 1871          | 100,000        | Aug. 5, 1893        |
| 223 | First National Bank, Great Falls, Mont. a.....           | July 1, 1886          | 250,000        | do.....             |
| 224 | First National Bank, Kankakee, Ill. a.....               | Feb. 20, 1871         | 50,000         | do.....             |
| 225 | National Bank of the Commonwealth, Manchester, N. H..... | Feb. 9, 1892          | 200,000        | Aug. 7, 1893        |

a Restored to solvency.

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

| Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. |     |
|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|------------------------------|---------------------------------------------------------|---------------------------------------------------|-----|
| Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |                              |                                                         |                                                   |     |
| \$27,436                              | \$80,860            | \$15,460             | \$5,133                                              | \$128,889     | \$7,435                      | \$71,035                                                | .....                                             | 158 |
| 157,630                               | 214,991             | 112,844              | 9,440                                                | 494,905       | 34,885                       | 359,246                                                 | .....                                             | 159 |
| 86,050                                | 87,665              | 118,023              | 25,157                                               | 316,895       | 11,076                       | 206,396                                                 | .....                                             | 160 |
| 42,152                                | 27,181              | 101,848              | 5,615                                                | 176,796       | 218                          | 128,373                                                 | .....                                             | 161 |
| 74,758                                | 51,564              | 142,122              | 97,243                                               | 365,687       | 8,190                        | 9,132                                                   | .....                                             | 162 |
| 16,121                                | 50,064              | 19,455               | 5,219                                                | 90,859        | 7,091                        | 63,034                                                  | .....                                             | 163 |
| 2,503,421                             | 3,578,041           | 3,005,495            | 1,387,952                                            | 10,474,909    | 438,157                      | 3,659,300                                               | \$6,498                                           | 164 |
| 4,170,649                             | 4,747,445           | 772,597              | 526,501                                              | 10,217,192    | 1,082,794                    | 2,216,465                                               | .....                                             | 165 |
| 429,340                               | 152,513             | 61,480               | 73,296                                               | 716,629       | 35,836                       | 235,661                                                 | .....                                             | 166 |
| 130,365                               | 238,762             | 31,617               | 68,139                                               | 528,883       | 11,795                       | 283,081                                                 | .....                                             | 167 |
| 541,563                               | 535,479             | 360,716              | 216,888                                              | 1,654,446     | 51,012                       | 1,076,990                                               | .....                                             | 168 |
| 140,808                               | 369,140             | 181,995              | 45,097                                               | 737,040       | 20,085                       | 207,000                                                 | .....                                             | 169 |
| 41,221                                | 17,778              | 39,147               | 4,511                                                | 102,657       | 404                          | 54,016                                                  | .....                                             | 170 |
| 17,570                                | 60,958              | 39,621               | 7,963                                                | 128,092       | 127                          | 78,228                                                  | .....                                             | 171 |
| 62,381                                | 106,718             | 9,696                | 27,100                                               | 205,895       | 7,093                        | .....                                                   | 74,869                                            | 172 |
| 68,264                                | 65,727              | 2,650                | 17,332                                               | 153,973       | 26,650                       | 82,151                                                  | .....                                             | 173 |
| 24,715                                | 209,540             | 32,215               | 19,573                                               | 286,052       | 13,323                       | 189,096                                                 | .....                                             | 174 |
| 63,241                                | 86,124              | 5,048                | 9,728                                                | 164,141       | 12,638                       | 54,829                                                  | .....                                             | 175 |
| 124,113                               | 276,990             | 58,257               | 69,642                                               | 529,092       | 53,282                       | 76,439                                                  | 124,032                                           | 176 |
| 15,583                                | 31,110              | 53,933               | 1,697                                                | 101,723       | 11,881                       | 56,365                                                  | .....                                             | 177 |
| 69,369                                | 5,111               | 39,953               | 5,886                                                | 102,319       | 1,429                        | .....                                                   | 51,094                                            | 178 |
| 31,523                                | 79,936              | 103,651              | 11,414                                               | 242,524       | 59,725                       | 154,073                                                 | .....                                             | 179 |
| 106,851                               | 109,297             | 149,150              | 32,659                                               | 397,436       | 7,164                        | 221,603                                                 | .....                                             | 181 |
| 6,027,856                             | 7,152,617           | 1,938,735            | 1,127,796                                            | 16,217,004    | 1,295,858                    | 4,976,967                                               | 249,905                                           | 182 |
| 68,135                                | 83,761              | 26,342               | 3,851                                                | 182,089       | 2,209                        | 119,293                                                 | .....                                             | 183 |
| 30,329                                | 27,959              | 145,461              | 9,729                                                | 213,478       | 13,633                       | 170,172                                                 | .....                                             | 184 |
| 335,352                               | 174,852             | 413,802              | 157,941                                              | 1,082,007     | 19,875                       | 55,874                                                  | .....                                             | 185 |
| 34,142                                | 157,453             | 437,285              | 22,012                                               | 651,492       | 29,086                       | 560,312                                                 | .....                                             | 186 |
| 309,549                               | 272,803             | 477,405              | 516,794                                              | 1,567,551     | 20,723                       | 67,486                                                  | .....                                             | 187 |
| 1,055,328                             | 365,918             | 958,272              | 142,434                                              | 2,521,932     | 86,139                       | 846,322                                                 | .....                                             | 188 |
| 50,839                                | 131,070             | 34,910               | 7,283                                                | 224,102       | 4,593                        | 117,417                                                 | .....                                             | 189 |
| 28,701                                | 121,847             | 58,679               | 10,569                                               | 219,796       | 1,251                        | 151,014                                                 | .....                                             | 190 |
| 81,751                                | 141,872             | 128,851              | 51,654                                               | 404,128       | 21,872                       | 163,861                                                 | .....                                             | 191 |
| 831,565                               | 1,097,119           | 608,143              | 52,630                                               | 2,589,462     | 354,157                      | 219,544                                                 | .....                                             | 192 |
| 158,187                               | 378,953             | 386,867              | 89,925                                               | 1,013,932     | 152,199                      | 235,217                                                 | .....                                             | 193 |
| 19,956                                | 296,498             | 3,201                | 39,141                                               | 358,796       | 1,693                        | 3,142                                                   | 276,576                                           | 194 |
| 48,169                                | 90,902              | 53,163               | 8,944                                                | 201,173       | 4,220                        | 107,443                                                 | .....                                             | 195 |
| 958,872                               | 263,745             | .....                | 26,849                                               | 1,249,466     | 133,899                      | .....                                                   | 266,041                                           | 196 |
| 72,758                                | 267,992             | 97,917               | 16,858                                               | 455,525       | 17,935                       | 285,037                                                 | .....                                             | 197 |
| 7,968                                 | 32,874              | 1,453                | 29,500                                               | 71,797        | 4,085                        | 37,846                                                  | .....                                             | 198 |
| 63,781                                | 101,494             | 39,292               | 11,726                                               | 216,293       | 10,491                       | 117,582                                                 | .....                                             | 199 |
| 54,586                                | 13,195              | 41,179               | 6,277                                                | 115,237       | 3,550                        | 50,498                                                  | .....                                             | 200 |
| 221,171                               | 80,835              | 252,321              | 25,067                                               | 579,394       | 50,423                       | 204,455                                                 | .....                                             | 201 |
| 193,193                               | 387,344             | 36,389               | 24,017                                               | 640,943       | 48,374                       | .....                                                   | 328,869                                           | 202 |
| 371,884                               | 569,688             | 90,355               | 69,748                                               | 1,101,675     | 57,063                       | 761,090                                                 | .....                                             | 203 |
| 125,823                               | 159,719             | 36,245               | 5,073                                                | 326,851       | 3,424                        | 56,478                                                  | .....                                             | 204 |
| 38,067                                | 65,807              | 19,565               | 12,706                                               | 136,145       | 6,426                        | 104,911                                                 | .....                                             | 205 |
| 115,530                               | 105,146             | 4,563                | 6,430                                                | 231,669       | 7,382                        | 188,761                                                 | .....                                             | 206 |
| 149,100                               | 122,381             | 53,766               | 49,369                                               | 374,616       | 40,419                       | 110,625                                                 | .....                                             | 207 |
| 107,446                               | 156,577             | 18,026               | 27,610                                               | 309,059       | 10,226                       | 178,633                                                 | .....                                             | 208 |
| 118,550                               | 16,201              | 16,684               | 6,268                                                | 157,793       | 21,163                       | 10,487                                                  | .....                                             | 209 |
| 48,019                                | 50,534              | 73,431               | 7,552                                                | 179,536       | 7,351                        | 99,594                                                  | .....                                             | 210 |
| 1,245,767                             | 894,337             | 603,144              | 248,338                                              | 2,901,586     | 354,354                      | 64,812                                                  | .....                                             | 211 |
| 259,796                               | 437,517             | 418,910              | 86,085                                               | 1,193,308     | 73,981                       | 456,093                                                 | .....                                             | 212 |
| 85,199                                | 60,104              | 15,848               | 4,124                                                | 165,275       | 5,360                        | 72,353                                                  | .....                                             | 213 |
| 74,026                                | 85,906              | 117,614              | 76,062                                               | 353,608       | 8,684                        | 140,174                                                 | .....                                             | 214 |
| 175,816                               | 44,380              | 11,323               | 15,774                                               | 247,238       | 3,580                        | .....                                                   | 83,375                                            | 215 |
| 878,946                               | 521,577             | 697,745              | 130,124                                              | 2,228,392     | 177,884                      | 188,067                                                 | .....                                             | 216 |
| 100,987                               | 233,958             | 2,378                | 72,157                                               | 409,480       | 6,555                        | 47,810                                                  | .....                                             | 217 |
| 353,824                               | 88,038              | 53,470               | 78,745                                               | 576,077       | 27,323                       | 169,229                                                 | .....                                             | 218 |

544 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Name and location of bank.                            | Date of organization. | Capital stock. | Receiver appointed. |
|-----|-------------------------------------------------------|-----------------------|----------------|---------------------|
| 220 | First National Bank, Starkville, Miss.....            | Apr. 30, 1887         | \$60,000       | Aug. 9, 1893        |
| 227 | Stock Growers' National Bank, Miles City, Mont.....   | Dec. 20, 1884         | 75,000         | do                  |
| 228 | Texas National Bank, San Antonio, Tex.....            | Jan. 31, 1885         | 100,000        | Aug. 10, 1893       |
| 229 | Albuquerque National Bank, Albuquerque, N. Mex.....   | July 14, 1884         | 175,000        | Aug. 11, 1893       |
| 230 | First National Bank, Vernon, Tex.....                 | May 13, 1889          | 100,000        | Aug. 12, 1893       |
| 231 | First National Bank, Middlesboro, Ky.....             | Jan. 8, 1890          | 50,000         | do                  |
| 232 | First National Bank, Orlando, Fla. a.....             | Mar. 16, 1886         | 150,000        | Aug. 14, 1893       |
| 233 | Citizens' National Bank, Muncie, Ind. a.....          | Mar. 15, 1875         | 200,000        | do                  |
| 234 | First National Bank Hot Springs, S. Dak.....          | July 15, 1890         | 50,000         | Aug. 17, 1893       |
| 235 | First National Bank, Marion, Kans.....                | July 28, 1883         | 50,000         | Aug. 22, 1893       |
| 236 | Washington National Bank, Tacoma, Wash.....           | Apr. 23, 1889         | 100,000        | Aug. 26, 1893       |
| 237 | El Paso National Bank, El Paso, Tex.....              | Dec. 22, 1886         | 150,000        | Sept. 2, 1893       |
| 238 | Lloyd's National Bank, Jamestown, N. Dak.....         | May 4, 1891           | 100,000        | Sept. 14, 1893      |
| 239 | National Granite State Bank, Exeter, N. H.....        | May 15, 1865          | 50,000         | Sept. 23, 1893      |
| 240 | Chamberlain National Bank, Chamberlain, S. Dak.....   | Apr. 8, 1890          | 50,000         | Sept. 30, 1893      |
| 241 | Port Townsend National Bank, Port Townsend, Wash..... | Apr. 18, 1890         | 100,000        | Oct. 3, 1893        |
| 242 | First National Bank, Port Angeles, Wash. a.....       | May 19, 1890          | 50,000         | Oct. 5, 1893        |
| 243 | First National Bank, Sundance, Wyo.....               | June 16, 1890         | 50,000         | Oct. 11, 1893       |
| 244 | First National Bank, North Manchester, Ind.....       | Mar. 17, 1883         | 50,000         | Oct. 16, 1893       |
| 245 | Commercial National Bank, Denver, Colo.....           | Sept. 6, 1889         | 250,000        | Oct. 24, 1893       |
| 246 | First National Bank, Dayton, Tenn.....                | July 10, 1890         | 50,000         | Oct. 25, 1893       |
|     | Total.....                                            |                       | 10,910,000     |                     |
| 247 | Hutchinson National Bank, Hutchinson, Kans.....       | May 29, 1884          | 100,000        | Nov. 6, 1893        |
| 248 | First National Bank, Spokane, Wash.....               | Oct. 24, 1882         | 250,000        | Nov. 20, 1893       |
| 249 | Oregon National Bank, Portland, Oreg.....             | June 7, 1887          | 200,000        | Dec. 12, 1893       |
| 250 | Citizens' National Bank, Grand Island, Nebr.....      | Dec. 29, 1883         | 60,000         | Dec. 14, 1893       |
| 251 | First National Bank, Fort Payne, Ala.....             | July 2, 1889          | 50,000         | Jan. 26, 1894       |
| 252 | Third National Bank, Detroit, Mich.....               | June 1, 1886          | 300,000        | Feb. 1, 1894        |
| 253 | First National Bank, Watkins, N. Y.....               | Sept. 14, 1883        | 50,000         | Feb. 26, 1894       |
| 254 | First National Bank, Llano, Tex.....                  | May 20, 1890          | 75,000         | Feb. 28, 1894       |
| 255 | American National Bank, Springfield, Mo.....          | July 9, 1890          | 200,000        | do                  |
| 256 | First National Bank, Sedalia, Mo.....                 | Jan. 2, 1866          | 250,000        | May 10, 1894        |
| 257 | National Bank of Pendleton, Oreg.....                 | Mar. 8, 1890          | 100,000        | June 8, 1894        |
| 258 | State National Bank, Wichita, Kans.....               | June 29, 1886         | 100,000        | June 20, 1894       |
| 259 | German National Bank, Denver, Colo.....               | Apr. 9, 1877          | 200,000        | July 6, 1894        |
| 260 | Black Hills National Bank, Rapid City, S. Dak.....    | Oct. 23, 1885         | 75,000         | July 13, 1894       |
| 261 | First National Bank, Arlington, Oreg.....             | Apr. 21, 1887         | 50,000         | Aug. 2, 1894        |
| 262 | Baker City National Bank, Baker City, Oreg.....       | Jan. 11, 1890         | 75,000         | do                  |
| 263 | First National Bank, Grant, Nebr.....                 | Dec. 4, 1889          | 50,000         | Aug. 14, 1894       |
| 264 | Wichita National Bank, Wichita, Kans.....             | Sept. 29, 1882        | 250,000        | Sept. 5, 1894       |
| 265 | State National Bank, Vernon, Tex.....                 | Sept. 27, 1889        | 100,000        | Sept. 24, 1894      |
| 266 | National Bank of Middletown, Pa.....                  | Nov. 23, 1864         | 85,000         | do                  |
| 267 | First National Bank, Kearney, Nebr.....               | Oct. 25, 1882         | 150,000        | Oct. 24, 1894       |
|     | Total.....                                            |                       | 2,770,000      |                     |
| 268 | Buffalo County National Bank, Kearney, Nebr.....      | July 3, 1886          | 100,000        | Nov. 10, 1894       |
| 269 | First National Bank, Johnson City, Tenn.....          | Dec. 24, 1888         | 50,000         | Nov. 13, 1894       |
| 270 | Citizens' National Bank, Madison, S. Dak.....         | Apr. 10, 1884         | 50,000         | Dec. 12, 1894       |
| 271 | Citizens' National Bank, Spokane, Wash. b.....        | Apr. 8, 1889          | 150,000        | Dec. 13, 1894       |
| 272 | Tacoma National Bank, Tacoma, Wash.....               | Apr. 13, 1883         | 200,000        | Dec. 14, 1894       |
| 273 | City National Bank, Quanah, Tex.....                  | July 9, 1890          | 100,000        | Dec. 15, 1894       |
| 274 | Central National Bank, Rome, N. Y.....                | July 1, 1865          | 100,020        | Jan. 2, 1895        |
| 275 | First National Bank, Redfield, S. Dak.....            | Oct. 2, 1885          | 50,000         | Jan. 11, 1895       |
| 276 | North Platte National Bank, North Platte, Nebr.....   | May 4, 1889           | 75,000         | Jan. 14, 1895       |
| 277 | Needles National Bank, Needles, Cal.....              | Mar. 6, 1893          | 50,000         | Jan. 19, 1895       |
| 278 | National Broome County Bank, Binghamton, N. Y.....    | Aug. 9, 1865          | 100,000        | Jan. 28, 1895       |
| 279 | First National Bank, San Bernardino, Cal.....         | July 3, 1886          | 100,000        | Jan. 29, 1895       |
| 280 | Dover National Bank, Dover, N. H.....                 | Apr. 22, 1865         | 100,000        | Feb. 7, 1895        |
| 281 | Browne National Bank, Spokane, Wash.....              | May 4, 1889           | 100,000        | Feb. 8, 1895        |
| 282 | First National Bank, Anaerotes, Wash.....             | Nov. 3, 1890          | 50,000         | Mar. 6, 1895        |
| 283 | Holdrege National Bank, Holdrege, Nebr.....           | Apr. 26, 1888         | 75,000         | Mar. 15, 1895       |
| 284 | National Bank of Kansas City, Mo.....                 | Apr. 13, 1886         | 1,000,000      | Mar. 18, 1895       |
| 285 | First National Bank, Texarkana, Tex.....              | Oct. 26, 1883         | 50,000         | Apr. 1, 1895        |
| 286 | First National Bank, Ravenna, Nebr.....               | May 22, 1889          | 50,000         | Apr. 10, 1895       |
| 287 | City National Bank, Fort Worth, Tex.....              | May 28, 1877          | 300,000        | do                  |
| 288 | First National Bank, Dublin, Tex.....                 | July 1, 1889          | 50,000         | Apr. 22, 1895       |
| 289 | First National Bank, Ocala, Fla.....                  | Mar. 16, 1886         | 50,000         | do                  |
| 290 | First National Bank, Willimantic, Conn.....           | June 20, 1878         | 100,000        | Apr. 23, 1895       |
| 291 | First National Bank, Port Angeles, Wash. b.....       | May 19, 1890          | 50,000         | Apr. 26, 1895       |
| 292 | First National Bank, Ida Grove, Iowa c.....           | Oct. 10, 1888         | 150,000        | June 4, 1895        |
| 293 | First National Bank, Pella, Iowa.....                 | Oct. 14, 1871         | 50,000         | June 5, 1895        |
| 294 | Merchants' National Bank, Seattle, Wash.....          | June 23, 1883         | 200,000        | June 19, 1895       |

a Restored to solvency.

b Second failure.

c Formerly in voluntary liquidation.

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

| Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. |       |
|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|------------------------------|---------------------------------------------------------|---------------------------------------------------|-------|
| Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |                              |                                                         |                                                   |       |
| \$31,582                              | \$36,726            | \$40,169             | \$2,100                                              | \$110,577     | \$8,315                      | \$73,319                                                | .....                                             | 226   |
| 52,159                                | 163,047             | 120,428              | 26,176                                               | 361,810       | 14,489                       | 143,701                                                 | .....                                             | 227   |
| 78,892                                | 118,193             | 22,566               | 6,450                                                | 226,161       | 10,446                       | 56,659                                                  | .....                                             | 228   |
| 226,267                               | 256,229             | 26,402               | 51,562                                               | 560,460       | 14,021                       | 30,330                                                  | \$175,335                                         | 229   |
| 48,562                                | 178,182             | 6,840                | 19,426                                               | 253,010       | 7,768                        | 153,524                                                 | .....                                             | 230   |
| 37,602                                | 44,630              | 1,896                | 7,838                                                | 91,966        | 7,341                        | 6,419                                                   | .....                                             | 231   |
| .....                                 | .....               | .....                | .....                                                | .....         | .....                        | .....                                                   | .....                                             | 232   |
| .....                                 | .....               | .....                | .....                                                | .....         | .....                        | .....                                                   | .....                                             | 233   |
| 58,500                                | 47,012              | 1,814                | 41,267                                               | 148,593       | 37,567                       | 59,644                                                  | .....                                             | 234   |
| 57,065                                | 41,902              | 5,331                | 17,108                                               | 121,405       | 2,078                        | 54,198                                                  | .....                                             | 235   |
| 55,146                                | 105,596             | 57,375               | 380,546                                              | 598,063       | 3,312                        | 531,155                                                 | .....                                             | 236   |
| 144,470                               | 326,170             | 9,713                | 58,947                                               | 539,300       | 43,808                       | 268,398                                                 | .....                                             | 237   |
| 150,177                               | 181,527             | 62,275               | 36,507                                               | 430,486       | 5,048                        | 271,937                                                 | .....                                             | 238   |
| 68,315                                | 99,690              | 26,227               | 19,090                                               | 213,322       | 2,067                        | 107,834                                                 | .....                                             | 239   |
| 38,588                                | 33,835              | 5,278                | 12,648                                               | 90,349        | 3,638                        | 49,168                                                  | .....                                             | 240   |
| 13,037                                | 60,828              | 33,545               | 6,679                                                | 114,089       | 609                          | 96,652                                                  | .....                                             | 241   |
| .....                                 | .....               | .....                | .....                                                | .....         | .....                        | .....                                                   | .....                                             | 242   |
| 9,697                                 | 83,387              | 14,593               | 3,237                                                | 110,914       | 580                          | 90,542                                                  | .....                                             | 243   |
| 96,531                                | 76,220              | 372                  | 24,314                                               | 197,437       | 8,520                        | 63,169                                                  | .....                                             | 244   |
| 172,865                               | 234,080             | 336,900              | 207,084                                              | 950,429       | 30,279                       | 132,596                                                 | .....                                             | 245   |
| 20,125                                | 67,229              | 11,622               | 4,950                                                | 103,926       | 3,026                        | 54,231                                                  | .....                                             | 246   |
| 10,216,192                            | 10,164,830          | 7,217,412            | 3,075,895                                            | 30,674,329    | 1,979,425                    | 8,402,938                                               | 1,130,196                                         | ..... |
| 63,368                                | 93,028              | 79,178               | 32,084                                               | 267,658       | 22,198                       | 180,869                                                 | .....                                             | 247   |
| 71,327                                | 489,454             | 1,982                | 68,185                                               | 630,948       | 7,901                        | 137,054                                                 | .....                                             | 248   |
| 329,168                               | 167,989             | 10,318               | 22,460                                               | 529,935       | 16,566                       | 348,137                                                 | .....                                             | 249   |
| 78,618                                | 134,190             | 94,194               | 50,711                                               | 357,713       | 25,597                       | 17,938                                                  | .....                                             | 250   |
| 17,928                                | 33,376              | 21,246               | 1,938                                                | 74,488        | 1,812                        | 60,548                                                  | .....                                             | 251   |
| 80,940                                | 281,334             | 180,944              | 41,413                                               | 584,631       | .....                        | 21,145                                                  | .....                                             | 252   |
| 82,399                                | 58,602              | 51,138               | 4,449                                                | 196,588       | 15,413                       | 85,737                                                  | .....                                             | 253   |
| 11,339                                | 77,651              | 21,677               | 6,473                                                | 117,140       | 2,452                        | 91,751                                                  | .....                                             | 254   |
| 63,247                                | 78,569              | 251,712              | 14,088                                               | 407,616       | 34,165                       | 58,627                                                  | 212,295                                           | 255   |
| 182,635                               | 89,971              | 874,407              | 103,584                                              | 750,597       | 63,077                       | 322,404                                                 | .....                                             | 256   |
| 27,870                                | 118,615             | 46,039               | 17,419                                               | 209,943       | 12,959                       | 100,819                                                 | .....                                             | 257   |
| 54,090                                | 215,971             | 63,167               | 19,578                                               | 352,806       | 16,552                       | 245,139                                                 | .....                                             | 258   |
| 855,897                               | 378,110             | 261,865              | 138,412                                              | 1,634,284     | 23,012                       | 80,686                                                  | .....                                             | 259   |
| 25,488                                | 27,611              | 66,450               | 10,378                                               | 129,927       | 9,909                        | 86,518                                                  | .....                                             | 260   |
| 58,870                                | 62,661              | 41,612               | 19,403                                               | 182,546       | 15,168                       | 103,046                                                 | .....                                             | 261   |
| 61,174                                | 43,463              | 61,824               | 23,400                                               | 189,861       | 16,528                       | 94,243                                                  | .....                                             | 262   |
| 10,193                                | 64,624              | 1,996                | 21,174                                               | 97,987        | 1,797                        | .....                                                   | 60,031                                            | 263   |
| 69,771                                | 438,411             | 75,471               | 171,575                                              | 755,228       | 131,196                      | 324,187                                                 | .....                                             | 264   |
| 14,321                                | 74,062              | 66,583               | 10,654                                               | 165,620       | 7,554                        | 119,640                                                 | .....                                             | 265   |
| 41,420                                | 217,681             | 26,240               | 18,585                                               | 303,926       | 5,691                        | .....                                                   | .....                                             | 266   |
| 19,507                                | 245,317             | 48,106               | 24,826                                               | 337,756       | 744                          | 181,393                                                 | .....                                             | 267   |
| 2,219,570                             | 3,390,690           | 1,846,149            | 820,789                                              | 8,277,198     | 430,291                      | 2,659,881                                               | 281,326                                           | ..... |
| 18,886                                | 176,201             | 39,735               | 15,795                                               | 250,617       | 3,666                        | 31,767                                                  | .....                                             | 268   |
| 17,562                                | 70,589              | 61,803               | 2,299                                                | 152,253       | 3,429                        | 101,837                                                 | .....                                             | 269   |
| 7,265                                 | 90,709              | 31,777               | 16,946                                               | 146,697       | 19,608                       | 99,587                                                  | .....                                             | 270   |
| 63,963                                | 170,192             | 212,158              | 46,911                                               | 493,224       | 40,079                       | 42,494                                                  | .....                                             | 271   |
| 50,006                                | 306,705             | 68,380               | 128,013                                              | 553,104       | 11,480                       | 402,996                                                 | .....                                             | 272   |
| 73,172                                | 89,269              | 58,162               | 7,000                                                | 227,603       | 4,393                        | 119,086                                                 | .....                                             | 273   |
| 316,229                               | 117,870             | 141,196              | 43,039                                               | 618,334       | 37,308                       | 166,011                                                 | .....                                             | 274   |
| 39,777                                | 104,319             | 23,514               | 30,665                                               | 195,275       | 8,072                        | 58,676                                                  | .....                                             | 275   |
| 54,544                                | 114,488             | 14,922               | 19,132                                               | 203,086       | 5,191                        | 19,547                                                  | .....                                             | 276   |
| 6,217                                 | 2,540               | 47,268               | 2,901                                                | 58,926        | 189                          | 1,790                                                   | .....                                             | 277   |
| 248,967                               | 171,033             | 172,598              | 34,397                                               | 626,995       | 61,109                       | 2,073                                                   | .....                                             | 278   |
| 61,279                                | 208,054             | 61,242               | 59,627                                               | 390,202       | 6,943                        | 133,154                                                 | .....                                             | 279   |
| 112,052                               | 65,170              | 10,586               | 45,968                                               | 233,776       | 6,596                        | 1,710                                                   | .....                                             | 280   |
| 39,248                                | 122,829             | 20,590               | 14,630                                               | 197,297       | 2,201                        | 4,837                                                   | .....                                             | 281   |
| 10,934                                | 45,937              | 12,332               | 3,586                                                | 72,489        | 496                          | 6,375                                                   | .....                                             | 282   |
| 11,396                                | 80,115              | 49,985               | 1,853                                                | 143,349       | 4                            | 32,319                                                  | .....                                             | 283   |
| 427,982                               | 1,029,928           | 600,608              | 348,320                                              | 2,406,838     | 69,039                       | 557,455                                                 | .....                                             | 284   |
| 17,836                                | 9,154               | 61,216               | 3,105                                                | 91,311        | 1,809                        | 60,219                                                  | .....                                             | 285   |
| 26,224                                | 46,205              | 10,544               | 10,714                                               | 93,087        | 416                          | 12,983                                                  | .....                                             | 286   |
| 264,516                               | 267,862             | 401,422              | 122,148                                              | 1,055,448     | 100,738                      | 71,151                                                  | .....                                             | 287   |
| 9,545                                 | 28,203              | 25,720               | 13,189                                               | 76,657        | 2,076                        | 44,845                                                  | .....                                             | 288   |
| 191,775                               | 145,036             | 100,207              | 11,109                                               | 448,127       | 37,145                       | 50,129                                                  | .....                                             | 289   |
| 132,643                               | 149,279             | 115,137              | 99,660                                               | 496,719       | 41,053                       | 6,868                                                   | .....                                             | 290   |
| 1,301                                 | 37,990              | 18,581               | 15,807                                               | 73,679        | 2,873                        | 60,640                                                  | .....                                             | 291   |
| .....                                 | .....               | .....                | 6,007                                                | 6,007         | .....                        | .....                                                   | .....                                             | 292   |
| 23,290                                | 7,774               | 28,074               | 8,414                                                | 67,552        | 9,494                        | 23,238                                                  | .....                                             | 293   |
| 173,689                               | 313,874             | 54,131               | 170,987                                              | 718,681       | 39,034                       | 1,143                                                   | .....                                             | 294   |

546 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RECEIVER, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Name and location of bank.                                  | Date of organization. | Capital stock. | Receiver appointed. |
|-----|-------------------------------------------------------------|-----------------------|----------------|---------------------|
| 295 | Union National Bank, Denver, Colo.....                      | July 30, 1890         | \$500,000      | Aug. 2, 1895        |
| 296 | Superior National Bank, West Superior, Wis.....             | Jan. 13, 1892         | 135,000        | Aug. 6, 1895        |
| 297 | Puget Sound National Bank, Everett, Wash.....               | Sept. 23, 1892        | 50,000         | Aug. 7, 1895        |
| 298 | Keystone National Bank, West Superior, Wis.....             | Aug. 16, 1890         | 200,000        | Aug. 15, 1895       |
| 299 | First National Bank, South Bend, Wash.....                  | Nov. 15, 1890         | 50,000         | Aug. 17, 1895       |
| 300 | State National Bank, Denver, Colo. <i>a. c.</i> .....       | May 16, 1882          | 300,000        | Aug. 24, 1895       |
| 301 | Kearney National Bank, Kearney, Nebr.....                   | June 5, 1884          | 100,000        | Sept. 19, 1895      |
| 302 | First National Bank, Wellington, Kans.....                  | Feb. 13, 1893         | 50,000         | Oct. 25, 1895       |
| 303 | Columbia National Bank, Tacoma, Wash.....                   | Sept. 2, 1891         | 350,000        | Oct. 30, 1895       |
|     | Total.....                                                  |                       | 5,235,020      |                     |
| 304 | First National Bank, Orlando, Fla. <i>a.</i> .....          | Mar. 16, 1886         | 85,000         | Nov. 29, 1895       |
| 305 | Bellingham Bay National Bank, New Whatcom, Wash.....        | Feb. 7, 1889          | 60,000         | Dec. 5, 1895        |
| 306 | Chattahoochee National Bank, Columbus, Ga.....              | Jan. 22, 1866         | 100,000        | Dec. 7, 1895        |
| 307 | German National Bank, Lincoln, Nebr.....                    | Oct. 16, 1886         | 100,000        | Dec. 19, 1895       |
| 308 | Fort Stanwix National Bank, Rome, N. Y.....                 | July 8, 1865          | 150,000        | Feb. 8, 1896        |
| 309 | Farmers' National Bank, Portsmouth, Ohio.....               | Apr. 29, 1865         | 250,000        | ..... do .....      |
| 310 | Humboldt First National Bank, Humboldt, Kans.....           | Nov. 1, 1887          | 60,000         | Feb. 15, 1896       |
| 311 | Grand Forks National Bank, Grand Forks, N. Dak.....         | Feb. 6, 1885          | 200,000        | Apr. 23, 1896       |
| 312 | First National Bank, Bedford City, Va.....                  | Mar. 13, 1890         | 50,000         | May 2, 1896         |
| 313 | National Bank of Jefferson, Tex.....                        | Jan. 28, 1871         | 100,000        | June 24, 1896       |
| 314 | Sumner National Bank, Wellington, Kans.....                 | Apr. 10, 1888         | 100,000        | June 26, 1896       |
| 315 | First National Bank, Cheney, Wash.....                      | Apr. 1, 1891          | 50,000         | June 27, 1896       |
| 316 | Kititas Valley National Bank, Ellensburg, Wash.....         | Apr. 14, 1888         | 50,000         | July 18, 1896       |
| 317 | First National Bank, Hillsboro, Ohio.....                   | Feb. 7, 1865          | 100,000        | July 22, 1896       |
| 318 | American National Bank, Denver, Colo. <i>c.</i> .....       | Nov. 13, 1889         | 500,000        | July 25, 1896       |
| 319 | First National Bank, Minot, N. Dak.....                     | Apr. 13, 1889         | 50,000         | Aug. 12, 1896       |
| 320 | Yates County National Bank, Penn Yan, N. Y.....             | Dec. 30, 1878         | 50,000         | Aug. 17, 1896       |
| 321 | First National Bank, Larned, Kans.....                      | Apr. 27, 1882         | 50,000         | Aug. 26, 1896       |
| 322 | Citizens National Bank, San Angelo, Tex.....                | Dec. 5, 1891          | 100,000        | Sept. 9, 1896       |
| 323 | Sioux National Bank, Sioux City, Iowa.....                  | June 9, 1881          | 300,000        | ..... do .....      |
| 324 | American National Bank, New Orleans, La.....                | Feb. 14, 1889         | 200,000        | Sept. 10, 1896      |
| 325 | First National Bank, Helena, Mont.....                      | Apr. 5, 1866          | 800,000        | Sept. 11, 1896      |
| 326 | Bennett National Bank, New Whatcom, Wash.....               | Dec. 4, 1889          | 50,000         | Sept. 19, 1896      |
| 327 | First National Bank, Springville, N. Y.....                 | Feb. 26, 1883         | 50,000         | Oct. 3, 1896        |
| 328 | First National Bank, Mount Pleasant, Mich.....              | June 28, 1884         | 50,000         | Oct. 7, 1896        |
| 329 | First National Bank, Ithaca, Mich.....                      | July 7, 1884          | 50,000         | Oct. 14, 1896       |
| 330 | City National Bank, Tyler, Tex.....                         | July 2, 1890          | 100,000        | Oct. 17, 1896       |
|     | Total.....                                                  |                       | 3,805,000      |                     |
| 331 | First National Bank, Garnett, Kans.....                     | June 11, 1883         | 50,000         | Nov. 9, 1896        |
| 332 | First National Bank, Eddy, N. Mex.....                      | Oct. 31, 1890         | 50,000         | Nov. 10, 1896       |
| 333 | Second National Bank, Rockford, Ill.....                    | July 13, 1864         | 200,000        | ..... do .....      |
| 334 | Marine National Bank, Duluth, Minn.....                     | Sept. 23, 1890        | 200,000        | Nov. 11, 1896       |
| 335 | First National Bank, Decorah, Iowa.....                     | Aug. 6, 1864          | 75,000         | Nov. 24, 1896       |
| 336 | Missouri National Bank, Kansas City, Mo.....                | Dec. 30, 1890         | 250,000        | Dec. 3, 1896        |
| 337 | First National Bank of East Saginaw, Saginaw, Mich.....     | Dec. 20, 1864         | 100,000        | Dec. 19, 1896       |
| 338 | First National Bank, Tyler, Tex.....                        | Mar. 21, 1887         | 200,000        | Dec. 17, 1896       |
| 339 | First National Bank, Niagara Falls, N. Y.....               | Apr. 18, 1893         | 100,000        | Dec. 18, 1896       |
| 340 | National Bank of Illinois, Chicago, Ill.....                | Aug. 29, 1871         | 1,000,000      | Dec. 21, 1896       |
| 341 | Big Rapids National Bank, Big Rapids, Mich. <i>b.</i> ..... | May 9, 1883           | 100,000        | Dec. 31, 1896       |
| 342 | Second National Bank, Grand Forks, N. Dak.....              | May 17, 1886          | 50,000         | Jan. 7, 1897        |
| 343 | First National Bank, Sioux City, Iowa <i>c.</i> .....       | Dec. 28, 1870         | 100,000        | ..... do .....      |
| 344 | Citizens' National Bank, Fargo, N. Dak.....                 | Dec. 4, 1886          | 100,000        | ..... do .....      |
| 345 | Merchants' National Bank, Devils Lake, N. Dak.....          | May 24, 1887          | 50,000         | Jan. 11, 1897       |
| 346 | First National Bank, Alma, Nebr.....                        | Oct. 28, 1886         | 50,000         | Jan. 12, 1897       |
| 347 | Columbia National Bank, Minneapolis, Minn.....              | May 13, 1892          | 200,000        | Jan. 14, 1897       |
| 348 | Dakota National Bank, Sioux Falls, S. Dak.....              | Dec. 19, 1882         | 50,000         | Jan. 20, 1897       |
| 349 | First National Bank, Newport, Ky.....                       | June 13, 1875         | 200,000        | Jan. 21, 1897       |
| 350 | German National Bank, Louisville, Ky.....                   | Nov. 5, 1872          | 251,500        | Jan. 22, 1897       |
| 351 | Mutual National Bank, New Orleans, La.....                  | Nov. 10, 1871         | 200,000        | Jan. 27, 1897       |
| 352 | Merchants' National Bank, Ocala, Fla.....                   | Nov. 21, 1887         | 100,000        | Feb. 3, 1897        |
| 353 | Moscow National Bank, Moscow, Idaho.....                    | June 17, 1891         | 75,000         | Feb. 4, 1897        |
| 354 | First National Bank, Olympia, Wash.....                     | Aug. 11, 1883         | 100,000        | Feb. 17, 1897       |
| 355 | First National Bank, Franklin, Ohio.....                    | Jan. 23, 1865         | 50,000         | ..... do .....      |
| 356 | First National Bank, Griswold, Iowa.....                    | Sept. 15, 1883        | 50,000         | ..... do .....      |
| 357 | National Bank of Potsdam, N. Y.....                         | Mar. 7, 1865          | 200,000        | Mar. 2, 1897        |
| 358 | Northwestern National Bank, Great Falls, Mont.....          | May 14, 1890          | 250,000        | Mar. 6, 1897        |
| 359 | Merchants' National Bank, Jacksonville, Fla.....            | June 2, 1890          | 100,000        | Mar. 17, 1897       |
| 360 | Union National Bank, Minneapolis, Minn.....                 | Oct. 12, 1882         | 500,000        | Mar. 20, 1897       |

*a* Second failure.

*b* Formerly in voluntary liquidation.

*c* Restored to solvency.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 547

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

| Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. |     |
|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|------------------------------|---------------------------------------------------------|---------------------------------------------------|-----|
| Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |                              |                                                         |                                                   |     |
| \$525,057                             | \$816,389           | \$178,049            | \$697,357                                            | \$2,214,852   | \$159,261                    | \$138,437                                               |                                                   | 295 |
| 59,799                                | 44,130              | 128,975              | 16,173                                               | 249,077       | 1,227                        | 129,594                                                 |                                                   | 296 |
| 6,962                                 | 24,639              | 75,175               | 50,689                                               | 157,465       | 7,312                        | 515                                                     | \$97,653                                          | 297 |
| 150,291                               | 61,998              | 225,654              | 36,722                                               | 474,665       | 34,212                       | 332,768                                                 |                                                   | 298 |
| 6,837                                 | 69,338              | 24,022               | 25,202                                               | 125,399       | 1,458                        | 82,367                                                  |                                                   | 299 |
| 35,603                                | 191,297             | 35,131               | 28,299                                               | 293,339       | 17,401                       | 206,875                                                 |                                                   | 300 |
| 13,078                                | 67,238              | 46,248               | 17,824                                               | 144,438       | 395                          | 10,992                                                  |                                                   | 301 |
| 7,857                                 | 231,673             | 322,772              | 39,927                                               | 602,229       | 26,732                       | 390,163                                                 |                                                   | 303 |
| 3,203,782                             | 5,477,277           | 3,477,914            | 2,200,315                                            | 14,359,388    | 762,439                      | 3,495,589                                               | 97,653                                            |     |
| 74,579                                | 100,801             | 49,838               | 14,289                                               | 239,487       | 56,141                       | 7,145                                                   |                                                   | 304 |
| 24,942                                | 138,931             | 36,611               | 12,947                                               | 213,431       | 1,521                        | 6,133                                                   |                                                   | 305 |
| 107,960                               | 57,812              | 162,437              | 28,933                                               | 356,542       | 7,944                        | 168,236                                                 |                                                   | 306 |
| 22,438                                | 135,894             | 23,861               | 53,991                                               | 236,184       | 2,807                        | 176,110                                                 |                                                   | 307 |
| 320,685                               | 140,493             | 494,443              | 43,156                                               | 998,777       | 32,560                       | 159,345                                                 |                                                   | 308 |
| 110,639                               | 505,367             | 111,445              | 24,483                                               | 751,934       | 12,735                       | 124,709                                                 |                                                   | 309 |
| 17,852                                | 62,428              | 36,614               | 15,166                                               | 132,060       | 2,331                        | 15,233                                                  |                                                   | 310 |
| 130,796                               | 318,580             | 123,069              | 59,113                                               | 636,568       | 8,235                        | 13,861                                                  |                                                   | 311 |
| 24,516                                | 83,920              | 92,812               | 93,930                                               | 295,178       | 1,605                        | 171,245                                                 |                                                   | 312 |
| 84,267                                | 156,697             | 54,323               | 16,659                                               | 311,946       | 3,112                        | 39,881                                                  |                                                   | 313 |
| 15,130                                | 55,734              | 84,808               | 15,435                                               | 171,107       | 1,119                        | 13,102                                                  |                                                   | 314 |
| 15,932                                | 56,890              | 2,463                | 8,418                                                | 83,703        | 79                           | 29,747                                                  |                                                   | 315 |
| 9,197                                 | 47,826              | 48,138               | 31,940                                               | 137,191       | 915                          | 19,189                                                  |                                                   | 316 |
| 261,906                               | 41,295              | 74,835               | 10,873                                               | 338,909       | 79,193                       | 12,310                                                  |                                                   | 317 |
| 22,594                                | 66,618              | 37,632               | 7,987                                                | 134,831       | 1,746                        | 11,354                                                  |                                                   | 318 |
| 58,065                                | 52,842              | 104,475              | 5,154                                                | 220,536       | 9,280                        | 65,929                                                  |                                                   | 319 |
| 38,712                                | 56,673              | 12,781               | 60,879                                               | 167,045       | 10,334                       | 1,434                                                   | 114,048                                           | 320 |
| 15,982                                | 48,428              | 109,613              | 9,804                                                | 174,827       | 10,146                       | 27,424                                                  |                                                   | 321 |
| 231,104                               | 353,813             | 278,638              | 222,982                                              | 1,116,537     | 15,591                       | 52,139                                                  |                                                   | 322 |
| 263,997                               | 63,900              | 602,408              | 24,497                                               | 959,892       | 18,812                       | 70,179                                                  |                                                   | 323 |
| 2,064,048                             | 1,639,425           | 463,799              | 704,141                                              | 4,871,413     | 236,788                      | 110,250                                                 |                                                   | 324 |
| 28,080                                | 90,725              | 24,162               | 23,776                                               | 164,753       | 4,464                        | 11,917                                                  |                                                   | 325 |
| 21,210                                | 195,413             | 54,112               | 17,475                                               | 283,210       | 10,195                       | 8,901                                                   |                                                   | 326 |
| 25,450                                | 83,203              | 10,567               | 14,800                                               | 134,020       | 4,536                        | 1,913                                                   |                                                   | 327 |
| 62,494                                | 39,099              | 34,176               | 20,041                                               | 156,710       | 14,876                       | 6,075                                                   |                                                   | 328 |
| 48,978                                | 163,403             | 63,255               | 13,236                                               | 288,872       | 2,223                        | 25,516                                                  |                                                   | 329 |
| 4,096,963                             | 4,792,110           | 3,187,315            | 1,554,085                                            | 13,630,473    | 549,288                      | 1,340,248                                               | 114,048                                           | 330 |
| 38,719                                | 85,796              | 7,624                | 3,783                                                | 135,922       | 27,694                       | 51,458                                                  |                                                   | 331 |
| 41,160                                | 57,295              | 17,090               | 12,623                                               | 128,468       | 2,808                        |                                                         |                                                   | 332 |
| 168,784                               | 208,257             | 246,955              | 36,360                                               | 660,356       | 17,425                       | 44,138                                                  |                                                   | 333 |
| 56,552                                | 267,451             | 103,573              | 111,599                                              | 533,175       | 30,468                       | 69,492                                                  |                                                   | 334 |
| 68,259                                | 134,526             | 131,758              | 39,341                                               | 368,884       | 37,482                       | 26,034                                                  |                                                   | 335 |
| 541,307                               | 765,013             | 208,361              | 78,551                                               | 1,593,232     | 155,696                      | 140,347                                                 |                                                   | 336 |
| 231,479                               | 128,033             | 223,650              | 18,674                                               | 601,836       | 43,785                       | 124,301                                                 |                                                   | 337 |
| 44,287                                | 182,330             | 470,037              | 50,354                                               | 747,008       | 33,352                       | 5,794                                                   |                                                   | 338 |
| 95,791                                | 135,119             | 40,713               | 19,313                                               | 291,536       | 14,980                       |                                                         | 134,602                                           | 339 |
| 7,636,207                             | 1,490,358           | 4,778,553            | 6,433,884                                            | 20,339,002    | 1,340,157                    | 3,848,166                                               |                                                   | 340 |
| 1,065                                 | 30,693              | 23,490               | 36,450                                               | 91,698        | 63                           |                                                         |                                                   | 341 |
| 76,049                                | 106,004             | 7,370                | 10,628                                               | 200,651       | 4,331                        | 183                                                     |                                                   | 342 |
| 80,160                                | 308,641             | 70,712               | 112,631                                              | 578,444       | 11,546                       | 32,107                                                  |                                                   | 343 |
| 48,522                                | 42,074              | 7,296                | 7,327                                                | 105,219       | 47,204                       | 5,605                                                   | 41,910                                            | 344 |
| 1,681                                 | 71,923              | 67,503               | 4,987                                                | 142,094       | 114                          | 47,416                                                  |                                                   | 345 |
| 150,763                               | 202,616             | 85,037               | 42,721                                               | 481,157       | 37,132                       | 156,367                                                 |                                                   | 346 |
| 42,510                                | 157,962             | 98,495               | 38,398                                               | 337,305       | 22,113                       | 16,645                                                  |                                                   | 348 |
| 204,993                               | 344,896             | 264,025              | 361,305                                              | 1,175,219     | 217,912                      | 81,918                                                  |                                                   | 349 |
| 233,745                               | 306,123             | 92,185               | 17,536                                               | 649,589       | 30,433                       | 28,753                                                  |                                                   | 350 |
| 162,646                               | 269,016             | 65,848               | 9,603                                                | 507,113       | 6,365                        | 47,609                                                  |                                                   | 351 |
| 32,877                                | 93,336              | 120,875              | 5,984                                                | 253,072       | 5,833                        | 19,338                                                  |                                                   | 352 |
| 14,878                                | 95,440              | 95,325               | 7,469                                                | 213,112       | 5,913                        | 3,202                                                   |                                                   | 353 |
| 77,572                                | 127,122             | 18,807               | 37,532                                               | 261,033       | 8,234                        | 12,695                                                  |                                                   | 354 |
| 23,792                                | 98,255              | 4,985                | 5,795                                                | 132,827       | 4,187                        | 19,255                                                  |                                                   | 355 |
| 7,576                                 | 64,514              | 39,474               | 5,970                                                | 117,534       | 2,164                        | 2,820                                                   |                                                   | 356 |
| 152,125                               | 455,334             | 29,745               | 10,209                                               | 647,413       | 10,829                       | 83,685                                                  |                                                   | 357 |
| 422,388                               | 329,075             | 217,675              | 283,597                                              | 1,252,735     | 50,341                       | 5,338                                                   |                                                   | 358 |
| 153,080                               | 139,608             | 53,805               | 5,791                                                | 352,284       | 5,198                        | 5,935                                                   |                                                   | 359 |
| 16,217                                | 507,068             | 253,916              | 55,944                                               | 833,145       | 167                          | 23,963                                                  |                                                   | 360 |

548 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Name and location of bank.                               | Date of organization | Capital stock. | Receiver appointed. |
|-----|----------------------------------------------------------|----------------------|----------------|---------------------|
| 361 | The Dalles National Bank, The Dalles, Oreg.....          | July 16, 1886        | \$50, 000      | May 7, 1897         |
| 362 | City National Bank, Gatesville, Tex.....                 | Apr. 23, 1892        | 50, 000        | May 29, 1897        |
| 363 | Merchants' National Bank, Helena, Mont.....              | June 14, 1882        | 350, 000       | June 2, 1897        |
| 364 | First National Bank, Orleans, Nebr.....                  | May 19, 1885         | 50, 000        | June 5, 1897        |
| 365 | Keystone National Bank, Erie, Pa.....                    | Oct. 19, 1864        | 150, 000       | July 26, 1897       |
| 366 | Merchants and Miners' National Bank, Phillipsburg, Mont. | Feb. 1, 1893         | 50, 000        | July 28, 1897       |
| 367 | First National Bank, Asheville, N. C.....                | Dec. 4, 1885         | 100, 000       | Aug. 23, 1897       |
| 368 | First National Bank, Benton Harbor, Mich.....            | Mar. 15, 1890        | 50, 000        | Sept. 21, 1897      |
|     | Total.....                                               |                      | 5, 851, 500    |                     |
| 369 | Sault Ste. Marie National Bank, Sault Ste. Marie, Mich.  | July 7, 1887         | 100, 000       | Dec. 10, 1897       |
| 370 | First National Bank, Pembina, N. Dak.....                | Jan. 20, 1886        | 50, 000        | Jan. 19, 1898       |
| 371 | Chestnut Street National Bank, Philadelphia, Pa.....     | June 14, 1887        | 500, 000       | Jan. 29, 1898       |
| 372 | National Bank of Paola, Kans.....                        | Sept. 30, 1887       | 50, 000        | Feb. 1, 1898        |
| 373 | First National Bank, Larimore, N. Dak.....               | Jan. 9, 1883         | 50, 000        | Feb. 26, 1898       |
| 374 | Hampshire County National Bank, Northampton, Mass.       | Apr. 6, 1864         | 250, 000       | May 23, 1898        |
| 375 | State National Bank, Logansport, Ind. <i>a</i> .....     | Dec. 7, 1881         | 200, 000       | Sept 27, 1898       |
|     | Total.....                                               |                      | 1, 200, 000    |                     |
|     | Grand total.....                                         |                      | 62, 827, 420   |                     |

*a* Formerly in voluntary liquidation.

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

| Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. |           |
|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|------------------------------|---------------------------------------------------------|---------------------------------------------------|-----------|
| Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |                              |                                                         |                                                   |           |
| \$54,801                              | \$144,445           | \$21,644             | \$14,406                                             | \$235,286     | \$9,265                      | \$4,623                                                 | .....                                             | 361       |
| 11,103                                | 47,988              | 30,198               | 2,103                                                | 91,392        | 3,035                        | 2,397                                                   | .....                                             | 362       |
| 619,922                               | 755,503             | 287,311              | 52,941                                               | 1,715,677     | 128,165                      | 28,706                                                  | .....                                             | 363       |
| 7,219                                 | 32,549              | 49,631               | 1,415                                                | 90,814        | .....                        | .....                                                   | .....                                             | 364       |
| 116,234                               | 426,436             | 107,053              | 3,576                                                | 653,299       | 19,647                       | 13,007                                                  | .....                                             | 365       |
| 9,259                                 | 42,170              | 47,862               | 8,148                                                | 107,439       | 370                          | 3,099                                                   | .....                                             | 366       |
| 21,514                                | 52,969              | 259,747              | 1,437                                                | 335,667       | 310                          | .....                                                   | .....                                             | 367       |
| 46,597                                | 81,685              | 10,649               | 8,331                                                | 147,262       | 10,633                       | 5,665                                                   | .....                                             | 368       |
| 11,700,833                            | 8,787,623           | 8,664,997            | 7,953,916                                            | 37,107,369    | 2,345,352                    | 4,955,242                                               | .....                                             | 255,041   |
| 35,933                                | 69,543              | 26,018               | 6,478                                                | 137,972       | .....                        | 125                                                     | .....                                             | 369       |
| 84,629                                | 50,018              | 20,064               | 1,396                                                | 156,107       | 4,543                        | 125                                                     | .....                                             | 370       |
| 1,403,446                             | 393,955             | 1,452,706            | 35,608                                               | 3,285,715     | 181,837                      | 110                                                     | .....                                             | 371       |
| 19,776                                | 22,573              | 25,189               | 2,763                                                | 70,301        | 929                          | .....                                                   | .....                                             | 372       |
| 32,559                                | 42,516              | 25,623               | 995                                                  | 101,693       | 1,646                        | 75                                                      | .....                                             | 373       |
| 573,819                               | 174,241             | 117,300              | 32,165                                               | 897,525       | 110,255                      | 44,808                                                  | .....                                             | 374       |
| 2,172                                 | 47,557              | 51,068               | .....                                                | 100,797       | .....                        | .....                                                   | .....                                             | 375       |
| 2,152,334                             | 800,403             | 1,717,968            | 79,405                                               | 4,750,110     | 299,210                      | 45,243                                                  | .....                                             |           |
| 78,635,705                            | 70,278,560          | 52,833,283           | 29,153,259                                           | 230,900,807   | 17,115,008                   | 63,230,263                                              | .....                                             | 5,658,742 |

550 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76 --INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|       | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. | Dividends paid. | Legal expenses. | Receiver's salary and other expenses. |
|-------|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|-----------------|-----------------|---------------------------------------|
| 1     | .....                              | \$75,200               | \$1,164                                      | \$76,373                            | .....                               | \$70,811        | .....           | \$5,562                               |
| 2     | .....                              | 120,995                | 1,245                                        | 122,240                             | .....                               | 101,387         | \$6,463         | 14,300                                |
| 3     | .....                              | 174,264                | 16,488                                       | 190,752                             | \$275                               | 165,769         | 11,281          | 13,427                                |
| ..... | .....                              | 295,259                | 17,733                                       | 312,992                             | 275                                 | 267,156         | 17,744          | 27,817                                |
| 4     | .....                              | 33,287                 | 4,000                                        | 37,287                              | 816                                 | 32,305          | 1,258           | 2,908                                 |
| 5     | .....                              | 91,608                 | .....                                        | 91,608                              | 935                                 | 65,335          | 6,182           | 19,156                                |
| 6     | .....                              | 162,886                | 7,500                                        | 169,886                             | 507                                 | 132,608         | 12,247          | 24,524                                |
| 7     | .....                              | 999,305                | 38,224                                       | 1,037,529                           | 17,477                              | 884,429         | 43,183          | 92,440                                |
| 8     | \$200                              | 79,904                 | 2,125                                        | 82,029                              | 7,054                               | 53,661          | 6,673           | 9,442                                 |
| 9     | .....                              | 1,234,868              | .....                                        | 1,234,868                           | 18,655                              | 1,138,370       | 28,677          | 48,660                                |
| 10    | .....                              | 268,844                | .....                                        | 268,844                             | 72,399                              | 143,397         | 17,134          | 35,983                                |
| ..... | 200                                | 2,870,202              | 51,849                                       | 2,922,051                           | 117,843                             | 2,455,515       | 115,354         | 293,119                               |
| 11    | .....                              | 68,645                 | 28,935                                       | 97,580                              | 208                                 | 86,737          | 5,315           | 5,320                                 |
| 12    | .....                              | 159,512                | 8,936                                        | 168,448                             | 15,507                              | 134,929         | 3,977           | 14,008                                |
| 13    | .....                              | 31,566                 | .....                                        | 31,566                              | 3,786                               | 16,654          | 1,773           | 9,353                                 |
| ..... | .....                              | 256,723                | 37,871                                       | 294,594                             | 19,501                              | 238,320         | 11,065          | 28,681                                |
| 14    | .....                              | 37,908                 | .....                                        | 37,908                              | 2,926                               | 29,277          | 2,705           | 3,000                                 |
| 15    | .....                              | 223,169                | .....                                        | 223,169                             | 4,932                               | 163,982         | 9,091           | 45,164                                |
| ..... | .....                              | 261,077                | .....                                        | 261,077                             | 7,858                               | 193,259         | 11,796          | 48,164                                |
| 16    | .....                              | 1,394,662              | 348,961                                      | 1,743,623                           | 203,170                             | 1,326,487       | 76,648          | 137,318                               |
| 17    | .....                              | 276,649                | .....                                        | 276,649                             | 72,365                              | 175,920         | 10,437          | 16,713                                |
| 18    | .....                              | 762,760                | 136,172                                      | 898,932                             | 596,665                             | 263,065         | 9,436           | 29,766                                |
| 19    | .....                              | 350,154                | .....                                        | 350,154                             | .....                               | 342,054         | .....           | 8,100                                 |
| 20    | .....                              | 124,713                | .....                                        | 124,713                             | 2,296                               | 77,568          | 3,065           | 8,264                                 |
| 21    | .....                              | 23,882                 | .....                                        | 23,882                              | .....                               | 15,142          | 362             | 1,878                                 |
| ..... | .....                              | 2,932,820              | 485,133                                      | 3,417,953                           | 874,496                             | 2,200,236       | 99,968          | 202,029                               |
| 22    | .....                              | 162,052                | 10,079                                       | 172,131                             | 1,300                               | 143,209         | 6,037           | 21,584                                |
| 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          | 28,648                                |
| 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                             | 747,423         | 13,637          | 53,287                                |
| 28    | .....                              | 299,357                | .....                                        | 299,357                             | 20,315                              | 259,487         | 728             | 18,827                                |
| 29    | .....                              | 122,645                | 19,675                                       | 142,320                             | 4,545                               | 125,667         | 250             | 11,858                                |
| 30    | .....                              | 108,944                | 11,400                                       | 120,344                             | .....                               | 107,258         | 1,270           | 11,362                                |
| 31    | .....                              | 706,507                | 303,813                                      | 1,010,320                           | 3,630                               | 862,263         | 67,569          | 76,858                                |
| 32    | .....                              | 56,942                 | .....                                        | 56,942                              | 4,350                               | 46,634          | 1,267           | 4,691                                 |
| ..... | .....                              | 5,948,060              | 731,249                                      | 6,679,309                           | 857,737                             | 5,052,958       | 184,414         | 335,475                               |
| 33    | 1,994                              | 87,689                 | .....                                        | 87,689                              | .....                               | 67,491          | 4,718           | 12,551                                |
| 34    | .....                              | 58,064                 | 2,250                                        | 60,314                              | 14,289                              | 31,668          | 6,075           | 8,273                                 |
| 35    | 67,835                             | 91,969                 | 37,597                                       | 129,566                             | 559                                 | 101,545         | 8,232           | 19,230                                |
| ..... | 60,829                             | 237,722                | 39,847                                       | 277,569                             | 14,848                              | 200,704         | 19,025          | 40,059                                |
| 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                            | 183,135                | 93,619                                       | 281,754                             | 2,309                               | 226,308         | 21,495          | 31,642                                |
| ..... | 291,357                            | 781,360                | 160,154                                      | 941,514                             | 134,422                             | 644,686         | 64,728          | 97,678                                |
| 41    | .....                              | 42,341                 | 106,451                                      | 148,792                             | 445                                 | 135,797         | 3,946           | 8,604                                 |
| 42    | 190,790                            | 22,080                 | 11,269                                       | 33,349                              | .....                               | 18,258          | 4,751           | 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                               | 65,788          | 5,060           | 8,879                                 |
| 47    | .....                              | 584,718                | 58,826                                       | 643,544                             | 63,475                              | 545,598         | 13,802          | 19,880                                |
| 48    | .....                              | 86,180                 | .....                                        | 86,180                              | 1,579                               | 60,647          | 5,592           | 13,874                                |
| 49    | .....                              | 64,071                 | 15,552                                       | 79,623                              | 16,773                              | 59,121          | 2,200           | 1,529                                 |
| ..... | 196,790                            | 1,023,785              | 239,920                                      | 1,263,705                           | 95,201                              | 1,021,056       | 42,579          | 80,323                                |

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

| Balance in hands of Comptroll 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                                | \$122,080                | 58.00                 |                                | Jan. 2, 1867    | 1  |
|                                            |                                          | 300,000                                 | 434,531                  | 23.37                 |                                | Feb. 2, 1885    | 2  |
|                                            |                                          | 200,000                                 | 663,513                  | 24.70                 |                                | May 14, 1883    | 3  |
|                                            |                                          | 500,000                                 | 1,104,044                |                       |                                |                 |    |
|                                            |                                          | 50,000                                  | 82,338                   | 39.15                 |                                | July 23, 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                | 79.00                 |                                | Sept. 28, 1882  | 7  |
| \$199                                      |                                          | 120,000                                 | 127,801                  | 45.90                 |                                | Dec. 19, 1874   | 8  |
|                                            |                                          |                                         | 1,191,500                | 96.00                 |                                | Nov. 13, 1874   | 9  |
| 21                                         |                                          | 26,300                                  | 170,752                  | 38.50                 |                                | Aug. 15, 1872   | 10 |
| 220                                        |                                          | 796,000                                 | 3,357,503                |                       |                                |                 |    |
|                                            |                                          | 83,300                                  | 68,986                   | 100.00                | 64.60                          | Apr. 7, 1881    | 11 |
|                                            |                                          | 100,000                                 | 205,256                  | 88.33                 |                                | Nov. 30, 1872   | 12 |
|                                            |                                          |                                         | 33,870                   | 49.20                 |                                | Nov. 25, 1882   | 13 |
| 27                                         |                                          | 139,300                                 | 308,112                  |                       |                                |                 |    |
|                                            |                                          |                                         | 69,874                   | 41.90                 |                                | Dec. 4, 1875    | 14 |
|                                            |                                          |                                         | 170,012                  | 92.70                 |                                | May 16, 1884    | 15 |
|                                            |                                          |                                         | 239,886                  |                       |                                |                 |    |
|                                            |                                          | 490,000                                 | 1,282,254                | 100.00                | 46.60                          | Apr. 20, 1882   | 16 |
|                                            | \$1,214                                  |                                         | 157,120                  | 100.00                |                                | Nov. 16, 1874   | 17 |
|                                            |                                          | 135,000                                 | 378,722                  | 100.00                |                                | Sept. 1, 1875   | 18 |
|                                            |                                          |                                         | 645,558                  | 100.00                |                                | Feb. 13, 1872   | 19 |
|                                            | 33,500                                   |                                         | 79,864                   | 100.00                |                                | Oct. 2, 1877    | 20 |
|                                            | 6,500                                    |                                         | 15,142                   | 100.00                |                                | Jan. 3, 1876    | 21 |
|                                            | 41,214                                   | 535,000                                 | 2,558,660                |                       |                                |                 |    |
| 21                                         |                                          | 125,000                                 | 254,901                  | 57.46                 |                                | Feb. 15, 1886   | 22 |
|                                            |                                          | 51,500                                  | 171,468                  | 100.00                | 30.00                          | Jan. 8, 1880    | 23 |
|                                            |                                          | 356,000                                 | 657,020                  | 84.83                 |                                | June 1, 1881    | 24 |
| 249                                        |                                          | 300,000                                 | 597,885                  | 100.00                | 50.00                          | Apr. 29, 1884   | 25 |
| 292                                        |                                          | 399,000                                 | 1,619,965                | 100.00                |                                | July 24, 1876   | 26 |
|                                            | 247,799                                  |                                         | 798,995                  | 100.00                | 100.00                         | Mar. 31, 1893   | 27 |
|                                            |                                          | 400,000                                 | 992,636                  | 34.00                 |                                | May 1, 1876     | 28 |
|                                            |                                          | 50,000                                  | 167,285                  | 76.00                 |                                | May 15, 1876    | 29 |
| 454                                        |                                          | 100,000                                 | 175,081                  | 57.50                 |                                | Nov. 30, 1883   | 30 |
|                                            |                                          | 600,000                                 | 1,429,595                | 62.00                 |                                | Mar. 21, 1887   | 31 |
|                                            |                                          |                                         | 67,292                   | 73.50                 |                                | Dec. 6, 1880    | 32 |
| 926                                        | 247,799                                  | 2,277,500                               | 6,930,123                |                       |                                |                 |    |
| 2,929                                      |                                          | 50,000                                  | 144,666                  | 46.80                 |                                |                 | 33 |
| 4                                          |                                          | 45,000                                  | 55,372                   | 58.30                 |                                | Sept. 11, 1878  | 34 |
|                                            |                                          | 100,000                                 | 176,601                  | 57.50                 |                                | June 2, 1883    | 35 |
| 2,933                                      |                                          | 195,000                                 | 376,579                  |                       |                                |                 |    |
|                                            |                                          |                                         | 62,646                   | 100.00                |                                | Sept. 18, 1876  | 36 |
|                                            |                                          |                                         | 93,021                   | 24.391                |                                | May 14, 1879    | 37 |
|                                            |                                          | 500,000                                 | 1,795,992                | 14.941                |                                | Nov. 20, 1883   | 38 |
|                                            |                                          |                                         | 237,824                  | 66.00                 |                                | Mar. 10, 1879   | 39 |
|                                            |                                          | 200,000                                 | 370,756                  | 62.56                 |                                | Apr. 5, 1886    | 40 |
|                                            |                                          | 700,000                                 | 2,566,239                |                       |                                |                 |    |
|                                            |                                          | 150,000                                 | 177,512                  | 76.50                 |                                | June 2, 1884    | 41 |
| 12                                         |                                          | 34,000                                  | 35,801                   | 51.00                 |                                | Mar. 4, 1886    | 42 |
|                                            |                                          | 50,000                                  | 50,457                   | 22.50                 |                                | Mar. 28, 1883   | 43 |
|                                            | 12                                       |                                         | 34,535                   | 100.00                |                                | Feb. 28, 1878   | 44 |
| 50                                         | 4,185                                    | 75,000                                  | 91,801                   | 100.00                | 100.00                         | Jan. 31, 1881   | 45 |
|                                            |                                          | 50,000                                  | 135,952                  | 48.40                 |                                | July 20, 1882   | 46 |
| 794                                        |                                          | 250,000                                 | 703,658                  | 77.512                |                                | Feb. 28, 1885   | 47 |
|                                            | 9,488                                    |                                         | 59,226                   | 100.00                | 190.00                         | May 23, 1888    | 48 |
|                                            |                                          | 60,000                                  | 97,464                   | 70.00                 |                                | July 14, 1880   | 49 |
| 856                                        | 13,685                                   | 660,000                                 | 1,392,406                |                       |                                |                 |    |

552 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. | Dividends paid. | Legal expenses. | Receiver's salary and other expenses. |
|-----|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|-----------------|-----------------|---------------------------------------|
| 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                | 91,980                                       | 197,683                             | 520                                 | 178,512         | 5,146           | 9,716                                 |
| 53  | -----                              | 111,908                | 43,232                                       | 155,140                             | 4,797                               | 136,474         | 966             | 12,903                                |
| 54  | -----                              | 103,227                | 8,044                                        | 111,271                             | 8,805                               | 89,715          | 2,082           | 10,669                                |
| 55  | -----                              | 207,910                | 9,540                                        | 217,450                             | 753                                 | 202,753         | 1,898           | 12,046                                |
| 56  | -----                              | 2,846,622              | 245,108                                      | 3,091,736                           | 658,784                             | 2,165,388       | 79,802          | 161,036                               |
| 57  | -----                              | 103,235                | -----                                        | 103,235                             | 4,069                               | 81,941          | 2,690           | 10,919                                |
| 58  | -----                              | 103,328                | -----                                        | 103,328                             | -----                               | 73,890          | 11,987          | 17,251                                |
| 59  | -----                              | 245,483                | 47,949                                       | 293,432                             | 7,846                               | 254,647         | 6,668           | 24,271                                |
|     | -----                              | 4,162,974              | 570,594                                      | 4,733,568                           | 690,564                             | 3,576,632       | 139,030         | 288,057                               |
| 60  | \$693,261                          | 1,652,381              | -----                                        | 1,652,381                           | 333,428                             | 1,071,774       | 27,264          | 96,518                                |
| 61  | 53,800                             | 157,544                | 65,132                                       | 222,676                             | -----                               | 193,941         | 13,104          | 15,601                                |
| 62  | -----                              | 351,377                | -----                                        | 351,377                             | 1,791                               | 316,828         | 5,444           | 27,314                                |
| 63  | -----                              | 94,613                 | -----                                        | 94,613                              | 3,048                               | 52,514          | 5,576           | 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                                |
| 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                                 |
|     | 1,060,499                          | 2,965,848              | 320,812                                      | 3,286,660                           | 467,855                             | 2,334,156       | 84,507          | 214,785                               |
| 74  | -----                              | 156,601                | 16,277                                       | 172,878                             | 47,315                              | 100,870         | 3,838           | 8,176                                 |
| 75  | -----                              | 128,536                | 72,576                                       | 199,112                             | 53,898                              | 105,763         | 16,327          | 23,110                                |
| 76  | -----                              | 183,917                | 80,257                                       | 264,174                             | 49,466                              | 182,572         | -----           | 32,136                                |
| 77  | -----                              | 157,782                | -----                                        | 157,782                             | 2,021                               | 137,428         | 5,385           | 12,119                                |
| 78  | -----                              | 205,062                | 54,950                                       | 260,012                             | 57,745                              | 166,587         | 10,245          | 24,551                                |
| 79  | -----                              | 96,605                 | -----                                        | 96,605                              | 53                                  | 88,176          | -----           | 7,517                                 |
| 80  | 11,877                             | 29,419                 | 4,677                                        | 34,096                              | 10                                  | 30,998          | 1,792           | 11,296                                |
| 81  | -----                              | 91,121                 | 23,001                                       | 114,122                             | 8,420                               | 82,060          | 7,167           | 16,475                                |
|     | 11,877                             | 1,047,043              | 251,736                                      | 1,298,781                           | 218,928                             | 884,451         | 44,754          | 135,380                               |
| 82  | -----                              | 113,791                | -----                                        | 113,791                             | -----                               | 96,176          | 3,225           | 6,739                                 |
| 83  | -----                              | 338,162                | 267,811                                      | 605,473                             | 10,037                              | 528,305         | 19,338          | 22,690                                |
| 84  | -----                              | 89,766                 | 64,655                                       | 154,421                             | -----                               | 89,847          | 2,973           | 10,832                                |
|     | -----                              | 541,719                | 331,966                                      | 873,685                             | 10,037                              | 724,328         | 25,536          | 40,261                                |
| 85  | -----                              | 1,368,384              | 495,550                                      | 1,863,934                           | -----                               | 1,790,932       | 46,918          | 26,084                                |
| 86  | 8,250                              | 457,272                | 13,450                                       | 470,722                             | 1,910                               | 389,222         | 45,449          | 34,141                                |
| 87  | -----                              | 1,251,755              | 738,651                                      | 1,990,406                           | 194,574                             | 1,566,124       | 101,794         | 127,914                               |
|     | 8,250                              | 3,077,411              | 1,247,651                                    | 4,325,062                           | 196,484                             | 3,746,278       | 194,161         | 188,139                               |
| 88  | 4,157                              | 150,019                | 8,321                                        | 158,340                             | -----                               | 129,505         | 10,511          | 18,324                                |
| 89  | -----                              | 281,261                | 123,919                                      | 405,180                             | 247                                 | 321,870         | 24,270          | 58,784                                |
|     | 4,157                              | 431,280                | 132,240                                      | 563,520                             | 247                                 | 451,375         | 34,790          | 77,108                                |
| 90  | -----                              | 152,842                | 12,010                                       | 164,852                             | 5,099                               | 119,390         | 12,054          | 28,309                                |
| 91  | -----                              | 16,577                 | 23,732                                       | 40,309                              | 3,392                               | 26,809          | 2,223           | 7,885                                 |
| 92  | -----                              | 145,960                | 12,892                                       | 158,852                             | 25,336                              | 96,525          | 12,112          | 24,879                                |
| 93  | -----                              | 285,513                | 64,650                                       | 330,163                             | 14,434                              | 264,268         | 16,600          | 30,738                                |
| 94  | -----                              | 4,271,541              | 272,896                                      | 4,544,437                           | 473,936                             | 3,753,346       | 111,758         | 183,307                               |
| 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                             | 22,818                 | 18,869                                       | 41,687                              | -----                               | 25,006          | 2,533           | 13,263                                |
| 98  | -----                              | 99,488                 | 94,200                                       | 193,688                             | 6,559                               | 143,933         | 29,324          | 14,067                                |
| 99  | -----                              | 20,849                 | -----                                        | 20,849                              | 6,515                               | 8,807           | 52              | 5,475                                 |
| 100 | -----                              | 52,029                 | 23,503                                       | 75,532                              | 1,893                               | 59,057          | 5,012           | 9,440                                 |
|     | 85,357                             | 5,379,525              | 618,857                                      | 5,998,382                           | 600,999                             | 4,812,642       | 201,601         | 345,280                               |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 553

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

| Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent). | Interest dividends (per cent). | Finally closed. |     |
|----------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------|-----------------------|--------------------------------|-----------------|-----|
|                                              |                                          | \$30,000                                | \$35,023                 | 27.00                 |                                | Nov. 25, 1882   | 50  |
|                                              |                                          | 140,000                                 | 352,062                  | 100.00                | 38.50                          | Aug. 11, 1884   | 51  |
|                                              | \$8,739                                  | 132,000                                 | 185,760                  | 100.00                | 100.00                         | Sept. 14, 1881  | 52  |
|                                              |                                          | 67,000                                  | 175,952                  | 81.59                 |                                | Jan. 18, 1883   | 53  |
|                                              |                                          | 50,000                                  | 140,735                  | 63.60                 |                                | July 23, 1881   | 54  |
|                                              |                                          | 53,000                                  | 227,355                  | 89.179                |                                | June 10, 1889   | 55  |
|                                              | 26,720                                   | 625,000                                 | 1,935,721                | 100.00                | 100.00                         | Mar. 26, 1888   | 56  |
|                                              | 3,626                                    |                                         | 133,112                  | 100.00                | 100.00                         | Oct. 15, 1881   | 57  |
| \$200                                        |                                          |                                         | 196,356                  | 37.6483               |                                | Oct. 8, 1885    | 58  |
|                                              |                                          |                                         | 254,647                  | 100.00                |                                | Mar. 3, 1882    | 59  |
| 200                                          | 39,085                                   | 1,169,000                               | 3,636,723                |                       |                                |                 |     |
| 23,654                                       | 99,743                                   |                                         | 1,061,598                | 100.00                | 100.00                         |                 | 60  |
| 30                                           |                                          | 200,000                                 | 298,324                  | 65.57                 |                                | Feb. 23, 1892   | 61  |
|                                              |                                          |                                         | 392,394                  | 100.00                |                                | July 6, 1881    | 62  |
|                                              | 36,871                                   |                                         | 75,175                   | 100.00                | 100.00                         | Mar. 9, 1882    | 63  |
|                                              | 5,849                                    |                                         | 29,204                   | 100.00                | 100.00                         | Aug. 5, 1879    | 64  |
|                                              |                                          | 35,000                                  | 118,371                  | 90.50                 |                                | June 20, 1882   | 65  |
|                                              |                                          | 125,000                                 | 90,424                   | 88.00                 |                                | Mar. 9, 1885    | 66  |
|                                              |                                          | 36,000                                  | 36,109                   | 60.00                 |                                | Sept. 7, 1885   | 67  |
|                                              | 15,682                                   | 160,000                                 | 261,887                  | 100.00                |                                | July 5, 1879    | 68  |
|                                              |                                          | 50,000                                  | 77,104                   | 38.10                 |                                | Mar. 24, 1885   | 69  |
|                                              |                                          | 100,000                                 | 168,048                  | 40.7285               |                                | Feb. 12, 1889   | 70  |
|                                              |                                          | 21,500                                  | 70,191                   | 98.925                |                                | do              | 71  |
|                                              |                                          | 17,000                                  | 27,801                   | 60.00                 |                                | Apr. 8, 1881    | 72  |
| 108                                          | 3,420                                    |                                         | 32,449                   | 100.00                | 100.00                         | Oct. 10, 1879   | 73  |
| 23,792                                       | 161,565                                  | 744,500                                 | 2,739,079                |                       |                                |                 |     |
|                                              | 12,679                                   | 50,000                                  | 156,260                  | 100.00                | 100.00                         | Mar. 15, 1881   | 74  |
| 14                                           |                                          | 130,000                                 | 282,370                  | 68.70                 |                                | Apr. 10, 1894   | 75  |
|                                              |                                          | 121,750                                 | 197,353                  | 100.00                | 42.30                          | Mar. 1, 1884    | 76  |
|                                              | 829                                      |                                         | 128,832                  | 100.00                | 100.00                         | Jan. 17, 1881   | 77  |
|                                              | 884                                      | 160,000                                 | 132,461                  | 100.00                | 100.00                         | Apr. 24, 1886   | 78  |
|                                              | 859                                      |                                         | 81,801                   | 100.00                | 100.00                         | Aug. 1, 1881    | 79  |
|                                              |                                          | 10,000                                  | 21,182                   | 99.133                |                                | Feb. 6, 1883    | 80  |
|                                              |                                          | 50,000                                  | 108,385                  | 81.00                 |                                | Aug. 6, 1887    | 81  |
| 14                                           | 15,251                                   | 521,750                                 | 1,108,644                |                       |                                |                 |     |
|                                              | 7,651                                    |                                         | 93,625                   | 100.00                | 100.00                         | Feb. 4, 1882    | 82  |
|                                              | 25,133                                   | 300,000                                 | 580,592                  | 100.00                | 100.00                         | Feb. 18, 1885   | 83  |
|                                              | 40,769                                   | 75,000                                  | 104,749                  | 100.00                | 100.00                         | Oct. 12, 1885   | 84  |
|                                              | 73,523                                   | 375,000                                 | 778,666                  |                       |                                |                 |     |
|                                              |                                          | 500,000                                 | 2,656,254                | 67.405                |                                | Dec. 22, 1896   | 85  |
|                                              |                                          | 100,000                                 | 894,767                  | 43.50                 |                                | Apr. 30, 1892   | 86  |
|                                              |                                          | 901,300                                 | 2,397,129                | 65.30                 |                                | June 30, 1893   | 87  |
|                                              |                                          | 1,561,300                               | 5,948,150                |                       |                                |                 |     |
|                                              |                                          | 50,000                                  | 186,993                  | 70.90                 |                                | Apr. 15, 1893   | 88  |
|                                              |                                          | 200,000                                 | 422,772                  | 80.25                 |                                | June 6, 1892    | 89  |
|                                              |                                          | 250,000                                 | 609,765                  |                       |                                |                 |     |
|                                              |                                          | 60,000                                  | 206,991                  | 57.20                 |                                | Dec. 5, 1883    | 90  |
|                                              |                                          | 50,000                                  | 46,441                   | 81.10                 |                                | Oct. 25, 1886   | 91  |
|                                              |                                          | 160,000                                 | 294,521                  | 33.00                 |                                | May 25, 1894    | 92  |
|                                              | 14,123                                   | 75,000                                  | 245,599                  | 100.00                | 100.00                         | Jan. 4, 1894    | 93  |
| 22,030                                       |                                          | 400,000                                 | 4,631,393                | 83.00                 |                                | Sept. 25, 1889  | 94  |
|                                              | 712                                      | 25,000                                  | 36,526                   | 100.00                | 100.00                         | Sept. 25, 1889  | 95  |
|                                              |                                          | 250,000                                 | 365,931                  | 75.25                 |                                | Sept. 30, 1890  | 96  |
|                                              |                                          | 32,500                                  | 26,322                   | 95.00                 |                                | Sept. 30, 1890  | 97  |
| 865                                          |                                          | 100,000                                 | 409,997                  | 35.00                 |                                | Apr. 19, 1893   | 98  |
|                                              |                                          |                                         | 8,131                    | 100.00                | 100.00                         | Oct. 29, 1885   | 99  |
| 130                                          |                                          | 50,000                                  | 84,978                   | 69.50                 |                                | Jan. 22, 1890   | 100 |
| 23,025                                       | 14,835                                   | 1,142,500                               | 6,356,830                |                       |                                |                 |     |

554 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. | Dividends paid. | Legal expenses. | Receiver's salary and other expenses. |
|-----|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|-----------------|-----------------|---------------------------------------|
| 101 | .....                              | \$629,931              | \$159,087                                    | \$789,018                           | \$17,243                            | \$684,428       | \$53,425        | \$33,922                              |
| 102 | .....                              | 46,832                 | 59,000                                       | 96,322                              | .....                               | 86,293          | 1,825           | 3,244                                 |
| 103 | .....                              | 79,289                 | 1,400                                        | 80,689                              | .....                               | 59,461          | 5,010           | 18,215                                |
| 104 | \$40,786                           | 2,369,369              | 163,529                                      | 2,477,889                           | 182,290                             | 2,085,826       | 168,571         | 97,961                                |
|     | 40,786                             | 3,064,921              | 373,007                                      | 3,443,928                           | 199,533                             | 2,915,978       | 168,891         | 156,342                               |
| 105 | .....                              | 148,611                | .....                                        | 148,611                             | 231                                 | 131,024         | 192             | 2,314                                 |
| 106 | .....                              | 245,704                | 58,394                                       | 304,008                             | 82,472                              | 183,482         | 2,855           | 22,718                                |
| 107 | .....                              | 63,258                 | 15,730                                       | 78,988                              | 19,764                              | 36,929          | 8,407           | 16,770                                |
| 108 | .....                              | 28,477                 | 36,700                                       | 65,177                              | 625                                 | 52,402          | 1,840           | 10,289                                |
| 109 | .....                              | 77,305                 | .....                                        | 77,305                              | .....                               | 66,394          | 1,155           | 6,607                                 |
| 110 | .....                              | 165,669                | .....                                        | 165,669                             | 16,177                              | 135,574         | 1,425           | 7,321                                 |
| 111 | .....                              | 198,513                | .....                                        | 198,513                             | .....                               | 117,878         | 198             | 5,208                                 |
| 112 | .....                              | 204,047                | .....                                        | 204,047                             | 106,424                             | 82,946          | 324             | 4,279                                 |
|     | .....                              | 1,131,584              | 110,734                                      | 1,242,318                           | 222,693                             | 811,629         | 16,396          | 75,511                                |
| 113 | .....                              | 74,323                 | 1,180                                        | 75,503                              | .....                               | 61,379          | 1,500           | 12,624                                |
| 114 | .....                              | 14,251                 | .....                                        | 14,251                              | 82                                  | 5,492           | .....           | 1,343                                 |
| 115 | 2,298,548                          | 2,747,360              | 317,760                                      | 3,065,120                           | 87,543                              | 2,519,683       | 130,157         | 93,542                                |
| 116 | .....                              | 104,682                | .....                                        | 104,682                             | .....                               | 86,442          | 1,990           | 8,463                                 |
| 117 | .....                              | 82,069                 | 18,135                                       | 100,204                             | .....                               | 80,120          | 7,152           | 4,802                                 |
| 118 | .....                              | 31,798                 | 34,002                                       | 65,800                              | 777                                 | 46,546          | 7,746           | 10,731                                |
| 119 | .....                              | 139,485                | 34,656                                       | 174,141                             | 519                                 | 161,497         | 2,280           | 9,845                                 |
| 120 | .....                              | 263,871                | .....                                        | 263,871                             | 1,017                               | 255,495         | 882             | 3,988                                 |
|     | 2,298,548                          | 3,457,839              | 465,733                                      | 3,863,572                           | 89,938                              | 3,220,654       | 151,707         | 145,343                               |
| 121 | .....                              | 920,600                | 253,919                                      | 1,174,519                           | 19,446                              | 1,084,638       | 28,906          | 31,898                                |
| 122 | .....                              | 1,391,306              | .....                                        | 1,391,306                           | 782,390                             | 400,998         | 630             | 11,572                                |
| 123 | .....                              | 492,421                | 72,577                                       | 564,998                             | 5,167                               | 481,966         | 41,754          | 36,111                                |
| 124 | .....                              | 228,261                | 44,830                                       | 273,091                             | 5,810                               | 248,132         | 4,408           | 14,741                                |
| 125 | .....                              | 186,976                | .....                                        | 186,976                             | 1,963                               | 172,909         | 2,988           | 9,096                                 |
| 126 | .....                              | 330,471                | .....                                        | 330,471                             | 1,169                               | 318,554         | 1,810           | 4,622                                 |
| 127 | .....                              | 35,274                 | 26,019                                       | 61,293                              | 7,284                               | 32,009          | 7,104           | 18,896                                |
| 128 | .....                              | 109,149                | .....                                        | 109,149                             | 1,466                               | 93,051          | 1,923           | 3,348                                 |
|     | .....                              | 3,685,468              | 397,345                                      | 4,082,803                           | 824,715                             | 2,832,257       | 89,523          | 126,194                               |
| 129 | .....                              | 598,457                | 59,645                                       | 658,102                             | 59,535                              | 482,013         | 6,001           | 16,456                                |
| 130 | .....                              | 98,627                 | 32,500                                       | 130,527                             | 26,881                              | 87,895          | 4,148           | 11,603                                |
|     | .....                              | 696,484                | 92,145                                       | 698,629                             | 86,416                              | 569,908         | 10,149          | 28,059                                |
| 131 | .....                              | 27,630                 | 26,707                                       | 54,637                              | 1,177                               | 43,289          | 5,032           | 5,139                                 |
| 132 | 11,803                             | 105,337                | 19,798                                       | 125,135                             | 58,647                              | 43,022          | 7,956           | 14,457                                |
| 133 | .....                              | 91,741                 | 7,981                                        | 99,722                              | 31,483                              | 58,356          | 2,626           | 7,257                                 |
| 134 | .....                              | 55,597                 | 42,408                                       | 98,005                              | 20,344                              | 66,221          | 2,099           | 9,341                                 |
| 135 | 2,604                              | 21,112                 | 10,353                                       | 31,465                              | 3,025                               | 20,410          | 872             | 6,960                                 |
| 136 | .....                              | 22,744                 | 722                                          | 23,466                              | 3,404                               | 16,047          | 372             | 3,643                                 |
| 137 | .....                              | 512,013                | .....                                        | 512,013                             | 41,906                              | 452,017         | 4,455           | 13,029                                |
| 138 | .....                              | 58,319                 | 21,347                                       | 79,666                              | 10,998                              | 60,902          | 780             | 6,633                                 |
| 139 | .....                              | 32,017                 | 37,210                                       | 69,227                              | 1,774                               | 52,175          | 3,448           | 10,404                                |
|     | 14,497                             | 926,810                | 166,526                                      | 1,093,336                           | 172,758                             | 812,439         | 27,640          | 76,865                                |
| 140 | .....                              | 15,671                 | 0,874                                        | 25,545                              | 8,479                               | 6,217           | 4,724           | 5,351                                 |
| 141 | .....                              | 36,705                 | 4,770                                        | 41,475                              | 6,224                               | 36,516          | 772             | 3,963                                 |
| 142 | 30,844                             | 13,500                 | 5,981                                        | 19,481                              | 1,919                               | 9,363           | 2,558           | 5,637                                 |
| 143 | 314,496                            | 410,442                | 67,347                                       | 477,789                             | 220,067                             | 177,258         | 14,164          | 39,083                                |
| 144 | .....                              | 46,703                 | 29,012                                       | 75,715                              | 20,565                              | 41,966          | 6,943           | 6,241                                 |
| 145 | .....                              | 74,931                 | 35,178                                       | 110,109                             | 3,346                               | 86,247          | 5,735           | 14,781                                |
| 146 | .....                              | 493,497                | 1,613                                        | 495,110                             | 85,482                              | 368,251         | 16,959          | 24,418                                |
| 147 | .....                              | 83,297                 | 11,227                                       | 94,524                              | 27,722                              | 54,475          | 2,079           | 10,248                                |
| 148 | .....                              | 58,361                 | 780                                          | 59,141                              | 32,132                              | 21,795          | 934             | 4,370                                 |
| 149 | .....                              | 49,960                 | 1,686                                        | 51,646                              | 8,256                               | 29,813          | 5,911           | 7,634                                 |
| 150 | 827,429                            | 330,161                | 241,447                                      | 571,608                             | 57,162                              | 394,271         | 48,431          | 59,610                                |
| 151 | 2,023,078                          | 377,879                | 271,793                                      | 649,672                             | 73,748                              | 459,385         | 20,120          | 52,551                                |
| 152 | .....                              | 179,844                | .....                                        | 179,844                             | 9,121                               | 162,987         | 261             | 7,475                                 |
| 153 | .....                              | 65,851                 | 23,409                                       | 89,260                              | 4,321                               | 78,198          | 1,131           | 5,610                                 |
| 154 | .....                              | 42,815                 | .....                                        | 42,815                              | 32,214                              | 8,753           | 18              | 1,839                                 |
| 155 | .....                              | 141,722                | 39,895                                       | 181,527                             | 97,495                              | 49,002          | 9,288           | 23,708                                |
| 156 | .....                              | 49,934                 | 23,195                                       | 73,129                              | 16,049                              | 41,211          | 8,262           | 7,656                                 |
| 157 | .....                              | 35,914                 | 3,093                                        | 39,007                              | 27,143                              | 3,643           | 2,091           | 6,130                                 |
| 158 | .....                              | 59,419                 | 3,600                                        | 63,019                              | 21,307                              | 21,164          | 4,607           | 6,941                                 |
| 159 | 11,398                             | 89,376                 | 92,327                                       | 181,703                             | 16,925                              | 142,718         | 7,117           | 10,665                                |

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

| Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved | Dividends (per cent). | Interest dividends (per cent). | Finally closed. |     |
|----------------------------------------------|------------------------------------------|-----------------------------------------|-------------------------|-----------------------|--------------------------------|-----------------|-----|
|                                              |                                          | \$200,000                               | \$651,274               | 100.00                | 23.95                          | May 29, 1893    | 101 |
|                                              |                                          | 50,000                                  | 86,258                  | 100.00                | 100.00                         | Feb. 10, 1893   | 102 |
| \$3                                          |                                          | 50,000                                  | 140,533                 | 42.37                 |                                | Sept. 30, 1896  | 103 |
| 3,241                                        |                                          | 300,000                                 | 2,897,197               | 72.00                 |                                | June 23, 1894   | 104 |
| 3,244                                        |                                          | 600,000                                 | 3,775,092               |                       |                                |                 |     |
|                                              | \$14,850                                 |                                         | 127,524                 | 100.00                | 100.00                         | June 1, 1886    | 105 |
|                                              | 7,480                                    | 100,000                                 | 171,581                 | 100.00                | 100.00                         | Sept. 14, 1891  | 106 |
| 118                                          |                                          | 50,000                                  | 54,043                  | 68.60                 |                                | Apr. 5, 1897    | 107 |
| 11                                           |                                          | 50,000                                  | 112,135                 | 47.00                 |                                | Mar. 20, 1890   | 108 |
|                                              | 3,140                                    |                                         | 63,069                  | 100.00                | 100.00                         | Mar. 2, 1883    | 109 |
|                                              | 5,172                                    |                                         | 130,772                 | 100.00                | 100.00                         | Aug. 18, 1887   | 110 |
|                                              | 75,229                                   |                                         | 116,626                 | 100.00                | 100.00                         | Feb. 17, 1887   | 111 |
|                                              | 19,074                                   |                                         | 80,452                  | 100.00                | 100.00                         | Apr. 30, 1887   | 112 |
| 129                                          | 115,960                                  | 200,000                                 | 855,802                 |                       |                                |                 |     |
|                                              |                                          | 50,000                                  | 120,129                 | 56.50                 |                                | July 25, 1895   | 113 |
|                                              | 3,329                                    |                                         | 9,379                   | 100.00                | 100.00                         | Oct. 17, 1887   | 114 |
| 234,195                                      |                                          | 1,000,000                               | 4,344,281               | 58.00                 |                                |                 | 115 |
|                                              | 7,787                                    |                                         | 82,156                  | 100.00                | 100.00                         | July 11, 1889   | 116 |
|                                              | 8,130                                    | 10,500                                  | 75,343                  | 100.00                | 100.00                         | Mar. 5, 1891    | 117 |
|                                              |                                          | 50,000                                  | 210,074                 | 22.1563               |                                | May 13, 1892    | 118 |
|                                              |                                          | 60,000                                  | 174,120                 | 92.75                 |                                | Apr. 25, 1892   | 119 |
|                                              | 2,489                                    |                                         | 247,920                 | 100.00                | 100.00                         | Oct. 20, 1883   | 120 |
| 234,195                                      | 21,735                                   | 1,178,500                               | 5,283,402               |                       |                                |                 |     |
| 9,721                                        |                                          | 300,000                                 | 1,130,254               | 96.00                 |                                |                 | 121 |
|                                              | 135,716                                  |                                         | 398,230                 | 100.00                | 100.00                         | June 27, 1888   | 122 |
|                                              |                                          | 150,000                                 | 848,544                 | 56.80                 |                                | July 6, 1897    | 123 |
|                                              |                                          | 100,000                                 | 435,319                 | 57.00                 |                                | Nov. 11, 1892   | 124 |
|                                              |                                          | 100,000                                 | 326,232                 | 53.00                 |                                | Jan. 15, 1891   | 125 |
|                                              | 4,316                                    |                                         | 311,058                 | 100.00                | 100.00                         | Jan. 21, 1889   | 126 |
|                                              |                                          | 50,000                                  | 51,012                  | 63.20                 |                                | July 24, 1894   | 127 |
|                                              | 361                                      |                                         | 90,156                  | 100.00                | 100.00                         | Apr. 24, 1890   | 128 |
| 9,721                                        | 200,303                                  | 700,000                                 | 3,560,751               |                       |                                |                 |     |
|                                              | 4,697                                    | 75,000                                  | 456,667                 | 100.00                | 100.00                         | Feb. 26, 1895   | 129 |
|                                              |                                          | 50,000                                  | 168,127                 | 75.85                 |                                | May 4, 1896     | 130 |
|                                              | 4,697                                    | 125,000                                 | 564,794                 |                       |                                |                 |     |
|                                              |                                          | 50,000                                  | 143,454                 | 30.177                |                                | Apr. 26, 1892   | 131 |
| 1,053                                        |                                          | 100,000                                 | 170,862                 | 25.00                 |                                |                 | 132 |
|                                              |                                          | 10,000                                  | 58,797                  | 99.25                 |                                | Dec. 31, 1892   | 133 |
|                                              |                                          | 65,000                                  | 75,038                  | 87.55                 |                                | May 9, 1895     | 134 |
| 198                                          |                                          | 12,500                                  | 22,436                  | 91.60                 |                                | July 21, 1894   | 135 |
|                                              |                                          | 20,000                                  | 30,566                  | 52.50                 |                                | Feb. 2, 1894    | 136 |
|                                              | 606                                      | 24,000                                  | 465,760                 | 100.00                | 100.00                         | Feb. 27, 1893   | 137 |
|                                              | 353                                      | 40,000                                  | 56,745                  | 100.00                | 100.00                         | Mar. 29, 1893   | 138 |
| 1,426                                        |                                          | 80,000                                  | 83,756                  | 62.50                 |                                |                 | 139 |
| 2,677                                        | 950                                      | 401,500                                 | 1,168,014               |                       |                                |                 |     |
| 774                                          |                                          | 33,000                                  | 31,088                  | 20.00                 |                                |                 | 140 |
|                                              |                                          | 11,000                                  | 30,516                  | 100.00                |                                | Oct. 31, 1893   | 141 |
| 4                                            |                                          | 12,000                                  | 18,822                  | 50.00                 |                                |                 | 142 |
| 33,319                                       |                                          | 225,000                                 | 253,223                 | 70.00                 |                                |                 | 143 |
|                                              |                                          | 160,000                                 | 122,528                 | 34.25                 |                                | Oct. 7, 1896    | 144 |
|                                              |                                          | 62,500                                  | 118,419                 | 72.50                 |                                | Mar. 12, 1896   | 145 |
|                                              |                                          | 80,000                                  | 393,011                 | 93.70                 |                                | Jan. 22, 1895   | 146 |
|                                              |                                          | 38,000                                  | 111,742                 | 49.35                 |                                | Apr. 11, 1898   | 147 |
|                                              |                                          | 39,000                                  | 42,862                  | 50.30                 |                                | Nov. 1, 1893    | 148 |
| 42                                           |                                          | 4,000                                   | 42,059                  | 70.50                 |                                | Apr. 1, 1896    | 149 |
| 21,104                                       |                                          | 500,000                                 | 2,375,035               | 17.00                 |                                |                 | 150 |
| 37,862                                       |                                          | 750,000                                 | 2,088,584               | 22.00                 |                                |                 | 151 |
|                                              |                                          |                                         | 155,040                 | 100.00                | 100.00                         | Mar. 31, 1895   | 152 |
|                                              |                                          | 37,500                                  | 87,086                  | 89.80                 |                                | May 24, 1895    | 153 |
| 2,034                                        |                                          |                                         | 8,753                   | 100.00                |                                | June 30, 1892   | 154 |
| 11                                           |                                          | 180,000                                 | 108,894                 | 45.00                 |                                |                 | 155 |
|                                              |                                          | 45,000                                  | 64,368                  | 61.25                 |                                | Feb. 25, 1896   | 156 |
|                                              |                                          | 54,000                                  | 72,858                  | 5.00                  |                                | Sept. 7, 1897   | 157 |
|                                              |                                          | 45,000                                  | 36,336                  | 58.00                 |                                | Apr. 18, 1898   | 158 |
| 4,248                                        |                                          | 150,000                                 | 282,969                 | 50.00                 |                                |                 | 159 |

556 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. | Dividends paid. | Legal expenses. | Receiver's salary and other expenses. |
|-----|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|-----------------|-----------------|---------------------------------------|
| 160 | -----                              | \$99, 423              | \$42, 696                                    | \$142, 119                          | \$24, 326                           | \$88, 268       | \$9, 852        | \$15, 945                             |
| 161 | -----                              | 48, 205                | 17, 657                                      | 65, 862                             | 35, 991                             | 21, 927         | 1, 348          | 6, 506                                |
| 162 | -----                              | \$135, 663             | 212, 702                                     | 212, 702                            | 5, 292                              | 151, 847        | 10, 042         | 8, 683                                |
| 163 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 164 | -----                              | 20, 734                | 5, 565                                       | 26, 299                             | 1, 703                              | 18, 196         | 1, 318          | 5, 082                                |
|     | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
|     | 3, 342, 908                        | 3, 028, 046            | 932, 055                                     | 3, 960, 101                         | 838, 489                            | 2, 467, 409     | 190, 011        | 324, 228                              |
|     | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 165 | -----                              | 6, 917, 993            | 139, 427                                     | 7, 057, 420                         | 83, 039                             | 6, 854, 775     | 40, 125         | 79, 481                               |
| 166 | -----                              | 445, 132               | 31, 350                                      | 476, 482                            | 12, 204                             | 440, 641        | 6, 578          | 17, 059                               |
| 167 | -----                              | 206, 523               | 44, 546                                      | 251, 069                            | 55, 348                             | 168, 610        | 9, 110          | 12, 762                               |
| 168 | 27, 484                            | 388, 545               | 223, 293                                     | 611, 838                            | 126, 861                            | 310, 631        | 59, 285         | 22, 309                               |
| 169 | 137, 899                           | 321, 769               | 144, 674                                     | 466, 443                            | 89, 052                             | 335, 356        | 16, 764         | 20, 391                               |
| 170 | 187, 586                           | 48, 207                | 2, 079                                       | 50, 286                             | 34, 317                             | 9, 298          | 1, 142          | 5, 529                                |
| 171 | -----                              | 47, 737                | 5, 613                                       | 53, 350                             | 16, 731                             | 28, 563         | 2, 117          | 5, 939                                |
| 172 | -----                              | 123, 933               | -----                                        | 123, 933                            | 11, 946                             | 80, 636         | -----           | 2, 655                                |
| 173 | -----                              | 45, 172                | 7, 088                                       | 52, 260                             | 7, 703                              | 32, 323         | 5, 042          | 7, 192                                |
| 174 | 49, 533                            | 43, 100                | 46, 625                                      | 89, 725                             | 9, 772                              | 57, 687         | 4, 758          | 13, 752                               |
| 175 | 39, 266                            | 58, 408                | 15, 340                                      | 73, 748                             | 12, 931                             | 33, 188         | 4, 812          | 12, 160                               |
| 176 | -----                              | 266, 249               | -----                                        | 266, 249                            | 1, 920                              | 179, 691        | 7, 565          | 7, 354                                |
| 177 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 178 | -----                              | 33, 477                | -----                                        | 33, 477                             | 21, 623                             | 4, 838          | 2, 453          | 4, 563                                |
| 179 | -----                              | 49, 796                | -----                                        | 49, 796                             | 11, 002                             | 25, 146         | 439             | 1, 553                                |
| 180 | -----                              | 18, 726                | 11, 861                                      | 30, 587                             | 2, 000                              | 15, 983         | 7, 850          | 4, 593                                |
| 181 | -----                              | 168, 069               | 50, 895                                      | 219, 564                            | 12, 869                             | 182, 114        | 2, 855          | 9, 671                                |
|     | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
|     | 440, 768                           | 9, 183, 436            | 722, 791                                     | 9, 906, 227                         | 509, 318                            | 8, 799, 480     | 170, 895        | 226, 963                              |
|     | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 182 | -----                              | 60, 677                | 12, 367                                      | 73, 044                             | 42, 223                             | 20, 489         | 2, 703          | 5, 261                                |
| 183 | -----                              | 29, 673                | 43, 317                                      | 72, 990                             | 5, 055                              | 53, 334         | 4, 886          | 9, 715                                |
| 184 | 689, 820                           | 322, 438               | 127, 936                                     | 450, 374                            | 223, 007                            | 150, 020        | 41, 883         | 25, 132                               |
| 185 | -----                              | 70, 494                | 45, 035                                      | 115, 529                            | 16, 224                             | 61, 343         | 18, 105         | 17, 445                               |
| 186 | 716, 999                           | 762, 343               | 32, 618                                      | 794, 961                            | 588, 554                            | 65, 900         | 9, 423          | 28, 398                               |
| 187 | 460, 155                           | 1, 129, 336            | 359, 015                                     | 1, 488, 351                         | 352, 078                            | 1, 050, 569     | 38, 395         | 35, 225                               |
| 188 | -----                              | 102, 092               | -----                                        | 102, 092                            | 17, 094                             | 73, 051         | 291             | 11, 633                               |
| 189 | 2, 261                             | 65, 270                | 14, 331                                      | 79, 601                             | 38, 671                             | 24, 163         | 5, 197          | 11, 240                               |
| 190 | 74, 911                            | 143, 544               | 44, 235                                      | 187, 779                            | 78, 999                             | 85, 360         | 3, 612          | 14, 830                               |
| 191 | 1, 322, 544                        | 693, 217               | 385, 151                                     | 1, 078, 368                         | 200, 980                            | 731, 666        | 46, 419         | 35, 645                               |
| 192 | 270, 481                           | 356, 035               | 73, 523                                      | 429, 558                            | 19, 080                             | 329, 506        | 26, 538         | 28, 639                               |
| 193 | -----                              | 77, 985                | -----                                        | 77, 985                             | 43, 135                             | 21, 473         | 2, 288          | 10, 966                               |
| 194 | -----                              | 89, 515                | 5, 037                                       | 94, 552                             | 20, 506                             | 56, 560         | 8, 043          | 9, 443                                |
| 195 | -----                              | 849, 526               | -----                                        | 849, 526                            | 151, 002                            | 615, 985        | 8, 461          | 22, 483                               |
| 196 | 25, 232                            | 127, 321               | 82, 350                                      | 209, 671                            | 49, 291                             | 128, 410        | 9, 130          | 16, 510                               |
| 197 | 13, 719                            | 16, 147                | 6, 362                                       | 22, 509                             | 6, 332                              | 4, 107          | 1, 008          | 10, 421                               |
| 198 | -----                              | 88, 220                | 2, 548                                       | 90, 768                             | 4, 573                              | 75, 969         | 2, 825          | 7, 401                                |
| 199 | -----                              | 61, 189                | 2, 352                                       | 63, 541                             | 20, 669                             | 34, 489         | 1, 929          | 6, 454                                |
| 200 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 201 | 121, 933                           | 293, 603               | 63, 930                                      | 267, 533                            | 11, 186                             | 214, 815        | 13, 050         | 20, 053                               |
| 202 | -----                              | 263, 760               | -----                                        | 263, 760                            | 5, 004                              | 250, 731        | 1, 500          | 6, 275                                |
| 203 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 204 | -----                              | 283, 522               | 36, 732                                      | 320, 254                            | 173, 633                            | 111, 174        | 10, 727         | 24, 720                               |
| 205 | 188, 570                           | 78, 379                | 12, 200                                      | 90, 579                             | 29, 345                             | 35, 632         | 9, 817          | 13, 507                               |
| 206 | -----                              | 24, 808                | 13, 188                                      | 37, 996                             | 6, 472                              | 19, 194         | 4, 508          | 7, 822                                |
| 207 | -----                              | 35, 526                | 7, 909                                       | 43, 435                             | 9, 029                              | 20, 071         | 5, 266          | 9, 069                                |
| 208 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 209 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 210 | -----                              | 223, 572               | 13, 593                                      | 237, 165                            | 26, 601                             | 192, 210        | 6, 481          | 10, 831                               |
| 211 | -----                              | 120, 800               | 31, 251                                      | 152, 051                            | 41, 131                             | 91, 467         | 4, 854          | 14, 599                               |
| 212 | 23, 778                            | 102, 275               | -----                                        | 102, 275                            | 21, 171                             | 64, 332         | 1, 981          | 14, 711                               |
| 213 | 544                                | 72, 047                | 20, 600                                      | 92, 647                             | 27, 113                             | 45, 830         | 2, 817          | 14, 675                               |
| 214 | 926, 960                           | 1, 555, 460            | 58, 370                                      | 1, 613, 830                         | 167, 512                            | 1, 342, 554     | 49, 244         | 34, 389                               |
| 215 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 216 | 279, 508                           | 383, 726               | 168, 969                                     | 552, 695                            | 50, 195                             | 436, 569        | 16, 509         | 32, 877                               |
| 217 | -----                              | 87, 562                | -----                                        | 87, 562                             | 44, 694                             | 36, 619         | 1, 801          | 4, 448                                |
| 218 | 57, 275                            | 147, 475               | 15, 145                                      | 162, 620                            | 89, 044                             | 52, 329         | 4, 387          | 14, 656                               |
| 219 | -----                              | 160, 338               | -----                                        | 160, 338                            | 32, 306                             | 112, 911        | 2, 087          | 12, 356                               |
| 220 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 221 | 846, 020                           | 1, 016, 421            | 186, 229                                     | 1, 202, 650                         | 454, 039                            | 666, 106        | 30, 119         | 51, 009                               |
| 222 | 123, 563                           | 231, 552               | 51, 560                                      | 283, 112                            | 61, 458                             | 192, 642        | 9, 194          | 18, 703                               |
| 223 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 224 | -----                              | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
| 225 | 22, 398                            | 357, 127               | 23, 083                                      | 380, 210                            | 89, 858                             | 253, 472        | 4, 287          | 16, 964                               |
| 226 | -----                              | 28, 943                | 15, 162                                      | 44, 105                             | 12, 994                             | 13, 969         | 4, 511          | 7, 124                                |
| 227 | 45, 831                            | 157, 798               | 10, 284                                      | 168, 082                            | 38, 487                             | 106, 901        | 6, 377          | 14, 028                               |
| 228 | 112, 342                           | 46, 654                | 38, 228                                      | 84, 882                             | 21, 691                             | 47, 054         | 2, 373          | 12, 007                               |
| 229 | -----                              | 340, 774               | 51, 451                                      | 392, 225                            | 58, 745                             | 275, 124        | 23, 566         | 26, 735                               |
| 230 | -----                              | 91, 718                | 13, 174                                      | 104, 892                            | 41, 432                             | 50, 618         | 3, 923          | 8, 919                                |

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

| Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent). | Interest dividends (per cent). | Finally closed. |       |
|----------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------|-----------------------|--------------------------------|-----------------|-------|
| \$3,728                                      | -----                                    | \$120,000                               | \$121,357                | 70.00                 | -----                          | -----           | 160   |
| -----                                        | -----                                    | 41,000                                  | 59,331                   | 37.00                 | -----                          | Sept. 8, 1896   | 161   |
| 3,988                                        | \$32,850                                 | -----                                   | 151,847                  | 100.00                | 100.00                         | -----           | 162   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Feb. 15, 1892   | 163   |
| -----                                        | -----                                    | 18,200                                  | 34,014                   | 66.00                 | -----                          | Nov. 24, 1894   | 164   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | -----           | ----- |
| 107,114                                      | 32,850                                   | 2,545,200                               | 6,810,842                | -----                 | -----                          | -----           | ----- |
| -----                                        | -----                                    | 400,000                                 | 7,602,341                | 90.1866               | -----                          | Mar. 31, 1898   | 165   |
| -----                                        | -----                                    | 100,000                                 | 547,184                  | 80.50                 | -----                          | Oct. 16, 1896   | 166   |
| 5,239                                        | -----                                    | 150,000                                 | 231,903                  | 60.00                 | -----                          | -----           | 167   |
| 62,732                                       | -----                                    | 500,000                                 | 963,889                  | 35.00                 | -----                          | -----           | 168   |
| 4,880                                        | -----                                    | 250,000                                 | 558,623                  | 60.00                 | -----                          | -----           | 169   |
| -----                                        | -----                                    | 15,750                                  | 17,882                   | 52.00                 | -----                          | Sept. 23, 1897  | 170   |
| -----                                        | -----                                    | 9,500                                   | 36,156                   | 79.00                 | -----                          | Apr. 25, 1898   | 171   |
| -----                                        | 28,696                                   | -----                                   | 79,330                   | 100.00                | 100.00                         | -----           | 172   |
| -----                                        | -----                                    | 21,000                                  | 48,177                   | 70.00                 | -----                          | Oct. 12, 1892   | 173   |
| 3,756                                        | -----                                    | 82,000                                  | 145,897                  | 40.00                 | -----                          | May 2, 1893     | 174   |
| 10,657                                       | -----                                    | 25,000                                  | 84,382                   | 40.60                 | -----                          | -----           | 175   |
| -----                                        | 69,719                                   | -----                                   | 174,356                  | 100.00                | 100.00                         | Apr. 12, 1893   | 176   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | -----           | 177   |
| -----                                        | -----                                    | 17,500                                  | 16,250                   | 35.00                 | -----                          | Jan. 5, 1897    | 178   |
| -----                                        | 1,656                                    | -----                                   | 33,986                   | 100.00                | 100.00                         | Apr. 6, 1892    | 179   |
| 161                                          | -----                                    | 36,250                                  | 45,664                   | 35.00                 | -----                          | Mar. 31, 1896   | 180   |
| 12,055                                       | -----                                    | 100,000                                 | 226,535                  | 80.00                 | -----                          | -----           | 181   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | -----           | ----- |
| 99,500                                       | 100,071                                  | 1,707,000                               | 10,866,555               | -----                 | -----                          | -----           | ----- |
| -----                                        | -----                                    | 50,000                                  | 102,448                  | 20.00                 | -----                          | -----           | 182   |
| 2,368                                        | -----                                    | 75,000                                  | 99,610                   | 53.40                 | -----                          | Oct. 27, 1897   | 183   |
| 10,332                                       | -----                                    | 300,000                                 | 1,000,163                | 15.00                 | -----                          | -----           | 184   |
| 2,412                                        | -----                                    | 105,000                                 | 122,865                  | 50.00                 | -----                          | -----           | 185   |
| 102,686                                      | -----                                    | 460,000                                 | 188,288                  | 35.00                 | -----                          | -----           | 186   |
| 12,084                                       | -----                                    | 500,000                                 | 1,479,610                | 70.00                 | -----                          | -----           | 187   |
| 23                                           | -----                                    | -----                                   | 68,459                   | 100.00                | 100.00                         | Sept. 30, 1897  | 188   |
| 330                                          | -----                                    | 50,000                                  | 121,352                  | 20.00                 | -----                          | -----           | 189   |
| 4,978                                        | -----                                    | 100,000                                 | 155,086                  | 55.00                 | -----                          | -----           | 190   |
| 63,658                                       | -----                                    | 750,000                                 | 968,221                  | 75.00                 | -----                          | -----           | 191   |
| 25,801                                       | -----                                    | 200,000                                 | 488,132                  | 65.00                 | -----                          | -----           | 192   |
| -----                                        | 103                                      | -----                                   | 50,775                   | 100.00                | 100.00                         | Sept. 16, 1895  | 193   |
| -----                                        | -----                                    | 48,600                                  | 80,971                   | 73.30                 | -----                          | Apr. 3, 1897    | 194   |
| -----                                        | 51,595                                   | -----                                   | 600,573                  | 100.00                | 100.00                         | June 15, 1894   | 195   |
| 6,330                                        | -----                                    | 112,500                                 | 206,699                  | 63.00                 | -----                          | -----           | 196   |
| 641                                          | -----                                    | 12,500                                  | 13,689                   | 30.00                 | -----                          | -----           | 197   |
| -----                                        | -----                                    | 50,000                                  | 126,411                  | 58.50                 | -----                          | Jan. 6, 1897    | 198   |
| -----                                        | -----                                    | 6,000                                   | 34,489                   | 100.00                | -----                          | Oct. 9, 1896    | 199   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Feb. 6, 1894    | 200   |
| 8,429                                        | -----                                    | 100,000                                 | 358,055                  | 60.00                 | -----                          | -----           | 201   |
| -----                                        | 250                                      | -----                                   | 239,894                  | 100.00                | 100.00                         | Sept. 12, 1895  | 202   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Dec. 5, 1894    | 203   |
| -----                                        | -----                                    | 250,000                                 | 626,440                  | 17.75                 | -----                          | Sept. 10, 1897  | 204   |
| 2,278                                        | -----                                    | 50,000                                  | 237,099                  | 15.00                 | -----                          | -----           | 205   |
| -----                                        | -----                                    | 50,000                                  | 73,698                   | 26.26                 | -----                          | Oct. 19, 1897   | 206   |
| -----                                        | -----                                    | 18,000                                  | 110,039                  | 18.24                 | -----                          | Jan. 7, 1898    | 207   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Dec. 21, 1893   | 208   |
| -----                                        | 1,042                                    | -----                                   | -----                    | -----                 | 66.50                          | Jan. 29, 1894   | 209   |
| -----                                        | -----                                    | 23,000                                  | 179,976                  | 100.00                | -----                          | Apr. 27, 1897   | 210   |
| -----                                        | -----                                    | 80,000                                  | 164,644                  | 61.40                 | -----                          | June 16, 1898   | 211   |
| 89                                           | -----                                    | -----                                   | 64,336                   | 100.00                | -----                          | -----           | 212   |
| 2,212                                        | -----                                    | 50,000                                  | 84,195                   | 55.00                 | -----                          | -----           | 213   |
| 20,131                                       | -----                                    | 100,000                                 | 1,342,480                | 100.00                | -----                          | -----           | 214   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Nov. 17, 1893   | 215   |
| 16,545                                       | -----                                    | 250,000                                 | 621,350                  | 70.00                 | -----                          | -----           | 216   |
| -----                                        | -----                                    | -----                                   | 30,839                   | 100.00                | 100.00                         | Nov. 16, 1894   | 217   |
| 2,004                                        | -----                                    | 100,000                                 | 140,931                  | 37.00                 | -----                          | -----           | 218   |
| -----                                        | 678                                      | -----                                   | 103,683                  | 100.00                | 100.00                         | Aug. 8, 1896    | 219   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Dec. 11, 1893   | 220   |
| 1,317                                        | -----                                    | 300,000                                 | 1,112,567                | 60.00                 | -----                          | -----           | 221   |
| 1,115                                        | -----                                    | 60,000                                  | 240,802                  | 80.00                 | -----                          | -----           | 222   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Mar. 26, 1894   | 223   |
| -----                                        | -----                                    | -----                                   | -----                    | -----                 | -----                          | Dec. 4, 1893    | 224   |
| 15,629                                       | -----                                    | 33,000                                  | 253,472                  | 100.00                | -----                          | -----           | 225   |
| 5,507                                        | -----                                    | 42,000                                  | 32,220                   | 40.00                 | -----                          | -----           | 226   |
| 2,289                                        | -----                                    | 75,000                                  | 189,820                  | 55.00                 | -----                          | -----           | 227   |
| 1,757                                        | -----                                    | 78,000                                  | 93,853                   | 50.00                 | -----                          | -----           | 228   |
| -----                                        | 8,055                                    | 77,000                                  | 254,324                  | 100.00                | 100.00                         | Apr. 30, 1898   | 229   |
| -----                                        | -----                                    | 50,000                                  | 96,538                   | 52.50                 | -----                          | Apr. 30, 1897   | 230   |



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

| Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent). | Interest dividends (per cent). | Finally closed. |     |
|----------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------|-----------------------|--------------------------------|-----------------|-----|
| \$605                                        |                                          | \$14,500                                | \$22,011                 | 65.00                 |                                |                 | 231 |
|                                              |                                          |                                         |                          |                       |                                | May 21, 1894    | 232 |
|                                              |                                          | 22,500                                  | 43,782                   | 45.50                 |                                | Nov. 17, 1893   | 233 |
|                                              |                                          | 9,000                                   | 42,396                   | 78.73                 |                                | Oct. 28, 1897   | 234 |
| 3,814                                        |                                          | 65,000                                  | 113,578                  | 65.00                 |                                | do              | 235 |
| 430                                          |                                          | 31,000                                  | 175,360                  | 74.80                 |                                |                 | 236 |
| 11                                           |                                          | 100,000                                 | 250,393                  | 55.50                 |                                | Jan. 22, 1896   | 237 |
|                                              |                                          | 50,000                                  | 117,242                  | 51.60                 |                                | Sept. 30, 1898  | 238 |
| 792                                          |                                          | 5,500                                   | 19,202                   | 90.00                 |                                |                 | 240 |
|                                              |                                          | 6,000                                   | 8,414                    | 72.00                 |                                | Dec. 6, 1897    | 241 |
|                                              |                                          |                                         |                          |                       |                                | Apr. 26, 1894   | 242 |
| 8,840                                        |                                          | 50,000                                  | 43,602                   | 52.05                 |                                | Oct. 28, 1897   | 243 |
| 15,213                                       |                                          |                                         | 93,775                   | 85.00                 |                                |                 | 244 |
|                                              |                                          | 250,300                                 | 419,341                  | 40.00                 |                                |                 | 245 |
|                                              |                                          | 18,000                                  | 46,707                   | 90.167                |                                | Oct. 5, 1897    | 246 |
| 339,841                                      | \$61,723                                 | 5,279,500                               | 13,064,899               |                       |                                |                 |     |
| 1,954                                        |                                          | 75,000                                  | 105,866                  | 25.00                 |                                |                 | 247 |
| 19,817                                       |                                          | 250,000                                 | 309,032                  | 22.00                 |                                |                 | 248 |
|                                              |                                          | 100,000                                 | 252,860                  | 50.00                 |                                | Dec. 31, 1897   | 249 |
| 3,221                                        |                                          | 60,000                                  | 298,500                  | 50.00                 |                                |                 | 250 |
|                                              |                                          | 15,000                                  | 16,128                   | 100.00                |                                | Dec. 14, 1897   | 251 |
| 382                                          |                                          | 252,000                                 | 360,354                  | 51.50                 |                                |                 | 252 |
| 378                                          |                                          | 50,000                                  | 173,252                  | 35.00                 |                                |                 | 253 |
| 655                                          |                                          | 23,500                                  | 30,319                   | 50.00                 |                                |                 | 254 |
|                                              | 500                                      | 90,000                                  | 81,921                   | 100.00                | 100.00                         | July 24, 1897   | 255 |
| 10,684                                       |                                          | 187,500                                 | 230,192                  | 10.00                 |                                |                 | 256 |
|                                              |                                          |                                         | 52,742                   | 100.00                | 100.00                         | Oct. 28, 1897   | 257 |
|                                              |                                          | 100,000                                 | 183,608                  | 37.05                 |                                | June 27, 1898   | 258 |
| 17,547                                       |                                          | 200,000                                 | 924,046                  | 15.00                 |                                |                 | 259 |
| 1,633                                        |                                          | 52,500                                  | 44,970                   | 35.00                 |                                |                 | 260 |
|                                              |                                          | 50,000                                  | 97,748                   | 23.00                 |                                | Apr. 27, 1893   | 261 |
|                                              |                                          | 22,000                                  | 64,735                   | 78.00                 |                                | Oct. 23, 1897   | 262 |
|                                              | 1,553                                    |                                         | 19,530                   | 100.00                | 100.00                         | Sept. 17, 1895  | 263 |
|                                              |                                          | 142,500                                 | 131,810                  | 100.00                | 36.09                          | Feb. 28, 1898   | 264 |
| 3,442                                        |                                          | 42,000                                  | 49,660                   | 35.00                 |                                |                 | 265 |
| 2,492                                        |                                          | 85,000                                  | 183,727                  | 48.00                 |                                |                 | 266 |
| 8,229                                        |                                          | 144,000                                 | 148,285                  | 30.00                 |                                |                 | 267 |
| 70,567                                       | 2,053                                    | 1,916,000                               | 3,755,285                |                       |                                |                 |     |
| 4,506                                        |                                          | 32,000                                  | 100,764                  | 10.00                 |                                |                 | 268 |
| 1,946                                        |                                          | 50,000                                  | 87,843                   | 35.00                 |                                |                 | 269 |
|                                              |                                          | 50,000                                  | 54,594                   | 17.30                 |                                | Oct. 30, 1897   | 270 |
| 383                                          |                                          | 150,000                                 | 262,486                  | 10.00                 |                                |                 | 271 |
| 2,258                                        |                                          | 130,000                                 | 199,766                  | 20.00                 |                                |                 | 272 |
| 15,393                                       |                                          | 100,000                                 | 136,485                  | 30.00                 |                                |                 | 273 |
| 17,370                                       |                                          | 106,020                                 | 474,828                  | 85.00                 |                                |                 | 274 |
|                                              |                                          | 49,000                                  | 77,786                   | 100.00                | 77.02                          | Sept. 18, 1897  | 275 |
| 2,905                                        |                                          | 60,000                                  | 94,699                   | 75.00                 |                                |                 | 276 |
| 2,957                                        |                                          | 7,500                                   | 7,042                    |                       |                                |                 | 277 |
| 48,679                                       |                                          | 100,000                                 | 392,785                  | 40.00                 |                                |                 | 278 |
| 3,635                                        |                                          | 45,000                                  | 167,255                  | 50.00                 |                                |                 | 279 |
| 484                                          | 16,600                                   |                                         | 164,488                  | 100.00                | 100.00                         |                 | 280 |
| 631                                          |                                          |                                         | 67,461                   | 13.00                 |                                |                 | 281 |
| 9                                            |                                          | 4,000                                   | 16,874                   | 25.00                 |                                |                 | 282 |
| 1,387                                        |                                          | 75,000                                  | 60,343                   |                       |                                |                 | 283 |
|                                              |                                          | 160,000                                 | 893,398                  | 85.00                 |                                |                 | 284 |
|                                              |                                          | 30,000                                  | 36,429                   | 100.00                | 39.50                          | Dec. 13, 1896   | 285 |
| 2,070                                        |                                          | 29,000                                  | 30,038                   | 40.00                 |                                |                 | 286 |
| 15,842                                       |                                          | 300,000                                 | 491,071                  | 35.00                 |                                |                 | 287 |
|                                              | 8,350                                    |                                         | 5,936                    | 100.00                | 100.00                         | Aug. 15, 1898   | 288 |
| 14,104                                       |                                          | 50,000                                  | 267,930                  | 20.00                 |                                |                 | 289 |
| 1,922                                        |                                          | 100,000                                 | 331,903                  | 40.00                 |                                |                 | 290 |
|                                              |                                          | 12,500                                  | 6,401                    | 32.00                 |                                | Sept. 23, 1897  | 291 |
|                                              |                                          |                                         |                          |                       |                                | Apr. 21, 1896   | 292 |
| 3,962                                        |                                          | 50,000                                  | 58,712                   | 50.00                 |                                |                 | 293 |
| 7,482                                        |                                          | 150,000                                 | 241,518                  | 35.00                 |                                |                 | 294 |
| 21,238                                       |                                          | 500,000                                 | 667,008                  | 80.00                 |                                |                 | 295 |
|                                              |                                          |                                         | 92,598                   | 100.00                | 100.00                         | Feb. 26, 1897   | 296 |
|                                              | 268                                      | 50,000                                  | 52,062                   | 100.00                | 100.00                         | Aug. 3, 1896    | 297 |
| 4,501                                        |                                          | 166,000                                 | 183,021                  | 47.00                 |                                |                 | 298 |
| 4,224                                        |                                          | 50,000                                  | 52,494                   | 35.00                 |                                |                 | 299 |
|                                              |                                          |                                         |                          |                       |                                | Feb. 1, 1896    | 300 |

560 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. | Dividends paid. | Legal expenses. | Receiver's salary and other expenses. |
|-----|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|-----------------|-----------------|---------------------------------------|
| 301 |                                    | \$69,054               | \$12,927                                     | \$81,981                            | \$46,523                            | \$24,994        | \$2,899         | \$7,565                               |
| 302 | \$94,333                           | 38,808                 | 26,300                                       | 65,108                              | 19,825                              | 29,170          | 2,307           | 7,618                                 |
| 303 | 120,536                            | 64,798                 | 72,304                                       | 137,102                             | 41,512                              | 37,878          | 17,827          | 14,978                                |
|     | 5,065,583                          | 4,938,133              | 1,105,678                                    | 6,043,811                           | 1,884,538                           | 3,302,324       | 225,978         | 397,559                               |
| 304 | 142,791                            | 33,410                 | .....                                        | 33,410                              | 25,284                              | .....           | 1,198           | 5,511                                 |
| 305 | 168,394                            | 37,383                 | 9,835                                        | 47,218                              | 23,836                              | 13,604          | 1,704           | 8,074                                 |
| 306 | 63,579                             | 116,783                | 46,198                                       | 162,981                             | 81,302                              | 66,312          | 3,968           | 10,645                                |
| 307 | 25,022                             | 32,245                 | 3,655                                        | 35,900                              | 11,503                              | 15,282          | 2,530           | 5,805                                 |
| 308 | 329,268                            | 477,604                | 123,884                                      | 601,488                             | 108,548                             | 359,236         | 14,347          | 25,693                                |
| 309 | 502,131                            | 112,359                | 123,962                                      | 236,321                             | 3,235                               | 182,079         | 8,919           | 17,453                                |
| 310 | 67,517                             | 46,979                 | 15,995                                       | 62,974                              | 14,858                              | 31,144          | 3,381           | 5,052                                 |
| 311 | 418,951                            | 195,511                | 27,825                                       | 223,336                             | 133,341                             | 63,390          | 7,891           | 11,776                                |
| 312 | 95,403                             | 26,925                 | 28,866                                       | 55,791                              | 18,660                              | 29,597          | 790             | 5,960                                 |
| 313 | 190,724                            | 78,229                 | 42,149                                       | 120,378                             | 13,823                              | 92,277          | 4,044           | 5,667                                 |
| 314 | 109,579                            | 47,307                 | 15,232                                       | 62,539                              | 12,830                              | 39,875          | 2,535           | 5,967                                 |
| 315 | 33,368                             | 20,509                 | 4,634                                        | 25,143                              | 9,155                               | 9,680           | 123             | 4,155                                 |
| 316 | 80,684                             | 45,342                 | 9,284                                        | 54,626                              | 36,994                              | 7,236           | 2,284           | 3,334                                 |
| 317 | 218,112                            | 79,294                 | 76,500                                       | 155,794                             | 9,006                               | 132,072         | 2,983           | 7,233                                 |
| 318 | .....                              | .....                  | .....                                        | .....                               | .....                               | .....           | .....           | .....                                 |
| 319 | 87,820                             | 33,911                 | 9,472                                        | 43,383                              | 18,650                              | 10,053          | 1,427           | 7,390                                 |
| 320 | 80,754                             | 64,573                 | 18,660                                       | 83,233                              | 28,238                              | 35,337          | 2,225           | 10,923                                |
| 321 | .....                              | 41,229                 | .....                                        | 41,229                              | 8,342                               | 25,023          | 2,840           | 3,582                                 |
| 322 | 88,598                             | 48,659                 | 4,250                                        | 52,909                              | 10,814                              | 31,934          | 2,393           | 6,136                                 |
| 323 | 504,863                            | 543,944                | 146,390                                      | 690,334                             | 501,451                             | 164,575         | 6,397           | 12,026                                |
| 324 | 623,711                            | 247,100                | 65,815                                       | 312,915                             | 139,435                             | 79,219          | 10,112          | 18,601                                |
| 325 | 3,963,655                          | 560,720                | 355,935                                      | 916,655                             | 399,000                             | 428,965         | 9,847           | 27,832                                |
| 326 | 70,664                             | 77,708                 | 5,250                                        | 82,958                              | 49,744                              | 22,340          | 659             | 5,009                                 |
| 327 | 208,827                            | 60,287                 | 8,777                                        | 69,064                              | 7,139                               | 43,720          | 1,404           | 9,607                                 |
| 328 | 85,859                             | 41,712                 | .....                                        | 41,712                              | 14,272                              | 18,496          | 2,230           | 5,698                                 |
| 329 | 33,960                             | 51,799                 | .....                                        | 51,799                              | 5,203                               | 36,146          | 439             | 7,287                                 |
| 330 | 168,519                            | 92,614                 | 21,409                                       | 114,023                             | 49,703                              | 48,600          | 3,522           | 9,188                                 |
|     | 8,412,753                          | 3,214,136              | 1,163,917                                    | 4,378,053                           | 1,734,366                           | 1,987,192       | 100,192         | 245,604                               |
| 331 | .....                              | 56,770                 | .....                                        | 56,770                              | 8,856                               | 41,505          | 1,797           | 4,612                                 |
| 332 | 76,724                             | 48,936                 | 12,780                                       | 61,716                              | 14,243                              | 33,192          | 1,781           | 7,589                                 |
| 333 | 352,652                            | 246,151                | 78,430                                       | 324,581                             | 97,908                              | 121,276         | 2,545           | 8,691                                 |
| 334 | 334,840                            | 98,375                 | 51,324                                       | 149,699                             | 21,998                              | 98,507          | 3,091           | 11,720                                |
| 335 | 203,460                            | 101,908                | 13,200                                       | 115,108                             | 9,552                               | 88,930          | 2,480           | 8,570                                 |
| 336 | 592,695                            | 704,494                | 129,882                                      | 834,376                             | 196,627                             | 572,419         | 11,426          | 21,953                                |
| 337 | 165,890                            | 267,860                | 68,100                                       | 335,960                             | 63,465                              | 248,829         | 1,950           | 12,411                                |
| 338 | 500,046                            | 207,816                | 25,436                                       | 233,252                             | 125,587                             | 79,127          | 5,090           | 8,171                                 |
| 339 | .....                              | 141,798                | 5,285                                        | 147,083                             | 58,254                              | 72,232          | 4,364           | 9,055                                 |
| 340 | 6,364,792                          | 8,785,887              | .....                                        | 8,785,887                           | 782,334                             | 7,859,665       | 79,712          | 37,557                                |
| 341 | 79,518                             | 12,117                 | .....                                        | 12,117                              | 1,125                               | 4,772           | 1,312           | 4,260                                 |
| 342 | 138,513                            | 57,039                 | 21,657                                       | 78,696                              | 23,056                              | 36,532          | 1,514           | 6,425                                 |
| 343 | .....                              | .....                  | .....                                        | .....                               | .....                               | .....           | .....           | .....                                 |
| 344 | 316,006                            | 218,785                | 24,692                                       | 243,477                             | 168,282                             | 56,699          | 2,471           | 9,100                                 |
| 345 | .....                              | 10,470                 | .....                                        | 10,470                              | 1,397                               | 7,074           | 195             | 1,804                                 |
| 346 | 87,220                             | 7,344                  | 4,268                                        | 11,612                              | 2,266                               | .....           | 588             | 3,909                                 |
| 347 | 62,806                             | 224,852                | 39,915                                       | 264,767                             | 41,120                              | 171,773         | 3,412           | 11,090                                |
| 348 | 192,899                            | 105,708                | 24,640                                       | 130,348                             | 18,239                              | 97,271          | 3,646           | 7,602                                 |
| 349 | 498,332                            | 377,057                | .....                                        | 377,057                             | 105,010                             | 213,128         | 7,607           | 12,807                                |
| 350 | 378,373                            | 252,030                | .....                                        | 252,030                             | 46,544                              | 166,047         | 7,150           | 9,860                                 |
| 351 | 226,055                            | 227,084                | 24,140                                       | 251,224                             | 152,528                             | 74,449          | 2,376           | 9,316                                 |
| 352 | 199,270                            | 28,631                 | 25,333                                       | 53,964                              | 17,762                              | 21,254          | 1,878           | 5,770                                 |
| 353 | 175,888                            | 28,100                 | 6,755                                        | 34,864                              | 6,617                               | 17,008          | 1,872           | 7,184                                 |
| 354 | 163,838                            | 76,356                 | 8,722                                        | 85,078                              | 21,727                              | 51,641          | 2,011           | 3,724                                 |
| 355 | 58,314                             | 51,071                 | 26,017                                       | 77,088                              | 17,072                              | 39,356          | 2,170           | 4,803                                 |
| 356 | 84,038                             | 28,514                 | 35,070                                       | 63,584                              | 8,292                               | 30,959          | 1,563           | 4,625                                 |
| 357 | 309,179                            | 243,720                | .....                                        | 243,720                             | 85,751                              | 138,568         | 4,508           | 11,650                                |
| 358 | 354,845                            | 846,614                | .....                                        | 846,614                             | 203,770                             | 606,132         | 7,371           | 14,773                                |
| 359 | 213,437                            | 128,061                | 20,220                                       | 148,281                             | 86,776                              | 39,590          | 3,702           | 10,005                                |
| 360 | 691,368                            | 117,707                | 164,175                                      | 281,882                             | 5,671                               | 268,038         | 1,509           | 6,617                                 |
| 361 | 109,586                            | 111,822                | .....                                        | 111,822                             | 12,739                              | 85,618          | 7,762           | 4,546                                 |
| 362 | 53,145                             | 32,814                 | .....                                        | 32,814                              | 17,263                              | 6,055           | 1,083           | 3,557                                 |
| 363 | 966,605                            | 592,201                | 121,000                                      | 713,201                             | 197,108                             | 432,733         | 8,123           | 12,353                                |
| 364 | 85,495                             | 5,319                  | 1,280                                        | 6,609                               | 1,459                               | .....           | 2,203           | 2,778                                 |
| 365 | 473,790                            | 146,855                | 77,088                                       | 223,943                             | 28,135                              | 173,491         | 2,024           | 11,932                                |
| 366 | .....                              | 25,471                 | 34,800                                       | 60,271                              | 1,804                               | 53,229          | 1,374           | 3,864                                 |
| 367 | 326,425                            | 8,832                  | 1,000                                        | 9,932                               | 1,291                               | .....           | 222             | 3,050                                 |
| 368 | 61,918                             | 69,046                 | .....                                        | 69,046                              | 10,743                              | 48,726          | 975             | 4,784                                 |
|     | 14,858,010                         | 14,693,724             | 1,045,219                                    | 15,738,943                          | 2,661,971                           | 12,175,885      | 184,857         | 322,517                               |

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

| Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent). | Interest dividends (per cent). | Finally closed. |     |
|----------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------|-----------------------|--------------------------------|-----------------|-----|
|                                              |                                          | \$100,000                               | \$110,801                | 22.40                 |                                | Apr. 25, 1898   | 301 |
| \$6,158                                      |                                          | 50,000                                  | 48,616                   | 60.00                 |                                |                 | 302 |
| 24,907                                       |                                          | 213,500                                 | 189,407                  | 20.00                 |                                |                 | 303 |
| 208,794                                      | \$24,618                                 | 2,995,520                               | 6,114,847                |                       |                                |                 |     |
| 1,417                                        |                                          |                                         | 59,265                   |                       |                                |                 | 304 |
|                                              |                                          | 60,000                                  | 91,197                   | 15.00                 |                                |                 | 305 |
| 754                                          |                                          | 61,000                                  | 147,064                  | 45.00                 |                                |                 | 306 |
| 780                                          |                                          | 55,000                                  | 80,448                   | 19.00                 |                                |                 | 307 |
| 93,664                                       |                                          | 150,000                                 | 598,733                  | 60.00                 |                                |                 | 308 |
| 24,635                                       |                                          | 235,000                                 | 303,726                  | 60.00                 |                                |                 | 309 |
| 8,539                                        |                                          | 30,000                                  | 47,686                   | 65.00                 |                                |                 | 310 |
| 6,938                                        |                                          | 200,000                                 | 316,970                  | 20.00                 |                                |                 | 311 |
| 784                                          |                                          | 50,000                                  | 118,995                  | 25.00                 |                                |                 | 312 |
| 4,567                                        |                                          | 75,000                                  | 167,778                  | 55.00                 |                                |                 | 313 |
| 1,332                                        |                                          | 56,000                                  | 60,900                   | 65.00                 |                                |                 | 314 |
| 2,030                                        |                                          | 11,500                                  | 22,511                   | 45.00                 |                                |                 | 315 |
| 4,778                                        |                                          | 50,000                                  | 73,312                   | 10.00                 |                                |                 | 316 |
| 4,500                                        |                                          | 100,000                                 | 223,269                  | 80.00                 |                                |                 | 317 |
|                                              |                                          |                                         |                          |                       |                                | Jan. 7, 1897    | 318 |
| 5,863                                        |                                          | 50,000                                  | 70,422                   | 15.00                 |                                |                 | 319 |
| 6,450                                        |                                          | 50,000                                  | 141,408                  | 25.00                 |                                |                 | 320 |
| 1,442                                        |                                          |                                         | 38,709                   | 100.00                | 100.00                         |                 | 321 |
| 1,632                                        |                                          | 20,000                                  | 41,796                   | 75.00                 |                                |                 | 322 |
| 5,885                                        |                                          | 225,000                                 | 418,047                  | 45.00                 |                                |                 | 323 |
| 65,548                                       |                                          | 200,000                                 | 566,743                  | 15.00                 |                                |                 | 324 |
| 51,011                                       |                                          | 800,600                                 | 2,859,662                | 15.00                 |                                |                 | 325 |
| 5,206                                        |                                          | 35,000                                  | 62,574                   | 40.00                 |                                |                 | 326 |
| 7,194                                        |                                          | 50,000                                  | 174,880                  | 25.00                 |                                |                 | 327 |
| 16                                           |                                          |                                         | 48,740                   | 40.00                 |                                |                 | 328 |
| 2,724                                        |                                          |                                         | 60,227                   | 60.00                 |                                |                 | 329 |
| 3,010                                        |                                          | 100,000                                 | 168,274                  | 30.00                 |                                |                 | 330 |
| 310,699                                      |                                          | 2,663,500                               | 6,954,386                |                       |                                |                 |     |
|                                              |                                          |                                         | 41,505                   | 100.00                |                                | Mar. 29, 1898   | 331 |
| 4,911                                        |                                          | 18,000                                  | 51,069                   | 65.00                 |                                |                 | 332 |
| 3,161                                        |                                          | 110,000                                 | 289,716                  | 75.00                 |                                |                 | 333 |
| 14,383                                       |                                          | 156,000                                 | 196,652                  | 50.00                 |                                |                 | 334 |
| 4,576                                        |                                          | 75,000                                  | 224,844                  | 40.00                 |                                |                 | 335 |
| 31,951                                       |                                          | 250,000                                 | 1,004,417                | 57.00                 |                                |                 | 336 |
| 10,305                                       |                                          | 100,000                                 | 294,788                  | 85.00                 |                                |                 | 337 |
| 15,277                                       |                                          | 200,000                                 | 394,033                  | 20.00                 |                                |                 | 338 |
|                                              | 3,178                                    | 14,000                                  | 95,143                   | 100.00                | 100.00                         | May 16, 1898    | 339 |
| 26,619                                       |                                          |                                         | 11,239,303               | 70.00                 |                                |                 | 340 |
| 1,648                                        |                                          |                                         | 19,086                   | 25.00                 |                                |                 | 341 |
| 11,169                                       |                                          | 50,000                                  | 128,394                  | 30.00                 |                                |                 | 342 |
|                                              |                                          |                                         |                          |                       |                                | Mar 16, 1897    | 343 |
| 6,925                                        |                                          | 100,000                                 | 288,870                  | 20.00                 |                                |                 | 344 |
|                                              |                                          |                                         | 6,834                    | 100.00                | 100.00                         | Aug 7, 1897     | 345 |
| 4,849                                        |                                          | 50,000                                  | 33,382                   |                       |                                |                 | 346 |
| 37,372                                       |                                          | 120,000                                 | 188,470                  | 90.00                 |                                |                 | 347 |
| 3,590                                        |                                          | 50,000                                  | 201,307                  | 50.00                 |                                |                 | 348 |
| 8,505                                        |                                          |                                         | 374,067                  | 65.00                 |                                |                 | 349 |
| 22,429                                       |                                          |                                         | 277,257                  | 60.00                 |                                |                 | 350 |
| 12,555                                       |                                          | 70,000                                  | 124,243                  | 60.00                 |                                |                 | 351 |
| 7,300                                        |                                          | 100,000                                 | 170,032                  | 12.50                 |                                |                 | 352 |
| 2,123                                        |                                          | 75,000                                  | 85,331                   | 20.00                 |                                |                 | 353 |
| 5,975                                        |                                          | 44,000                                  | 103,511                  | 50.00                 |                                |                 | 354 |
| 13,087                                       |                                          | 50,000                                  | 56,225                   | 70.00                 |                                |                 | 355 |
| 18,145                                       |                                          | 50,000                                  | 63,584                   | 60.00                 |                                |                 | 356 |
| 5,243                                        |                                          | 140,000                                 | 341,419                  | 40.00                 |                                |                 | 357 |
| 14,568                                       |                                          |                                         | 650,053                  | 95.00                 |                                |                 | 358 |
| 8,208                                        |                                          | 100,000                                 | 158,361                  | 25.00                 |                                |                 | 359 |
| 47                                           |                                          | 250,000                                 | 282,242                  | 95.00                 |                                |                 | 360 |
| 8,157                                        |                                          |                                         | 122,475                  | 70.00                 |                                |                 | 361 |
| 4,856                                        |                                          |                                         | 12,112                   | 50.00                 |                                |                 | 362 |
| 62,884                                       |                                          | 350,000                                 | 955,022                  | 45.00                 |                                |                 | 363 |
| 2,169                                        |                                          | 43,000                                  | 13,636                   |                       |                                |                 | 364 |
| 8,361                                        |                                          | 150,000                                 | 433,726                  | 40.00                 |                                |                 | 365 |
|                                              |                                          | 40,000                                  | 49,743                   | 100.00                | 100.00                         | Oct. 22, 1898   | 366 |
| 5,369                                        |                                          | 100,000                                 | 133,311                  |                       |                                |                 | 367 |
| 3,818                                        |                                          |                                         | 81,582                   | 60.00                 |                                |                 | 368 |
| 390,535                                      | 3,178                                    | 2,855,000                               | 19,185,745               |                       |                                |                 |     |

562 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

|     | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. | Dividends paid. | Legal expenses. | Receiver's salary and other expenses. |
|-----|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|-----------------|-----------------|---------------------------------------|
| 369 | \$130,630                          | \$7,217                | \$9,506                                      | \$16,723                            | \$723                               | -----           | \$20            | \$2,317                               |
| 370 | 118,361                            | 33,078                 | -----                                        | 33,078                              | 4,769                               | 24,149          | 98              | 970                                   |
| 371 | 1,766,146                          | 1,337,622              | 143,366                                      | 1,480,988                           | 503,688                             | 800,032         | 10,305          | 9,569                                 |
| 372 | 57,866                             | 11,506                 | -----                                        | 11,506                              | 494                                 | 2,319           | 929             | 2,281                                 |
| 373 | 94,116                             | 5,856                  | -----                                        | 5,856                               | 2,981                               | -----           | 30              | 2,349                                 |
| 374 | 305,889                            | 436,573                | -----                                        | 436,573                             | 6,475                               | 317,465         | 1,194           | 3,218                                 |
| 375 | 100,797                            | -----                  | -----                                        | -----                               | -----                               | -----           | -----           | -----                                 |
|     | 2,573,805                          | 1,831,852              | 152,872                                      | 1,984,724                           | 519,130                             | 1,143,068       | 12,576          | 29,704                                |
|     | 48,223,202                         | 96,673,592             | 14,975,429                                   | 111,649,021                         | 19,090,471                          | 80,227,394      | 3,327,987       | 5,792,220                             |

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

| Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent). | Interest dividends (per cent). | Finally closed. |
|----------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------|-----------------------|--------------------------------|-----------------|
| \$13,663                                     | .....                                    | \$20,000                                | \$38,966                 | .....                 | .....                          | 369             |
| 3,092                                        | .....                                    | .....                                   | 96,722                   | 25.00                 | .....                          | 370             |
| 157,394                                      | .....                                    | 500,000                                 | 1,777,848                | 45.00                 | .....                          | 371             |
| 5,483                                        | .....                                    | .....                                   | 5,033                    | 50.00                 | .....                          | 372             |
| 496                                          | .....                                    | 50,000                                  | 60,649                   | .....                 | .....                          | 373             |
| 108,218                                      | .....                                    | .....                                   | 423,712                  | 75.00                 | .....                          | 374             |
| .....                                        | .....                                    | .....                                   | .....                    | .....                 | .....                          | 375             |
| 288,346                                      | .....                                    | 570,600                                 | 2,402,930                | .....                 | .....                          |                 |
| 2,117,355                                    | 1,774,594                                | 95,393,570                              | 125,342,172              | .....                 | .....                          |                 |

## 564 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS THE AFFAIRS OF WHICH

|    | Name and location of bank.                                            | Charter No. | Capital stock at failure. | Circulation issued. | Circulation outstanding. |
|----|-----------------------------------------------------------------------|-------------|---------------------------|---------------------|--------------------------|
| 1  | First National Bank, Attica, N. Y. ....<br>[Number banks in 1893, 1.] | 199         | \$50,000                  | \$44,000            | \$238                    |
| 2  | Venango National Bank, Franklin, Pa. ....                             | 1176        | 300,000                   | 85,000              | 206                      |
| 3  | Merchants' National Bank, Washington, D. C. ....                      | 627         | 200,000                   | 180,000             | 556                      |
|    | Total (number of banks, 2) .....                                      |             | 500,000                   | 265,000             | 762                      |
| 4  | First National Bank, Medina, N. Y. ....                               | 229         | 50,000                    | 40,000              | 239                      |
| 5  | Tennessee National Bank, Memphis, Tenn. ....                          | 1225        | 100,000                   | 90,000              | 237                      |
| 6  | First National Bank, Selma, Ala. ....                                 | 1537        | 100,000                   | 85,000              | 389                      |
| 7  | First National Bank, New Orleans, La. ....                            | 162         | 500,000                   | 180,000             | 1,130                    |
| 8  | National Unadilla Bank, Unadilla, N. Y. ....                          | 1463        | 120,000                   | 100,000             | 185                      |
| 9  | Farmers and Citizens' National Bank, Brooklyn, N. Y. ....             | 1223        | 300,000                   | 253,900             | 972                      |
| 10 | Croton National Bank, New York, N. Y. ....                            | 1536        | 200,000                   | 180,000             | 278                      |
|    | Total (number of banks, 7) .....                                      |             | 1,370,000                 | 928,900             | 3,420                    |
| 11 | First National Bank, Bethel, Conn. ....                               | 1141        | 60,000                    | 26,300              | 135                      |
| 12 | First National Bank, Keokuk, Iowa. ....                               | 80          | 100,000                   | 90,000              | 331                      |
| 13 | National Bank of Vicksburg, Miss. ....                                | 803         | 50,000                    | 25,500              | 57                       |
|    | Total (number of banks, 3) .....                                      |             | 210,000                   | 141,800             | 523                      |
| 14 | First National Bank, Rockford, Ill. ....                              | 429         | 50,000                    | 45,000              | 262                      |
| 15 | First National Bank of Nevada, Austin, Nev. ....                      | 1331        | 250,000                   | 129,700             | 933                      |
|    | Total (number of banks, 2) .....                                      |             | 300,000                   | 174,700             | 1,195                    |
| 16 | Ocean National Bank, New York, N. Y. ....                             | 1232        | 1,000,000                 | 800,000             | 6,513                    |
| 17 | Union Square National Bank, New York, N. Y. ....                      | 1691        | 200,000                   | 50,000              | 246                      |
| 18 | Eighth National Bank, New York, N. Y. ....                            | 384         | 250,000                   | 243,393             | 2,071                    |
| 19 | Fourth National Bank, Philadelphia, Pa. ....                          | 286         | 200,000                   | 179,000             | 1,085                    |
| 20 | Waverly National Bank, Waverly, N. Y. ....                            | 1192        | 106,100                   | 71,000              | 854                      |
| 21 | First National Bank, Fort Smith, Ark. ....                            | 1631        | 50,000                    | 45,000              | 440                      |
|    | Total (number of banks, 6) .....                                      |             | 1,806,100                 | 1,388,393           | 11,209                   |
| 22 | Scandinavian National Bank, Chicago, Ill. ....                        | 1078        | 250,000                   | 135,000             | 219                      |
| 23 | Walkill National Bank, Middletown, N. Y. ....                         | 1473        | 175,000                   | 118,900             | 1,026                    |
| 24 | Crescent City National Bank, New Orleans, La. ....                    | 1937        | 500,000                   | 450,000             | 1,635                    |
| 25 | Atlantic National Bank, New York, N. Y. ....                          | 1388        | 300,000                   | 100,000             | 1,090                    |
| 26 | First National Bank, Washington, D. C. ....                           | 26          | 500,000                   | 450,000             | 6,611                    |
| 27 | National Bank of the Commonwealth, New York, N. Y. ....               | 1372        | 750,000                   | 234,000             | 2,922                    |
| 28 | Merchants National Bank, Petersburg, Va. ....                         | 1548        | 400,000                   | 360,000             | 2,895                    |
| 29 | First National Bank, Petersburg, Va. ....                             | 1378        | 200,000                   | 179,200             | 1,765                    |
| 30 | First National Bank, Mansfield, Ohio. ....                            | 436         | 100,000                   | 90,000              | 986                      |
| 31 | New Orleans National Banking Association, New Orleans, La. ....       | 1825        | 600,000                   | 360,000             | 2,500                    |
| 32 | First National Bank, Carlisle, Pa. ....                               | 21          | 50,000                    | 45,000              | 495                      |
|    | Total (number of banks, 11) .....                                     |             | 3,825,000                 | 2,522,100           | 22,144                   |
| 34 | First National Bank, Topeka, Kans. ....                               | 1600        | 100,000                   | 90,000              | 1,017                    |
| 35 | First National Bank, Norfolk, Va. ....                                | 271         | 100,000                   | 95,000              | 1,215                    |
|    | Total (number of banks, 2) .....                                      |             | 200,000                   | 185,000             | 2,232                    |
| 36 | Gibson County National Bank, Princeton, Ind. ....                     | 2066        | 50,000                    | 43,800              | 245                      |
| 37 | First National Bank of Utah, Salt Lake City, Utah. ....               | 1695        | 150,000                   | 118,191             | 967                      |
| 38 | Cook County National Bank, Chicago, Ill. ....                         | 1845        | 500,000                   | 285,100             | 1,517                    |
| 39 | First National Bank, Tiffin, Ohio. ....                               | 900         | 100,000                   | 45,000              | 880                      |
| 40 | Charlottesville National Bank, Charlottesville, Va. ....              | 1468        | 200,000                   | 146,585             | 1,840                    |
|    | Total (number of banks, 5) .....                                      |             | 1,000,000                 | 638,676             | 5,449                    |
| 41 | Miners' National Bank, Georgetown, Colo. ....                         | 2199        | 150,000                   | 45,000              | 325                      |
| 42 | Fourth National Bank, Chicago, Ill. <sup>a</sup> .....                | 276         | 200,000                   | 85,700              | 2,549                    |
| 43 | First National Bank, Bedford, Iowa. ....                              | 2298        | 30,000                    | 27,000              | 170                      |
| 44 | First National Bank, Osceola, Iowa. ....                              | 1776        | 50,000                    | 45,000              | 425                      |
| 45 | First National Bank, Duluth, Minn. ....                               | 1954        | 100,000                   | 45,000              | 237                      |
| 46 | First National Bank, La Crosse, Wis. ....                             | 1313        | 50,000                    | 45,000              | 752                      |
| 47 | City National Bank, Chicago, Ill. ....                                | 818         | 250,000                   | 137,209             | 2,868                    |

<sup>a</sup> Formerly in voluntary liquidation.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 565

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL HAVE BEEN FINALLY CLOSED.

| Receiver appointed. | Finally closed. | Cause of failure. <i>a</i> | Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. |    |
|---------------------|-----------------|----------------------------|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|----|
|                     |                 |                            | Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |    |
| Apr. 14, 1865       | Jan. 2, 1867    | W.                         | \$50,823                              | \$28,053            | \$113,538            | \$13,692                                             | \$208,106     | 1  |
| May 1, 1866         | Feb. 2, 1885    | U.                         | 83,713                                | 57,029              | 818,154              | 27,741                                               | 986,637       | 2  |
| May 8, 1866         | May 14, 1883    | U.                         | .....                                 | 860,929             | .....                | .....                                                | 860,929       | 3  |
|                     |                 |                            | 83,713                                | 917,958             | 818,154              | 27,741                                               | 1,847,566     |    |
| Mar. 13, 1867       | July 28, 1870   | T.                         | 18,424                                | 2,020               | 101,072              | 5,400                                                | 126,925       | 4  |
| Mar. 21, 1867       | Feb. 4, 1870    | V.                         | 50,000                                | 395,412             | .....                | 26,579                                               | 471,991       | 5  |
| Apr. 30, 1867       | Nov. 25, 1882   | B.                         | 116,422                               | 96,556              | 78,415               | 57,732                                               | 349,125       | 6  |
| May 20, 1867        | Sept. 28, 1882  | Q.                         | 853,148                               | 276,400             | 701,116              | 156,575                                              | 1,987,239     | 7  |
| Aug. 29, 1867       | Dec. 19, 1874   | W.                         | 36,748                                | 69,857              | 86,856               | 19,449                                               | 212,910       | 8  |
| Sept. 6, 1867       | Nov. 18, 1874   | U.                         | 1,175,656                             | 121,683             | 272,757              | 121,017                                              | 1,691,113     | 9  |
| Oct. 1, 1867        | Aug. 15, 1872   | G.                         | 255,235                               | 144,903             | 65,361               | 21,572                                               | 487,071       | 10 |
|                     |                 |                            | 2,505,633                             | 1,106,840           | 1,395,577            | 408,324                                              | 5,326,374     |    |
| Feb. 28, 1868       | Apr. 7, 1881    | N.                         | 39,486                                | 4,809               | 83,830               | 12,212                                               | 140,337       | 11 |
| Mar. 3, 1868        | Nov. 30, 1872   | Q.                         | 98,240                                | 79,652              | 125,057              | 13,426                                               | 316,375       | 12 |
| Apr. 24, 1868       | Nov. 25, 1882   | N.                         | 21,584                                | 49,959              | 22,569               | .....                                                | 94,112        | 13 |
|                     |                 |                            | 159,310                               | 134,420             | 231,456              | 25,638                                               | 559,824       |    |
| Mar. 15, 1869       | Dec. 4, 1875    | B.                         | 7,000                                 | 811                 | .....                | 30,371                                               | 38,182        | 14 |
| Oct. 14, 1869       | May 16, 1884    | U.                         | 129,721                               | 497,292             | 91,412               | 42,236                                               | 760,661       | 15 |
|                     |                 |                            | 136,721                               | 498,103             | 91,412               | 72,607                                               | 708,843       |    |
| Dec. 13, 1871       | Apr. 20, 1882   | V.                         | 1,867,641                             | .....               | 942,283              | 124,832                                              | 2,934,756     | 16 |
| Dec. 15, 1871       | Nov. 16, 1874   | U.                         | 364,973                               | .....               | 91,355               | 11,895                                               | 468,223       | 17 |
| do                  | Sept. 1, 1875   | F.                         | 229,617                               | 736,997             | 165,442              | 49,409                                               | 1,181,465     | 18 |
| Dec. 20, 1871       | Feb. 13, 1872   | U.                         | 659,656                               | .....               | .....                | .....                                                | 659,656       | 19 |
| Apr. 23, 1872       | Oct. 2, 1877    | U.                         | 86,493                                | 40,000              | 37,494               | 32,517                                               | 196,504       | 20 |
| May 2, 1872         | Jan. 3, 1876    | V.                         | 15,800                                | 14,174              | 25,000               | 6,537                                                | 61,511        | 21 |
|                     |                 |                            | 3,218,182                             | 791,171             | 1,261,574            | 225,190                                              | 5,496,117     |    |
| Dec. 12, 1872       | Feb. 15, 1886   | B.                         | 100,000                               | 100,000             | 168,100              | 24,806                                               | 392,906       | 22 |
| Dec. 31, 1872       | Jan. 8, 1880    | B.                         | 127,769                               | 50,000              | 25,000               | 25,102                                               | 227,871       | 23 |
| Mar. 18, 1873       | June 1, 1861    | M.                         | 379,020                               | 110,450             | 148,920              | 168,603                                              | 806,993       | 24 |
| Apr. 28, 1873       | Apr. 29, 1884   | A.                         | 336,833                               | 58,852              | 263,550              | 128,337                                              | 877,572       | 25 |
| Sept. 19, 1873      | July 24, 1876   | M.                         | 1,000,000                             | 1,277,690           | .....                | 155,724                                              | 2,493,414     | 26 |
| Sept. 22, 1873      | Mar. 31, 1883   | V.                         | 1,435,113                             | 473,372             | 453,593              | 404,431                                              | 2,766,509     | 27 |
| Sept. 25, 1873      | May 1, 1876     | R.                         | 342,260                               | 252,250             | 321,722              | 103,639                                              | 1,019,841     | 28 |
| do                  | May 15, 1876    | R.                         | 100,000                               | 50,000              | 79,409               | 43,225                                               | 272,634       | 29 |
| Oct. 18, 1873       | Nov. 30, 1883   | P.                         | 94,483                                | 173,378             | 7,954                | 21,095                                               | 296,910       | 30 |
| Oct. 23, 1873       | Mar. 21, 1887   | W.                         | 300,000                               | 100,000             | 376,870              | 654,185                                              | 1,431,055     | 31 |
| Oct. 24, 1873       | Dec. 6, 1882    | U.                         | 28,077                                | 55,386              | 29,267               | 2,574                                                | 115,304       | 32 |
|                     |                 |                            | 4,243,555                             | 2,701,378           | 1,894,385            | 1,791,751                                            | 10,631,069    |    |
| Dec. 16, 1873       | Sept. 11, 1878  | P.                         | 25,000                                | 85,000              | 78,857               | 14,241                                               | 203,098       | 34 |
| June 3, 1874        | June 2, 1883    | G.                         | 77,723                                | 56,350              | 86,297               | 3,542                                                | 217,912       | 35 |
|                     |                 |                            | 102,723                               | 141,350             | 159,154              | 17,783                                               | 421,010       |    |
| Nov. 28, 1874       | Sept. 18, 1876  | X.                         | 51,296                                | 32,011              | 29,055               | 12,816                                               | 125,178       | 36 |
| Dec. 10, 1874       | May 14, 1879    | V.                         | 6,300                                 | 204,600             | 3,274                | 15,859                                               | 229,432       | 37 |
| Feb. 1, 1875        | Nov. 20, 1883   | V.                         | 619,836                               | 1,250,163           | 151,439              | 678,349                                              | 2,699,787     | 38 |
| Oct. 22, 1875       | Mar. 10, 1879   | E.                         | 140,000                               | 120,000             | 61,620               | 18,439                                               | 342,059       | 39 |
| Oct. 28, 1875       | Apr. 5, 1886    | U.                         | 169,520                               | 105,218             | 257,655              | 30,696                                               | 563,080       | 40 |
|                     |                 |                            | 986,952                               | 1,711,992           | 505,043              | 755,558                                              | 3,959,545     |    |
| Jan. 24, 1876       | June 2, 1884    | V.                         | 20,000                                | 190,069             | .....                | 27,287                                               | 237,356       | 41 |
| Feb. 1, 1876        | Mar. 4, 1886    | V.                         | 27,123                                | 131,227             | 65,802               | 3,084                                                | 227,236       | 42 |
| do                  | Mar. 28, 1883   | N.                         | 29,752                                | 26,858              | 9,359                | 9,635                                                | 75,604        | 43 |
| Feb. 26, 1876       | Feb. 28, 1878   | V.                         | 74,376                                | 19,938              | 5,737                | 15,162                                               | 115,213       | 44 |
| Mar. 13, 1876       | Jan. 31, 1881   | P.                         | 18,093                                | 118,300             | 35,855               | 13,816                                               | 186,064       | 45 |
| Apr. 11, 1876       | July 20, 1882   | P.                         | 35,000                                | 25,000              | 65,067               | 44,815                                               | 169,912       | 46 |
| May 17, 1876        | Feb. 23, 1885   | V.                         | 453,037                               | 478,917             | 85,805               | 86,248                                               | 1,104,007     | 47 |

*a* See explanation in note following table No. 75.

566 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS THE AFFAIRS OF WHICH HAVE

|    | Name and location of bank.                                  | Charter No. | Capital stock at failure. | Circulation issued. | Circulation outstanding. |
|----|-------------------------------------------------------------|-------------|---------------------------|---------------------|--------------------------|
| 48 | Watkins National Bank, Watkins, N. Y. ....                  | 456         | \$75,000                  | \$67,500            | \$1,376                  |
| 49 | First National Bank, Wichita, Kans. ....                    | 1913        | 60,000                    | 43,200              | 523                      |
|    | Total (number of banks, 9) .....                            |             | 965,000                   | 540,609             | 9,230                    |
| 50 | First National Bank, Greenfield, Ohio a. ....               | 101         | 50,000                    | 29,662              | 980                      |
| 51 | National Bank of Fishkill, N. Y. ....                       | 371         | 200,000                   | 177,200             | 2,314                    |
| 52 | First National Bank, Franklin, Ind. ....                    | 50          | 132,000                   | 92,692              | 1,915                    |
| 53 | Northumberland County National Bank, Shamokin, Pa. ....     | 689         | 67,000                    | 60,300              | 985                      |
| 54 | First National Bank, Winchester, Ill. ....                  | 1484        | 50,000                    | 45,000              | 782                      |
| 55 | National Exchange Bank, Minneapolis, Minn. ....             | 719         | 100,000                   | 90,000              | 1,340                    |
| 56 | National Bank of the State of Missouri, St. Louis, Mo. .... | 1665        | 2,500,000                 | 296,274             | 16,862                   |
| 57 | First National Bank, Delphi, Ind. ....                      | 1949        | 50,000                    | 45,000              | 760                      |
| 58 | First National Bank, Georgetown, Colo. ....                 | 1991        | 75,000                    | 45,000              | 335                      |
| 59 | Lock Haven National Bank, Lock Haven, Pa. ....              | 1273        | 120,000                   | 71,200              | 1,057                    |
|    | Total (number of banks, 10) .....                           |             | 3,344,000                 | 951,723             | 27,330                   |
| 61 | Central National Bank, Chicago, Ill. ....                   | 2047        | 200,000                   | 45,000              | 616                      |
| 62 | First National Bank, Kansas City, Mo. ....                  | 1612        | 500,000                   | 44,940              | 2,330                    |
| 63 | Commercial National Bank, Kansas City, Mo. ....             | 1995        | 100,000                   | 44,590              | 899                      |
| 64 | First National Bank, Ashland, Pa. a. ....                   | 403         | 112,500                   | 75,554              | 2,325                    |
| 65 | First National Bank, Tarrytown, N. Y. ....                  | 364         | 100,000                   | 89,200              | 1,928                    |
| 66 | First National Bank, Alhenton, Pa. a. ....                  | 161         | 250,000                   | 78,641              | 2,695                    |
| 67 | First National Bank, Waynesburg, Pa. a. ....                | 305         | 100,000                   | 7,002               | 740                      |
| 68 | Washington County National Bank, Greenwich, N. Y. ....      | 1266        | 200,000                   | 114,220             | 2,025                    |
| 69 | First National Bank, Dallas, Tex. ....                      | 2157        | 50,000                    | 29,800              | 520                      |
| 70 | Peoples' National Bank, Helena, Mont. ....                  | 2105        | 100,000                   | 89,300              | 507                      |
| 71 | First National Bank, Bozeman, Mont. ....                    | 2027        | 50,000                    | 44,400              | 630                      |
| 72 | Merchants' National Bank, Fort Scott, Kans. a. ....         | 1927        | 51,000                    | 35,328              | 650                      |
| 73 | Farmers' National Bank, Platte City, Mo. ....               | 2356        | 50,000                    | 27,000              | 240                      |
|    | Total (number of banks, 13) .....                           |             | 1,862,500                 | 724,885             | 16,113                   |
| 74 | First National Bank, Warrensburg, Mo. ....                  | 1856        | 100,000                   | 45,000              | 831                      |
| 75 | German American National Bank, Washington, D. C. ....       | 2358        | 130,000                   | 62,500              | 350                      |
| 76 | German National Bank, Chicago, Ill. a. ....                 | 1734        | 500,000                   | 42,795              | 3,190                    |
| 77 | Commercial National Bank, Saratoga Springs, N. Y. ....      | 1227        | 100,000                   | 86,900              | 1,768                    |
| 78 | Second National Bank, Scranton, Pa. a. ....                 | 49          | 200,000                   | 91,465              | 3,272                    |
| 79 | National Bank of Poughkeepsie, N. Y. ....                   | 1200        | 100,000                   | 90,000              | 1,633                    |
| 80 | First National Bank, Monticello, Ind. ....                  | 2208        | 50,000                    | 27,000              | 441                      |
| 81 | First National Bank, Butler, Pa. ....                       | 309         | 50,000                    | 71,165              | 2,190                    |
|    | Total (number of banks, 8) .....                            |             | 1,230,000                 | 516,825             | 13,875                   |
| 82 | First National Bank, Meadville, Pa. ....                    | 115         | 100,000                   | 89,500              | 2,766                    |
| 83 | First National Bank, Newark, N. J. ....                     | 52          | 300,000                   | 326,643             | 8,902                    |
| 84 | First National Bank, Brattleboro, Vt. ....                  | 470         | 300,000                   | 90,000              | 4,377                    |
|    | Total (number of banks, 3) .....                            |             | 700,000                   | 506,143             | 16,043                   |
| 85 | Mechanics' National Bank, Newark, N. J. ....                | 1251        | 500,000                   | 449,900             | 12,863                   |
| 86 | First National Bank, Buffalo, N. Y. ....                    | 235         | 100,000                   | 99,500              | 2,170                    |
| 87 | Pacific National Bank, Boston, Mass. ....                   | 2373        | 961,300                   | 450,000             | 3,527                    |
|    | Total (number of banks, 3) .....                            |             | 1,561,300                 | 999,400             | 18,560                   |
| 88 | First National Bank of Union Mills, Union City, Pa. ....    | 110         | 50,000                    | 43,000              | 1,327                    |
| 89 | Vermont National Bank, St. Albans, Vt. ....                 | 1583        | 200,000                   | 65,200              | 3,132                    |
|    | Total (number of banks, 2) .....                            |             | 250,000                   | 108,200             | 4,459                    |
| 90 | First National Bank, Leadville, Colo. ....                  | 2420        | 60,000                    | 53,000              | 1,105                    |
| 91 | City National Bank, Lawrenceburg, Ind. a. ....              | 2889        | 100,000                   | 77,000              | 930                      |
| 92 | First National Bank, St. Albans, Vt. ....                   | 269         | 100,000                   | 89,980              | 2,582                    |
| 93 | First National Bank, Monmouth, Ill. ....                    | 2751        | 75,000                    | 27,000              | 320                      |
| 94 | Hot Springs National Bank, Hot Springs, Ark. ....           | 2887        | 50,000                    | 40,850              | 600                      |
| 95 | Richmond National Bank, Richmond, Ind. ....                 | 2090        | 250,000                   | 158,900             | 8,705                    |
| 98 | First National Bank, Albion, N. Y. ....                     | 166         | 100,000                   | 90,000              | 3,261                    |

a Formerly in voluntary liquidation.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 567

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BANKS WHICH HAVE BEEN FINALLY CLOSED—Continued.

| Receiver appointed. | Finally closed. | Causes of failure. | Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. |    |
|---------------------|-----------------|--------------------|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|----|
|                     |                 |                    | Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |    |
| July 12, 1876       | May 23, 1888    | G                  | \$86,014                              | \$44,582            | \$9,105              | \$21,738                                             | \$161,439     | 48 |
| Sept. 23, 1876      | July 14, 1880   | B                  | 59,226                                | 18,387              | 67,531               | 3,681                                                | 148,823       | 49 |
|                     |                 |                    | 802,021                               | 1,053,278           | 344,291              | 225,466                                              | 2,425,656     |    |
| Dec. 12, 1876       | Nov. 25, 1882   | U                  |                                       | 57,675              |                      | 376                                                  | 58,051        | 50 |
| Jan. 27, 1877       | Aug. 11, 1884   | B                  | 194,065                               | 262,909             | 51,403               | 49,441                                               | 558,418       | 51 |
| Feb. 13, 1877       | Sept. 14, 1881  | B                  | 86,492                                | 53,158              | 200,909              | 24,217                                               | 369,866       | 52 |
| Mar. 12, 1877       | Jan. 18, 1883   | M                  | 67,246                                | 112,026             | 25,941               | 14,770                                               | 219,983       | 53 |
| Mar. 16, 1877       | July 23, 1881   | W                  | 67,541                                | 66,025              | 79,101               | 14,270                                               | 226,937       | 54 |
| May 24, 1877        | June 10, 1880   | M                  | 135,231                               | 90,704              | 124,871              | 18,411                                               | 368,717       | 55 |
| June 23, 1877       | Mar. 26, 1888   | O                  | 935,999                               | 2,818,966           | 633,744              | 453,400                                              | 4,822,109     | 56 |
| July 20, 1877       | Oct. 15, 1881   | W                  | 175,254                               | 6,250               | 6,596                | 13,478                                               | 201,578       | 57 |
| Aug. 18, 1877       | Oct. 5, 1885    | U                  | 34,363                                | 52,627              | 629,113              | 30,398                                               | 746,566       | 58 |
| Aug. 29, 1877       | Mar. 3, 1882    | V                  | 220,481                               | 150,650             | 24,990               | 34,350                                               | 430,471       | 59 |
|                     |                 |                    | 1,917,277                             | 3,676,629           | 1,776,168            | 633,111                                              | 8,002,576     |    |
| Dec. 1, 1877        | Feb. 23, 1892   | V                  | 157,438                               | 161,441             | 170,712              | 16,680                                               | 566,271       | 61 |
| Feb. 11, 1878       | July 6, 1881    | X                  | 1,118,118                             | 313,726             | 405,000              | 19,817                                               | 1,856,661     | 62 |
| .....do.....        | Mar. 9, 1882    | V                  | 52,349                                | 74,724              | 51,175               | 6,723                                                | 184,971       | 63 |
| Feb. 23, 1878       | Aug. 5, 1879    | V                  | 107,318                               | 41,584              | 19,070               | 8,859                                                | 176,831       | 64 |
| Mar. 23, 1878       | June 20, 1882   | V                  | 100,994                               |                     | 153,467              | 20,289                                               | 274,750       | 65 |
| Apr. 15, 1878       | Mar. 9, 1885    | N                  | 19,879                                | 132,445             | 185,220              | 2,171                                                | 339,715       | 66 |
| May 15, 1878        | Sept. 7, 1885   | V                  |                                       | 15,869              | 42,284               | 1,861                                                | 60,014        | 67 |
| June 8, 1878        | July 5, 1879    | P                  | 311,224                               | 27,894              | 238,971              | 13,749                                               | 589,938       | 68 |
| .....do.....        | Mar. 24, 1885   | V                  | 48,149                                | 36,245              | 67,423               | 4,305                                                | 156,122       | 69 |
| Sept. 13, 1878      | Feb. 12, 1889   | Q                  | 32,559                                | 95,251              | 166,151              | 67,942                                               | 361,903       | 70 |
| Sept. 14, 1878      | .....do.....    | Q                  | 39,010                                | 76,046              | 333                  | 21,090                                               | 136,479       | 71 |
| Sept. 25, 1878      | Apr. 8, 1881    | X                  | 21,225                                | 15,543              | 46,588               | 1,892                                                | 85,248        | 72 |
| Oct. 1, 1878        | Oct. 10, 1879   | N                  | 9,561                                 | 18,691              | 42,296               | 1,944                                                | 72,492        | 73 |
|                     |                 |                    | 2,017,924                             | 1,099,459           | 1,586,600            | 187,322                                              | 4,801,395     |    |
| Nov. 1, 1878        | Mar. 15, 1881   | X                  | 90,953                                | 194,457             | 11,578               | 33,375                                               | 330,363       | 74 |
| .....do.....        | Apr. 10, 1894   | P                  | 256,286                               | 139,514             | 37,923               | 61,147                                               | 494,870       | 75 |
| Dec. 20, 1878       | Mar. 1, 1884    | B                  | 104,966                               | 101,971             | 475,052              | 29,881                                               | 711,870       | 76 |
| Feb. 11, 1879       | Jan. 17, 1881   | X                  | 133,169                               | 167,593             | 28,969               | 17,085                                               | 346,726       | 77 |
| Mar. 15, 1879       | Apr. 24, 1886   | X                  | 264,968                               | 101,178             | 104,853              | 47,591                                               | 518,535       | 78 |
| Apr. 7, 1879        | Aug. 1, 1881    | X                  | 68,078                                | 97,257              | 18,484               | 19,560                                               | 203,279       | 79 |
| July 18, 1879       | Feb. 6, 1883    | N                  | 23,646                                | 6,734               | 4,374                | 15,017                                               | 49,771        | 80 |
| July 23, 1879       | Aug. 6, 1887    | E                  | 12,647                                | 134,716             | 34,737               | 27,503                                               | 209,663       | 81 |
|                     |                 |                    | 954,653                               | 943,330             | 715,875              | 251,159                                              | 2,865,017     |    |
| June 9, 1880        | Feb. 4, 1882    | R                  | 115,012                               | 22,545              | 12,863               | 19,198                                               | 169,618       | 82 |
| June 14, 1880       | Feb. 18, 1885   | F                  | 418,951                               | 64,041              | 55,895               | 41,173                                               | 580,060       | 83 |
| June 19, 1880       | Oct. 12, 1885   | N                  | 51,574                                |                     | 302,654              | 43,895                                               | 398,123       | 84 |
|                     |                 |                    | 585,537                               | 86,586              | 371,412              | 104,266                                              | 1,147,801     |    |
| Nov. 2, 1881        | Dec. 22, 1896   | C                  | 1,114,593                             | 185,002             | 78,286               | 232,147                                              | 1,609,938     | 85 |
| Apr. 22, 1882       | Apr. 30, 1892   | P                  | 488,892                               | 65,526              | 696,987              | 36,916                                               | 1,288,321     | 86 |
| May 22, 1882        | June 30, 1893   | S                  | 648,710                               | 1,416,793           | 1,597,334            | 449,324                                              | 3,912,161     | 87 |
|                     |                 |                    | 2,252,195                             | 1,667,321           | 2,172,607            | 718,387                                              | 6,810,420     |    |
| Mar. 24, 1883       | Apr. 15, 1893   | S                  | 161,699                               | 46,829              | 16,309               | 23,640                                               | 248,477       | 88 |
| Aug. 9, 1883        | June 6, 1892    | V                  | 124,114                               | 520,917             | 118,618              | 20,617                                               | 784,266       | 89 |
|                     |                 |                    | 285,813                               | 567,746             | 134,927              | 44,257                                               | 1,032,743     |    |
| Jan. 24, 1884       | Dec. 5, 1893    | B                  | 72,197                                | 56,042              | 102,112              | 56,410                                               | 286,761       | 90 |
| Mar. 11, 1884       | Oct. 25, 1886   | G                  | 13,993                                | 14,500              | 2,554                | 1,599                                                | 32,646        | 91 |
| Apr. 22, 1884       | May 25, 1894    | P                  | 217,314                               | 96,875              | 49,951               | 78,359                                               | 442,499       | 92 |
| .....do.....        | Jan. 4, 1894    | B                  | 172,940                               | 96,543              | 9,683                | 34,112                                               | 313,233       | 93 |
| June 2, 1884        | Sept. 25, 1889  | E                  | 31,053                                | 27,774              | 27,190               | 6,497                                                | 92,429        | 95 |
| July 23, 1884       | Sept. 30, 1890  | H                  | 367,109                               | 72,356              | 171,319              | 124,654                                              | 734,838       | 96 |
| Aug. 26, 1884       | Apr. 19, 1893   | I                  | 55,763                                | 44,446              | 113,329              | 212,545                                              | 426,083       | 98 |

568 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS THE AFFAIRS OF WHICH HAVE

|     | Name and location of bank.                                 | Charter No. | Capital stock at failure. | Circulation issued. | Circulation outstanding. |
|-----|------------------------------------------------------------|-------------|---------------------------|---------------------|--------------------------|
| 99  | First National Bank, Jamestown, N. Dak .....               | 2578        | \$50,000                  | \$18,050            | \$280                    |
| 100 | Logan National Bank, West Liberty, Ohio .....              | 2942        | 50,000                    | 23,400              | 310                      |
|     | Total (number of banks, 9) .....                           |             | 835,000                   | 578,780             | 18,123                   |
| 101 | Middletown National Bank, Middletown, N. Y. ...            | 1276        | 200,000                   | 176,000             | 5,065                    |
| 102 | Farmers' National Bank, Bushnell, Ill. ....                | 1791        | 50,000                    | 44,000              | 1,253                    |
| 103 | Schoharie County National Bank, Schoharie, N. Y.           | 1510        | 50,000                    | 38,350              | 1,825                    |
| 104 | Exchange National Bank, Norfolk, Va. ....                  | 1137        | 300,000                   | 228,200             | 8,645                    |
|     | Total (number of banks, 4) .....                           |             | 609,000                   | 486,550             | 16,788                   |
| 105 | First National Bank, Lake City, Minn. ....                 | 1740        | 50,000                    | 44,420              | 1,275                    |
| 106 | Lancaster National Bank, Clinton, Mass. ....               | 583         | 100,000                   | 72,360              | 3,938                    |
| 107 | First National Bank, Sioux Falls, S. Dak. ....             | 2465        | 50,000                    | 10,740              | 310                      |
| 108 | First National Bank, Wahpeton, N. Dak. ....                | 2624        | 50,000                    | 17,120              | 380                      |
| 109 | First National Bank, Angelica, N. Y. ....                  | 564         | 100,000                   | 89,000              | 3,385                    |
| 110 | City National Bank, Williamsport, Pa. ....                 | 2139        | 100,000                   | 43,140              | 2,880                    |
| 111 | Abington National Bank, Abington, Mass. a .....            | 1386        | 150,000                   | 25,425              |                          |
| 112 | First National Bank, Blair, Nebr. ....                     | 2724        | 50,000                    | 26,180              | 470                      |
|     | Total (number of banks, 8) .....                           |             | 650,000                   | 328,385             | 12,648                   |
| 113 | First National Bank, Pine Bluff, Ark. ....                 | 2776        | 50,000                    | 26,280              | 550                      |
| 114 | Palatka National Bank, Palatka, Fla. ....                  | 3266        | 50,000                    | 19,210              | 330                      |
| 116 | Henrietta National Bank, Henrietta, Tex. ....              | 3022        | 50,000                    | 11,250              | 230                      |
| 117 | National Bank of Sumter, S. C. ....                        | 3082        | 50,000                    | 11,250              | 280                      |
| 118 | First National Bank, Danville, N. Y. ....                  | 75          | 50,000                    | 15,730              | 1,435                    |
| 119 | First National Bank, Cory, Pa. ....                        | 605         | 100,000                   | 73,829              | 3,826                    |
| 120 | Stafford National Bank, Stafford Springs, Conn. ....       | 686         | 200,000                   | 139,048             | 5,540                    |
|     | Total (number of banks, 7) .....                           |             | 550,000                   | 296,597             | 12,191                   |
| 122 | Metropolitan National Bank, Cincinnati, Ohio ...           | 2542        | 1,000,000                 | 277,745             | 10,110                   |
| 123 | First National Bank, Auburn, N. Y. ....                    | 231         | 150,000                   | 63,446              | 4,671                    |
| 124 | Commercial National Bank, Dubuque, Iowa. ....              | 1801        | 100,000                   | 62,170              | 2,689                    |
| 125 | State National Bank, Raleigh, N. C. ....                   | 1682        | 100,000                   | 22,500              | 1,910                    |
| 126 | Second National Bank, Xenia, Ohio. ....                    | 277         | 150,000                   | 48,470              | 3,640                    |
| 127 | Madison National Bank, Madison, S. Dak. ....               | 3597        | 50,000                    | 11,250              | 92                       |
| 128 | Lowell National Bank, Lowell, Mich. ....                   | 1280        | 50,000                    | 27,800              | 2,335                    |
|     | Total (number of banks, 7) .....                           |             | 1,600,000                 | 513,381             | 25,447                   |
| 129 | California National Bank, San Francisco, Cal. ....         | 3592        | 200,000                   | 45,000              | 990                      |
| 130 | First National Bank, Anoka, Minn. ....                     | 2800        | 50,000                    | 11,250              | 268                      |
|     | Total (number of banks, 2) .....                           |             | 250,000                   | 56,250              | 1,258                    |
| 131 | National Bank of Shelbyville, Tenn. ....                   | 2198        | 50,000                    | 16,710              | 1,155                    |
| 133 | Third National Bank, Malone, N. Y. ....                    | 3366        | 50,000                    | 10,750              | 210                      |
| 134 | First National Bank, Abilene, Kans. ....                   | 2427        | 100,000                   | 21,240              | 870                      |
| 135 | Harper National Bank, Harper, Kans. ....                   | 3431        | 50,000                    | 10,750              | 240                      |
| 136 | Gloucester City National Bank, Gloucester City, N. J. .... | 3936        | 50,000                    | 11,250              | 230                      |
| 137 | Park National Bank, Chicago, Ill. ....                     | 3502        | 200,000                   | 45,000              | 2,950                    |
| 138 | State National Bank, Wellington, Kans. ....                | 3564        | 50,000                    | 11,250              | 380                      |
|     | Total (number of banks, 7) .....                           |             | 550,000                   | 126,950             | 6,035                    |
| 141 | First National Bank, Belleville, Kans. ....                | 3386        | 50,000                    | 11,250              | 285                      |
| 144 | City National Bank, Hastings, Nebr. ....                   | 3099        | 100,000                   | 22,500              | 1,110                    |
| 145 | Peoples' National Bank, Fayetteville, N. C. ....           | 2003        | 125,000                   | 28,800              | 2,867                    |
| 146 | Spokane National Bank, Spokane Falls, Wash. ...            | 3838        | 100,000                   | 21,700              | 505                      |
| 147 | First National Bank, Ellsworth, Kans. ....                 | 3249        | 50,000                    | 10,750              | 445                      |
| 148 | Second National Bank, McPherson, Kans. ....                | 3791        | 50,000                    | 11,250              | 470                      |
| 149 | Pratt County National Bank, Pratt, Kans. ....              | 3787        | 50,000                    | 10,750              | 470                      |
| 152 | National City Bank, Marshall, Mich. ....                   | 2023        | 100,000                   | 44,000              | 3,482                    |
| 153 | Red Cloud National Bank, Red Cloud, Nebr. ....             | 3181        | 75,000                    | 16,875              | 585                      |
| 154 | Asbury Park National Bank, Asbury Park, N. J. ....         | 3792        | 100,000                   | 20,700              | 1,080                    |
| 156 | First National Bank, Red Cloud, Nebr. ....                 | 2811        | 75,000                    | 16,275              | 605                      |
| 157 | Central Nebraska National Bank, Broken Bow, Nebr. ....     | 3927        | 60,000                    | 13,500              | 348                      |
| 158 | Florence National Bank, Florence, Ala. ....                | 4135        | 60,000                    | 12,900              | 1,210                    |
| 161 | Rio Grande National Bank, Laredo, Tex. ....                | 4146        | 100,000                   | 22,500              | 1,350                    |
| 164 | First National Bank, Coldwater, Kans. ....                 | 3703        | 52,000                    | 11,200              | 370                      |
|     | Total (number of banks, 15) .....                          |             | 1,147,000                 | 274,950             | 15,182                   |

a Restored to solvency.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 569

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BANKS FINALLY CLOSED—Continued.

| Receiver appointed.                                                                                                                                                                                  | Finally closed.                                                                                                                                                                                      | Cause of failure. <i>a</i>                               | Nominal assets at date of suspension.                                                                                   |                                                                                                                        |                                                                                                                   | Additional assets received since date of suspension.                                                             | Total assets.                                                                                                                   |                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | Estimated good.                                                                                                         | Estimated doubtful.                                                                                                    | Estimated worthless.                                                                                              |                                                                                                                  |                                                                                                                                 |                                                                                  |
| Sept. 13, 1884<br>Oct. 18, 1884                                                                                                                                                                      | Oct. 29, 1885<br>Jan. 22, 1890                                                                                                                                                                       | E<br>P                                                   | \$7,519<br>60,096                                                                                                       | \$29,826<br>22,695                                                                                                     | \$20,352                                                                                                          | \$3,312<br>56,057                                                                                                | \$70,009<br>138,848                                                                                                             | 99<br>100                                                                        |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 997,989                                                                                                                 | 461,057                                                                                                                | 505,495                                                                                                           | 572,855                                                                                                          | 2,537,396                                                                                                                       |                                                                                  |
| Nov. 29, 1884<br>Dec. 17, 1884<br>Mar. 23, 1885<br>Apr. 9, 1885                                                                                                                                      | May 29, 1893<br>Feb. 10, 1888<br>Sept. 30, 1890<br>June 23, 1894                                                                                                                                     | I<br>L<br>B<br>O                                         | 600,810<br>13,170<br>96,891<br>1,273,711                                                                                | 53,692<br>3,874<br>39,593<br>1,441,378                                                                                 | 167,075<br>62,229<br>28,010<br>938,916                                                                            | 131,069<br>11,899<br>4,809<br>273,432                                                                            | 952,646<br>91,172<br>169,203<br>3,927,437                                                                                       | 101<br>102<br>103<br>104                                                         |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 1,984,582                                                                                                               | 1,538,537                                                                                                              | 1,196,230                                                                                                         | 421,209                                                                                                          | 5,140,558                                                                                                                       |                                                                                  |
| Jan. 4, 1886<br>Jan. 20, 1886<br>Mar. 11, 1886<br>Apr. 8, 1886<br>Apr. 19, 1886<br>May 4, 1886<br>Aug. 2, 1886<br>Sept. 8, 1886                                                                      | June 1, 1886<br>Sept. 14, 1891<br>Apr. 5, 1897<br>Mar. 20, 1890<br>Mar. 2, 1888<br>Aug. 18, 1887<br>Feb. 17, 1887<br>Apr. 30, 1887                                                                   | E<br>B<br>J<br>J<br>A<br>D<br>L<br>U                     | 57,487<br>144,850<br>48,510<br>20,505<br>59,810<br>154,879<br>122,551<br>235,474                                        | 91,996<br>138,707<br>137,859<br>66,965<br>28,459<br>26,825<br>168,164<br>8,000                                         | 7,291<br>8,094<br>3,821<br>44,909<br>70,458<br>24,398<br>5,462<br>6,834                                           | 57,994<br>69,964<br>12,332<br>4,138<br>7,798<br>35,202<br>21,633<br>5,439                                        | 214,768<br>361,615<br>202,522<br>136,517<br>166,525<br>241,304<br>317,810<br>255,747                                            | 105<br>106<br>107<br>108<br>109<br>110<br>111<br>112                             |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 844,066                                                                                                                 | 666,975                                                                                                                | 171,267                                                                                                           | 214,500                                                                                                          | 1,896,808                                                                                                                       |                                                                                  |
| Nov. 20, 1886<br>June 3, 1887<br>Aug. 17, 1887<br>Aug. 24, 1887<br>Sept. 8, 1887<br>Oct. 11, 1887<br>Oct. 17, 1887                                                                                   | July 25, 1895<br>Oct. 17, 1887<br>July 11, 1889<br>Mar. 5, 1891<br>May 13, 1892<br>Apr. 25, 1892<br>Oct. 20, 1888                                                                                    | V<br>V<br>K<br>A<br>B<br>V<br>B                          | 50,793<br>15,646<br>74,471<br>68,081<br>17,449<br>156,586<br>208,243                                                    | 85,912<br>32,092<br>35,999<br>.....<br>8,397<br>20,239<br>119,869                                                      | 1,609<br>8,791<br>12,995<br>159<br>37,572<br>66,710<br>69,869                                                     | 16,171<br>1,790<br>25,696<br>17,769<br>56,220<br>29,501<br>29,177                                                | 154,485<br>58,319<br>148,861<br>84,009<br>119,638<br>273,036<br>418,158                                                         | 113<br>114<br>116<br>117<br>118<br>119<br>120                                    |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 588,969                                                                                                                 | 302,508                                                                                                                | 188,705                                                                                                           | 176,324                                                                                                          | 1,256,506                                                                                                                       |                                                                                  |
| Feb. 10, 1888<br>Feb. 20, 1888<br>Apr. 2, 1888<br>Mar. 21, 1888<br>May 9, 1888<br>June 23, 1888<br>Sept. 19, 1888                                                                                    | June 27, 1888<br>July 6, 1897<br>Nov. 11, 1892<br>Jan. 15, 1891<br>Jan. 21, 1889<br>July 24, 1894<br>Apr. 24, 1890                                                                                   | V<br>R<br>V<br>B<br>S<br>V<br>W                          | 1,668,952<br>268,961<br>338,506<br>152,390<br>181,870<br>17,136<br>55,535                                               | 787,598<br>160,617<br>324,872<br>176,652<br>214,560<br>91,153<br>71,124                                                | 125,236<br>510,790<br>15,112<br>137,561<br>78,496<br>20,025<br>1,316                                              | 7,111<br>325,342<br>29,221<br>8,398<br>69,652<br>38,052<br>46,811                                                | 2,588,897<br>1,265,710<br>702,711<br>475,001<br>544,578<br>166,366<br>174,786                                                   | 122<br>123<br>124<br>125<br>126<br>127<br>128                                    |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 2,678,350                                                                                                               | 1,826,576                                                                                                              | 888,536                                                                                                           | 524,587                                                                                                          | 5,918,049                                                                                                                       |                                                                                  |
| Jan. 14, 1889<br>Apr. 22, 1889                                                                                                                                                                       | Feb. 26, 1895<br>May 4, 1896                                                                                                                                                                         | Q<br>B                                                   | 400,003<br>83,776                                                                                                       | 61,519<br>44,698                                                                                                       | 216,704<br>17,225                                                                                                 | 95,247<br>24,059                                                                                                 | 773,473<br>169,758                                                                                                              | 129<br>130                                                                       |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 483,779                                                                                                                 | 106,217                                                                                                                | 233,929                                                                                                           | 119,306                                                                                                          | 943,231                                                                                                                         |                                                                                  |
| Dec. 13, 1889<br>Dec. 30, 1889<br>Jan. 21, 1890<br>Feb. 10, 1890<br>June 12, 1890                                                                                                                    | Apr. 26, 1892<br>Dec. 31, 1892<br>May 9, 1895<br>July 21, 1894<br>Feb. 2, 1894                                                                                                                       | Q<br>W<br>F<br>F<br>F                                    | 1,898<br>74,662<br>38,896<br>25,775<br>6,675                                                                            | 98,099<br>31,442<br>92,995<br>21,224<br>12,317                                                                         | 44,592<br>33,827<br>81,897<br>19,674<br>56,237                                                                    | 6,092<br>2,446<br>9,209<br>4,750<br>8,404                                                                        | 150,681<br>142,377<br>222,997<br>71,423<br>83,269                                                                               | 131<br>133<br>134<br>135<br>136                                                  |
| July 14, 1890<br>Sept. 25, 1890                                                                                                                                                                      | Feb. 27, 1893<br>Mar. 29, 1893                                                                                                                                                                       | F<br>W                                                   | 342,921<br>23,319                                                                                                       | 256,395<br>77,765                                                                                                      | 142,551<br>11,646                                                                                                 | 41,536<br>10,068                                                                                                 | 783,403<br>122,793                                                                                                              | 137<br>138                                                                       |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 514,146                                                                                                                 | 590,237                                                                                                                | 390,424                                                                                                           | 82,141                                                                                                           | 1,576,948                                                                                                                       |                                                                                  |
| Dec. 12, 1890<br>Jan. 14, 1891<br>Jan. 20, 1891<br>Feb. 3, 1891<br>Feb. 11, 1891<br>Mar. 25, 1891<br>Apr. 7, 1891<br>June 22, 1891<br>July 1, 1891<br>July 2, 1891<br>July 16, 1891<br>July 21, 1891 | Oct. 31, 1893<br>Oct. 7, 1896<br>Mar. 12, 1896<br>Jan. 22, 1895<br>Apr. 11, 1898<br>Nov. 1, 1893<br>Apr. 1, 1896<br>Mar. 31, 1895<br>May 24, 1895<br>June 30, 1892<br>Feb. 25, 1896<br>Sept. 7, 1897 | G<br>J<br>R<br>H<br>F<br>Q<br>D<br>H<br>V<br>G<br>Q<br>G | 10,794<br>48,128<br>101,878<br>314,354<br>102,952<br>7,537<br>24,983<br>157,052<br>33,823<br>24,089<br>34,040<br>37,214 | 50,866<br>59,642<br>24,882<br>190,090<br>46,213<br>85,858<br>56,756<br>38,725<br>118,333<br>32,015<br>41,226<br>91,674 | 22,426<br>110,400<br>124,504<br>9,060<br>43,981<br>29,718<br>17,166<br>641<br>13,635<br>56,240<br>82,117<br>9,321 | 4,042<br>18,644<br>10,516<br>223,449<br>6,415<br>46,220<br>9,049<br>23,250<br>26,708<br>23,462<br>8,714<br>5,080 | 88,128<br>236,814<br>261,780<br>736,953<br>199,561<br>169,333<br>107,954<br>220,268<br>192,409<br>135,806<br>166,997<br>143,289 | 141<br>144<br>145<br>146<br>147<br>148<br>149<br>150<br>153<br>154<br>156<br>157 |
| July 23, 1891<br>Oct. 3, 1891<br>Oct. 14, 1891                                                                                                                                                       | Apr. 18, 1898<br>Sept. 8, 1896<br>Nov. 24, 1894                                                                                                                                                      | O<br>V<br>H                                              | 27,436<br>42,152<br>16,121                                                                                              | 80,860<br>27,181<br>50,064                                                                                             | 15,460<br>161,848<br>19,455                                                                                       | 5,133<br>5,615<br>5,219                                                                                          | 128,889<br>176,796<br>90,859                                                                                                    | 158<br>161<br>164                                                                |
|                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                          | 983,153                                                                                                                 | 994,385                                                                                                                | 655,972                                                                                                           | 421,516                                                                                                          | 3,055,026                                                                                                                       |                                                                                  |

# 570 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH

|     | Name and location of bank.                                   | Charter No. | Capital stock at failure. | Circulation issued. | Circulation outstanding. |
|-----|--------------------------------------------------------------|-------------|---------------------------|---------------------|--------------------------|
| 165 | Maverick National Bank, Boston, Mass.....                    | 677         | \$400,000                 | \$78,894            | \$14,448                 |
| 166 | Corry National Bank, Corry, Pa.....                          | 569         | 100,000                   | 96,180              | 5,937                    |
| 170 | Huron National Bank, Huron, S. Dak.....                      | 3267        | 75,000                    | 18,000              | 630                      |
| 171 | First National Bank, Downs, Kans.....                        | 3569        | 50,000                    | 10,750              | 510                      |
| 172 | First National Bank, Muncy, Pa.....                          | 837         | 100,000                   | 94,899              | 9,317                    |
| 173 | Bell County National Bank, Temple, Tex.....                  | 4404        | 50,000                    | 11,250              | 870                      |
| 176 | Lima National Bank, Lima, Ohio.....                          | 2859        | 200,000                   | 45,000              | 2,542                    |
| 178 | Cherryvale National Bank, Cherryvale, Kans.....              | 4288        | 50,000                    | 11,250              | 1,149                    |
| 179 | First National Bank, Erie, Kans.....                         | 3963        | 50,000                    | 11,250              | 410                      |
| 180 | First National Bank, Rockwall, Tex.....                      | 3890        | 125,000                   | 26,720              | 2,300                    |
|     | Total (number of banks, 10).....                             |             | 1,200,000                 | 404,193             | 38,104                   |
| 183 | Newton National Bank, Newton, Kans.....                      | 3297        | 100,000                   | 48,740              | 2,200                    |
| 188 | Alabama National Bank, Mobile, Ala.....                      | 1817        | 150,000                   | 42,800              | 12,385                   |
| 193 | National Bank of North Dakota, Fargo, N. Dak.....            | 4256        | 250,000                   | 44,250              | 4,100                    |
| 194 | Evanston National Bank, Evanston, Ill.....                   | 4767        | 100,000                   | 22,500              | 3,190                    |
| 195 | National Bank of Deposit, New York, N. Y.....                | 3771        | 300,000                   | 45,000              | 2,715                    |
| 198 | First National Bank, Cedar Falls, Iowa.....                  | 2177        | 50,000                    | 11,250              | 2,260                    |
| 199 | First National Bank, Brady, Tex.....                         | 4198        | 50,000                    | 11,250              | 1,309                    |
| 202 | First National Bank, Brunswick, Ga.....                      | 3116        | 200,000                   | 44,000              | 5,840                    |
| 204 | Merchants' National Bank, Tacoma, Wash.....                  | 3172        | 250,000                   | 45,000              | 4,600                    |
| 206 | First National Bank, Whatcom, Wash.....                      | 4099        | 50,000                    | 11,250              | 1,280                    |
| 207 | Columbia National Bank, New Whatcom, Wash.....               | 4351        | 100,000                   | 22,500              | 1,395                    |
| 210 | Linn County National Bank, Albany, Oreg.....                 | 4326        | 100,000                   | 21,700              | 2,110                    |
| 211 | Nebraska National Bank, Beatrice, Nebr.....                  | 4185        | 100,000                   | 21,880              | 1,300                    |
| 217 | First National Bank, Cedartown, Ga.....                      | 4075        | 75,000                    | 16,370              | 2,240                    |
| 219 | State National Bank, Knoxville, Tenn.....                    | 4102        | 100,000                   | 21,800              | 3,600                    |
| 229 | Albuquerque National Bank, Albuquerque, N. Mex.....          | 3222        | 175,000                   | 44,150              | 4,470                    |
| 230 | First National Bank, Vernon, Tex.....                        | 4033        | 100,000                   | 22,500              | 1,190                    |
| 234 | First National Bank, Hot Springs, S. Dak.....                | 4370        | 50,000                    | 11,250              | 505                      |
| 235 | First National Bank, Marion, Kans.....                       | 5018        | 50,000                    | 21,900              | 2,940                    |
| 238 | Lloyd's National Bank, Jamestown, N. Dak.....                | 4561        | 100,000                   | 22,500              | 3,220                    |
| 239 | National Granite State Bank, Exeter, N. H.....               | 1147        | 50,000                    | 41,137              | 8,043                    |
| 241 | Port Townsend National Bank, Port Townsend, Wash.....        | 4290        | 100,000                   | 22,500              | 3,160                    |
| 243 | First National Bank, Sundance, Wyo.....                      | 4343        | 50,000                    | 11,250              | 1,255                    |
| 246 | First National Bank, Dayton, Tenn.....                       | 4362        | 50,000                    | 11,250              | 960                      |
|     | Total (number of banks, 24).....                             |             | 2,700,000                 | 638,727             | 75,631                   |
| 249 | Oregon National Bank, Portland, Oreg.....                    | 3719        | 200,000                   | 45,000              | 3,030                    |
| 251 | First National Bank, Fort Payne, Ala.....                    | 4064        | 50,000                    | 11,250              | 1,960                    |
| 255 | American National Bank, Springfield, Mo.....                 | 4360        | 200,000                   | 45,000              | 7,580                    |
| 257 | National Bank of Pendleton, Oreg.....                        | 4249        | 100,000                   | 22,500              | 3,550                    |
| 258 | State National Bank, Wichita, Kans.....                      | 3524        | 100,000                   | 22,500              | 2,462                    |
| 261 | First National Bank, Arlington, Oreg.....                    | 3676        | 50,000                    | 11,250              | 747                      |
| 262 | Baker City National Bank, Baker City, Oreg.....              | 4206        | 75,000                    | 16,870              | 2,690                    |
| 263 | First National Bank, Grant, Nebr.....                        | 4170        | 50,000                    | 11,250              | 1,017                    |
| 264 | Wichita National Bank, Wichita, Kans.....                    | 2786        | 250,000                   | 44,500              | 4,900                    |
|     | Total (number of banks, 9).....                              |             | 1,075,000                 | 230,120             | 27,936                   |
| 270 | Citizens' National Bank, Madison, S. Dak.....                | 3151        | 50,000                    | 11,250              | 1,310                    |
| 275 | First National Bank, Redfield, S. Dak.....                   | 3398        | 50,000                    | 11,250              | 1,790                    |
| 285 | First National Bank, Texarkana, Tex.....                     | 3065        | 50,000                    | 15,600              | 4,070                    |
| 288 | First National Bank, Dublin, Tex.....                        | 4062        | 50,000                    | 11,250              | 10,180                   |
| 291 | First National Bank, Port Angeles, Wash.....                 | 4315        | 50,000                    | 11,250              | 2,260                    |
| 296 | Superior National Bank, West Superior, Wis.....              | 4680        | 135,000                   | 44,190              | 10,030                   |
| 297 | Puget Sound National Bank, Everett, Wash.....                | 4796        | 50,000                    | 10,930              | 1,550                    |
| 301 | Kearney National Bank, Kearney, Nebr.....                    | 3201        | 100,000                   | 22,500              | 9,250                    |
|     | Total (number of banks, 8).....                              |             | 535,000                   | 138,220             | 40,440                   |
| 331 | First National Bank, Garnett, Kans.....                      | 2973        | 50,000                    | 11,700              | 6,300                    |
| 339 | First National Bank, Niagara Falls, N. Y.....                | 4889        | 100,000                   | 21,880              | 6,210                    |
| 345 | Merchants' National Bank, Devils Lake, N. Dak.....           | 3714        | 50,000                    | 22,500              | 1,575                    |
| 366 | Merchants and Miners' National Bank, Phillipsburg, Mont..... | 4843        | 50,000                    | 11,250              | 6,970                    |
|     | Total (number of banks, 4).....                              |             | 250,000                   | 67,330              | 21,055                   |
|     | Grand total (number of banks, 201).....                      |             | 31,115,800                | 14,076,792          | 463,622                  |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 571

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL HAVE BEEN FINALLY CLOSED—Continued.

| Receiver appointed. | Finally closed. | Cause of failure. | Nominal assets at date of suspension. |                     |                      | Additional assets received since date of suspension. | Total assets. |     |
|---------------------|-----------------|-------------------|---------------------------------------|---------------------|----------------------|------------------------------------------------------|---------------|-----|
|                     |                 |                   | Estimated good.                       | Estimated doubtful. | Estimated worthless. |                                                      |               |     |
| Nov. 2, 1891        | Mar. 31, 1898   | F                 | \$4,170,649                           | \$4,747,445         | \$772,597            | \$526,501                                            | \$10,217,102  | 165 |
| Nov. 21, 1891       | Oct. 16, 1896   | R                 | 429,340                               | 152,513             | 61,489               | 73,296                                               | 716,622       | 166 |
| Jan. 7, 1892        | Sept. 23, 1897  | U                 | 41,221                                | 17,778              | 39,147               | 4,511                                                | 102,657       | 170 |
| Feb. 6, 1892        | Apr. 25, 1898   | S                 | 17,570                                | 60,938              | 39,621               | 7,063                                                | 126,092       | 171 |
| Feb. 9, 1892        | Oct. 12, 1892   | V                 | 62,381                                | 106,718             | 9,696                | 27,100                                               | 205,895       | 172 |
| Feb. 19, 1892       | May 2, 1898     | B                 | 68,264                                | 65,727              | 2,650                | 17,332                                               | 153,973       | 173 |
| Mar. 21, 1892       | Apr. 12, 1893   | G                 | 124,113                               | 276,990             | 53,257               | 60,642                                               | 520,062       | 176 |
| July 2, 1892        | Jan. 5, 1897    | O                 | 15,583                                | 31,110              | 53,933               | 1,697                                                | 101,723       | 178 |
| .....do.....        | Apr. 6, 1893    | V                 | 60,369                                | 5,111               | 30,953               | 5,886                                                | 102,319       | 179 |
| July 20, 1892       | Mar. 31, 1896   | Q                 | 31,523                                | 79,936              | 109,651              | 11,414                                               | 232,524       | 180 |
| -----               |                 |                   | 5,021,013                             | 5,544,266           | 1,177,985            | 735,742                                              | 12,479,006    |     |
| Jan. 16, 1893       | Oct. 27, 1897   | Y                 | 30,329                                | 27,959              | 145,461              | 9,729                                                | 213,478       | 183 |
| Apr. 17, 1893       | Sept. 30, 1897  | V                 | 50,839                                | 131,070             | 34,910               | 7,283                                                | 224,102       | 188 |
| June 6, 1893        | Sept. 16, 1895  | Q                 | 19,956                                | 296,498             | 3,291                | 39,141                                               | 358,796       | 193 |
| June 7, 1893        | Apr. 3, 1897    | T                 | 48,169                                | 99,902              | 53,163               | 8,944                                                | 201,178       | 194 |
| June 9, 1893        | June 15, 1894   | L                 | 958,872                               | 263,745             | -----                | 26,849                                               | 1,249,466     | 195 |
| June 13, 1893       | Jan. 6, 1897    | F                 | 63,781                                | 101,494             | 39,292               | 11,726                                               | 216,293       | 198 |
| .....do.....        | Oct. 9, 1896    | T                 | 54,586                                | 13,195              | 41,179               | 6,277                                                | 115,237       | 199 |
| June 17, 1893       | Sept. 12, 1895  | V                 | 193,193                               | 387,341             | 36,389               | 24,017                                               | 640,943       | 202 |
| June 23, 1893       | Sept. 10, 1897  | Y                 | 371,884                               | 569,688             | 99,355               | 69,748                                               | 1,101,675     | 204 |
| June 27, 1893       | Oct. 19, 1897   | Y                 | 38,067                                | 65,807              | 19,565               | 12,706                                               | 136,145       | 206 |
| .....do.....        | Jan. 7, 1898    | Y                 | 115,530                               | 105,146             | 4,563                | 6,430                                                | 231,669       | 207 |
| July 10, 1893       | Apr. 27, 1897   | V                 | 149,100                               | 122,381             | 53,786               | 49,369                                               | 374,616       | 210 |
| July 12, 1893       | June 16, 1898   | Y                 | 107,446                               | 156,577             | 18,026               | 27,610                                               | 305,659       | 211 |
| July 26, 1893       | Nov. 16, 1894   | V                 | 85,199                                | 60,104              | 15,848               | 4,124                                                | 165,275       | 217 |
| July 29, 1893       | Aug. 8, 1896    | Y                 | 175,816                               | 44,380              | 11,923               | 15,774                                               | 247,293       | 219 |
| Aug. 11, 1893       | Apr. 30, 1898   | V                 | 226,267                               | 256,229             | 26,402               | 51,562                                               | 569,460       | 229 |
| Aug. 12, 1893       | Apr. 30, 1897   | V                 | 48,562                                | 178,182             | 6,840                | 19,426                                               | 253,019       | 230 |
| Aug. 17, 1893       | Oct. 28, 1897   | Y                 | 58,500                                | 47,012              | 1,814                | 41,267                                               | 148,593       | 234 |
| Aug. 22, 1893       | .....do.....    | Y                 | 57,065                                | 41,902              | 5,331                | 17,108                                               | 121,406       | 235 |
| Sept. 14, 1893      | Jan. 22, 1896   | O                 | 159,177                               | 181,527             | 62,275               | 36,507                                               | 430,488       | 238 |
| Sept. 23, 1893      | Sept. 30, 1898  | Y                 | 63,315                                | 99,690              | 26,227               | 19,090                                               | 213,322       | 239 |
| Oct. 3, 1893        | Dec. 6, 1897    | O                 | 13,037                                | 69,828              | 33,545               | 6,679                                                | 114,089       | 241 |
| Oct. 11, 1893       | Oct. 28, 1897   | T                 | 9,697                                 | 83,387              | 14,593               | 3,237                                                | 110,914       | 243 |
| Oct. 25, 1893       | Oct. 5, 1897    | Y                 | 20,125                                | 67,229              | 11,622               | 4,956                                                | 103,926       | 246 |
| -----               |                 |                   | 3,114,512                             | 3,452,276           | 755,690              | 519,553                                              | 7,842,031     |     |
| Dec. 12, 1893       | Dec. 31, 1897   | U                 | 329,168                               | 167,989             | 10,313               | 22,460                                               | 529,935       | 249 |
| Jan. 26, 1894       | Dec. 14, 1897   | V                 | 17,928                                | 33,376              | 21,246               | 1,958                                                | 74,488        | 251 |
| Feb. 28, 1894       | July 24, 1897   | Z                 | 63,247                                | 78,509              | 251,712              | 14,088                                               | 407,616       | 255 |
| June 8, 1894        | Oct. 28, 1897   | Q                 | 27,870                                | 118,615             | 46,039               | 17,419                                               | 209,945       | 257 |
| June 29, 1894       | June 27, 1898   | F                 | 54,690                                | 215,971             | 63,167               | 19,578                                               | 352,806       | 258 |
| Aug. 2, 1894        | Apr. 27, 1898   | F                 | 58,870                                | 62,661              | 41,612               | 19,463                                               | 182,546       | 261 |
| .....do.....        | Oct. 26, 1897   | L                 | 61,174                                | 48,463              | 61,824               | 23,400                                               | 189,881       | 262 |
| Aug. 14, 1894       | Sept. 17, 1895  | Y                 | 10,193                                | 64,624              | 1,996                | 21,174                                               | 97,987        | 263 |
| Sept. 5, 1894       | Feb. 28, 1898   | E                 | 69,771                                | 438,411             | 75,471               | 171,575                                              | 753,228       | 264 |
| -----               |                 |                   | 692,311                               | 1,223,679           | 573,365              | 311,035                                              | 2,803,419     |     |
| Dec. 12, 1894       | Oct. 30, 1897   | G                 | 7,265                                 | 90,709              | 31,777               | 16,946                                               | 146,697       | 270 |
| Jan. 11, 1895       | Sept. 18, 1897  | F                 | 39,777                                | 101,319             | 23,514               | 39,665                                               | 193,275       | 275 |
| Apr. 1, 1895        | Dec. 18, 1896   | N                 | 17,836                                | 9,154               | 61,216               | 3,405                                                | 91,311        | 285 |
| Apr. 22, 1895       | Aug. 15, 1898   | V                 | 9,545                                 | 28,203              | 25,720               | 13,189                                               | 76,637        | 288 |
| Apr. 26, 1895       | Sept. 28, 1897  | W                 | 1,301                                 | 37,990              | 18,581               | 15,807                                               | 73,679        | 291 |
| Aug. 6, 1895        | Feb. 26, 1897   | G                 | 59,799                                | 44,130              | 128,975              | 16,173                                               | 249,077       | 296 |
| Aug. 7, 1895        | Aug. 3, 1896    | Q                 | 6,962                                 | 24,639              | 75,175               | 50,639                                               | 157,465       | 297 |
| Sept. 19, 1895      | Apr. 25, 1898   | Y                 | 35,693                                | 194,297             | 55,131               | 28,299                                               | 293,330       | 301 |
| -----               |                 |                   | 178,088                               | 530,441             | 400,089              | 174,873                                              | 1,283,491     |     |
| Nov. 9, 1896        | Mar. 29, 1898   | Y                 | 38,719                                | 85,796              | 7,624                | 3,783                                                | 135,022       | 331 |
| Dec. 18, 1896       | May 16, 1898    | U                 | 95,791                                | 135,119             | 49,713               | 19,913                                               | 291,536       | 339 |
| Jan. 11, 1897       | July 7, 1897    | W                 | 48,522                                | 42,074              | 7,296                | 7,327                                                | 105,219       | 345 |
| July 28, 1897       | Oct. 22, 1898   | Z                 | 9,259                                 | 42,170              | 47,862               | 8,148                                                | 107,439       | 356 |
| -----               |                 |                   | 192,291                               | 305,159             | 103,495              | 39,171                                               | 640,116       |     |
| -----               |                 |                   | 38,576,791                            | 34,577,318          | 20,725,465           | 9,815,664                                            | 103,694,638   |     |

572 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

|    | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. |
|----|------------------------------|---------------------------------------------------------|---------------------------------------------------|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|
| 1  | \$18,601                     | \$114,236                                               |                                                   |                                    | \$75,209               | \$1,164                                      | \$76,373                            |                                     |
| 2  | 69,445                       | 796,197                                                 |                                                   |                                    | 120,995                | 1,245                                        | 122,240                             |                                     |
| 3  |                              | 686,665                                                 |                                                   |                                    | 174,264                | 16,488                                       | 190,752                             | \$275                               |
|    | 69,445                       | 1,482,862                                               |                                                   |                                    | 295,259                | 17,733                                       | 312,992                             | 275                                 |
| 4  |                              | 93,638                                                  |                                                   |                                    | 33,287                 | 4,000                                        | 37,287                              | 816                                 |
| 5  |                              | 380,383                                                 |                                                   |                                    | 91,608                 |                                              | 91,608                              | 935                                 |
| 6  | 6,845                        | 179,894                                                 |                                                   |                                    | 162,386                | 7,500                                        | 169,886                             | 567                                 |
| 7  | 58,645                       | 929,289                                                 |                                                   |                                    | 999,305                | 33,224                                       | 1,037,529                           | 17,477                              |
| 8  |                              | 132,806                                                 |                                                   | \$200                              | 79,904                 | 2,125                                        | 82,029                              | 7,054                               |
| 9  | 55,342                       | 400,903                                                 |                                                   |                                    | 1,234,868              |                                              | 1,234,868                           | 18,655                              |
| 10 | 39,641                       | 187,586                                                 |                                                   |                                    | 268,814                |                                              | 268,814                             | 72,399                              |
|    | 151,473                      | 2,304,499                                               |                                                   | 200                                | 2,870,202              | 51,849                                       | 2,922,051                           | 117,843                             |
| 11 | 1,570                        | 70,122                                                  |                                                   |                                    | 68,645                 | 28,935                                       | 97,580                              | 208                                 |
| 12 | 33,454                       | 123,409                                                 |                                                   |                                    | 159,512                | 8,936                                        | 168,448                             | 15,507                              |
| 13 | 4,608                        | 57,938                                                  |                                                   |                                    | 31,566                 |                                              | 31,566                              | 3,786                               |
|    | 39,632                       | 251,469                                                 |                                                   |                                    | 259,723                | 37,871                                       | 297,594                             | 19,501                              |
| 14 | 274                          |                                                         |                                                   |                                    | 37,908                 |                                              | 37,908                              | 2,926                               |
| 15 | 317,742                      | 219,750                                                 |                                                   |                                    | 223,169                |                                              | 223,169                             | 4,932                               |
|    | 318,016                      | 219,750                                                 |                                                   |                                    | 261,077                |                                              | 261,077                             | 7,858                               |
| 16 | 285,736                      | 1,254,358                                               |                                                   |                                    | 1,394,662              | 348,961                                      | 1,743,623                           | 208,170                             |
| 17 | 101,719                      |                                                         | \$89,855                                          |                                    | 276,649                |                                              | 276,649                             | 72,365                              |
| 18 | 38,911                       | 379,794                                                 |                                                   |                                    | 702,760                | 138,172                                      | 898,932                             | 596,665                             |
| 19 | 393,504                      |                                                         |                                                   |                                    | 350,154                |                                              | 350,154                             |                                     |
| 20 | 15,780                       | 56,011                                                  |                                                   |                                    | 224,713                |                                              | 124,713                             | 2,296                               |
| 21 |                              | 37,629                                                  |                                                   |                                    | 23,882                 |                                              | 23,882                              |                                     |
|    | 745,650                      | 1,727,792                                               | 89,855                                            |                                    | 2,932,820              | 485,133                                      | 3,417,953                           | 874,496                             |
| 22 | 6,211                        | 224,703                                                 |                                                   |                                    | 162,052                | 16,079                                       | 172,131                             | 1,300                               |
| 23 | 30,378                       | 22,084                                                  |                                                   |                                    | 175,409                | 42,795                                       | 218,204                             | 6,248                               |
| 24 | 8,949                        | 285,346                                                 |                                                   |                                    | 512,698                | 109,707                                      | 622,405                             | 18,964                              |
| 25 | 98,460                       | 161,013                                                 |                                                   |                                    | 548,099                | 228,580                                      | 776,679                             | 35,839                              |
| 26 | 280,955                      | 765,356                                                 |                                                   |                                    | 1,447,103              | 5,200                                        | 1,452,303                           | 10,393                              |
| 27 | 368,992                      | 589,213                                                 |                                                   |                                    | 1,808,304              |                                              | 1,808,304                           | 746,153                             |
| 28 | 103,842                      | 616,642                                                 |                                                   |                                    | 299,357                |                                              | 299,357                             | 20,315                              |
| 29 | 3,225                        | 140,764                                                 |                                                   |                                    | 122,645                | 19,675                                       | 142,320                             | 4,545                               |
| 30 | 5,735                        | 182,231                                                 |                                                   |                                    | 108,944                | 11,490                                       | 120,344                             |                                     |
| 31 | 8,964                        | 715,584                                                 |                                                   |                                    | 706,507                | 303,813                                      | 1,010,320                           | 3,630                               |
| 32 | 7,068                        | 51,294                                                  |                                                   |                                    | 56,942                 |                                              | 56,942                              | 4,350                               |
|    | 922,779                      | 3,760,230                                               |                                                   |                                    | 5,948,060              | 731,249                                      | 6,679,309                           | 857,737                             |
| 34 | 26,951                       | 118,083                                                 |                                                   |                                    | 58,064                 | 2,250                                        | 60,314                              | 14,289                              |
| 35 | 2,101                        | 55,917                                                  |                                                   | 67,835                             | 91,969                 | 37,597                                       | 129,566                             | 559                                 |
|    | 29,142                       | 174,000                                                 |                                                   | 67,835                             | 150,033                | 39,847                                       | 189,880                             | 14,848                              |
| 36 | 3,595                        | 54,332                                                  |                                                   |                                    | 67,251                 |                                              | 67,251                              | 296                                 |
| 37 | 2,869                        | 196,231                                                 |                                                   |                                    | 30,332                 |                                              | 30,332                              |                                     |
| 38 | 452,953                      | 1,948,095                                               |                                                   |                                    | 298,739                | 66,535                                       | 365,274                             | 56,921                              |
| 39 | 60,447                       | 84,709                                                  |                                                   |                                    | 196,903                |                                              | 196,903                             | 74,896                              |
| 40 | 24,882                       | 58,715                                                  |                                                   | 291,357                            | 188,135                | 93,619                                       | 281,754                             | 2,809                               |
|    | 544,746                      | 2,342,082                                               |                                                   | 291,357                            | 781,360                | 160,154                                      | 941,514                             | 134,422                             |
| 41 | 8,761                        | 186,254                                                 |                                                   |                                    | 42,341                 | 106,451                                      | 148,792                             | 445                                 |
| 42 | 2,100                        | 6,266                                                   |                                                   | 196,790                            | 22,080                 | 11,269                                       | 33,349                              |                                     |
| 43 | 3,510                        | 49,929                                                  |                                                   |                                    | 22,165                 | 1,100                                        | 23,265                              |                                     |
| 44 | 3,043                        | 30,319                                                  | 33,363                                            |                                    | 48,488                 |                                              | 48,488                              | 3,928                               |
| 45 | 1,139                        | 111,780                                                 |                                                   |                                    | 73,145                 | 42,212                                       | 115,357                             | 3,616                               |
| 46 | 4,296                        | 85,019                                                  |                                                   |                                    | 80,597                 | 4,510                                        | 85,107                              | 5,385                               |
| 47 | 48,381                       | 470,908                                                 |                                                   |                                    | 584,718                | 58,826                                       | 643,544                             | 63,475                              |
| 48 | 3,151                        | 18,635                                                  | 53,473                                            |                                    | 86,180                 |                                              | 86,180                              | 1,579                               |
| 49 | 17,409                       | 67,345                                                  |                                                   |                                    | 64,071                 | 15,552                                       | 79,623                              | 16,773                              |
|    | 91,790                       | 1,026,465                                               | 86,836                                            | 196,790                            | 1,023,785              | 239,920                                      | 1,263,705                           | 95,201                              |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 573

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BANKS FINALLY CLOSED—Continued.

| Dividends paid. | Legal expenses. | Receiver's salary and other expenses. | Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent). | Interest dividends (per cent). |    |
|-----------------|-----------------|---------------------------------------|----------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------|-----------------------|--------------------------------|----|
| \$70,811        |                 | \$5,562                               |                                              |                                          | \$50,000                                | \$122,089                | 58.00                 |                                | 1  |
| 101,387         | \$6,463         | 14,330                                |                                              |                                          | 300,000                                 | 434,531                  | 23.37                 |                                | 2  |
| 165,769         | 11,281          | 13,427                                |                                              |                                          | 200,000                                 | 669,513                  | 24.70                 |                                | 3  |
| 267,156         | 17,744          | 27,817                                |                                              |                                          | 500,000                                 | 1,104,044                |                       |                                |    |
| 32,305          | 1,258           | 2,908                                 |                                              |                                          | 50,000                                  | 82,338                   | 39.15                 |                                | 4  |
| 65,335          | 0,182           | 19,156                                |                                              |                                          |                                         | 376,392                  | 17.353                |                                | 5  |
| 132,608         | 12,247          | 24,524                                |                                              |                                          | 100,000                                 | 289,467                  | 46.60                 |                                | 6  |
| 884,429         | 43,183          | 92,410                                |                                              |                                          | 500,000                                 | 1,119,313                | 79.00                 |                                | 7  |
| 58,661          | 6,673           | 9,442                                 | \$199                                        |                                          | 120,000                                 | 127,801                  | 45.90                 |                                | 8  |
| 1,138,870       | 28,677          | 48,666                                |                                              |                                          |                                         | 1,191,500                | 96.00                 |                                | 9  |
| 143,307         | 17,134          | 35,963                                | 21                                           |                                          | 26,000                                  | 170,732                  | 88.50                 |                                | 10 |
| 2,455,515       | 115,354         | 233,110                               | 220                                          |                                          | 796,000                                 | 3,357,563                |                       |                                |    |
| 86,737          | 5,315           | 5,320                                 |                                              |                                          | 39,300                                  | 68,986                   | 100.00                | 64.00                          | 11 |
| 134,929         | 3,977           | 14,008                                | 27                                           |                                          | 100,000                                 | 205,256                  | 68.33                 |                                | 12 |
| 16,654          | 1,773           | 9,353                                 |                                              |                                          |                                         | 31,870                   | 49.20                 |                                | 13 |
| 238,320         | 11,065          | 28,681                                | 27                                           |                                          | 139,300                                 | 308,112                  |                       |                                |    |
| 29,277          | 2,705           | 3,000                                 |                                              |                                          |                                         | 69,874                   | 41.90                 |                                | 14 |
| 163,982         | 9,091           | 45,164                                |                                              |                                          |                                         | 170,012                  | 92.70                 |                                | 15 |
| 193,259         | 11,796          | 48,164                                |                                              |                                          |                                         | 239,886                  |                       |                                |    |
| 1,326,487       | 76,648          | 137,318                               |                                              |                                          | 400,000                                 | 1,282,254                | 100.00                | 46.00                          | 16 |
| 175,920         | 10,437          | 16,713                                |                                              | \$1,214                                  |                                         | 157,120                  | 100.00                |                                | 17 |
| 263,065         | 9,436           | 29,766                                |                                              |                                          | 135,000                                 | 378,722                  | 100.00                |                                | 18 |
| 342,054         |                 | 8,100                                 |                                              |                                          |                                         | 645,558                  | 100.00                |                                | 19 |
| 77,568          | 3,085           | 8,264                                 |                                              | 33,500                                   |                                         | 79,864                   | 100.00                |                                | 20 |
| 15,142          | 362             | 1,878                                 |                                              | 6,500                                    |                                         | 15,142                   | 100.00                |                                | 21 |
| 2,200,236       | 99,968          | 202,039                               |                                              | 41,214                                   | 535,000                                 | 2,558,660                |                       |                                |    |
| 143,209         | 6,037           | 21,564                                | 21                                           |                                          | 125,000                                 | 254,901                  | 57.46                 |                                | 22 |
| 175,430         | 16,709          | 19,817                                |                                              |                                          | 52,500                                  | 171,468                  | 100.00                | 30.00                          | 23 |
| 519,427         | 25,376          | 28,638                                |                                              |                                          | 350,000                                 | 657,029                  | 84.83                 |                                | 24 |
| 661,816         | 27,330          | 51,445                                | 249                                          |                                          | 300,000                                 | 597,885                  | 100.00                | 50.00                          | 25 |
| 1,374,339       | 24,241          | 37,128                                | 202                                          |                                          | 390,000                                 | 1,619,965                | 100.00                |                                | 26 |
| 747,428         | 13,637          | 53,287                                |                                              | 247,799                                  |                                         | 796,995                  | 100.00                | 100.00                         | 27 |
| 259,487         | 728             | 18,827                                |                                              |                                          | 400,000                                 | 992,636                  | 34.00                 |                                | 28 |
| 125,667         | 250             | 11,858                                |                                              |                                          | 50,000                                  | 167,285                  | 76.00                 |                                | 29 |
| 107,258         | 1,270           | 11,362                                | 454                                          |                                          | 100,000                                 | 175,081                  | 57.50                 |                                | 30 |
| 862,263         | 67,569          | 76,858                                |                                              |                                          | 600,000                                 | 1,429,595                | 62.00                 |                                | 31 |
| 46,634          | 1,267           | 4,691                                 |                                              |                                          |                                         | 67,292                   | 73.50                 |                                | 32 |
| 5,052,958       | 184,414         | 335,475                               | 926                                          | 247,799                                  | 2,277,500                               | 6,930,123                |                       |                                |    |
| 31,668          | 6,075           | 8,278                                 | 4                                            |                                          | 45,000                                  | 55,372                   | 58.30                 |                                | 34 |
| 101,545         | 8,232           | 19,230                                |                                              |                                          | 100,000                                 | 176,601                  | 57.50                 |                                | 35 |
| 133,213         | 14,307          | 27,508                                | 4                                            |                                          | 145,000                                 | 231,973                  |                       |                                |    |
| 62,646          |                 | 4,309                                 |                                              |                                          |                                         | 62,646                   | 100.00                |                                | 36 |
| 19,002          | 1,166           | 10,164                                |                                              |                                          |                                         | 93,021                   | 24.391                |                                | 37 |
| 228,412         | 42,067          | 37,874                                |                                              |                                          | 500,000                                 | 1,795,992                | 14.941                |                                | 38 |
| 108,318         |                 | 13,689                                |                                              |                                          |                                         | 237,824                  | 66.00                 |                                | 39 |
| 226,308         | 21,495          | 31,642                                |                                              |                                          | 200,000                                 | 376,756                  | 62.56                 |                                | 40 |
| 644,686         | 64,728          | 97,678                                |                                              |                                          | 700,000                                 | 2,566,239                |                       |                                |    |
| 135,797         | 3,946           | 8,604                                 |                                              |                                          | 150,000                                 | 177,512                  | 76.50                 |                                | 41 |
| 18,258          | 4,731           | 10,348                                | 12                                           |                                          | 34,000                                  | 35,801                   | 51.00                 |                                | 42 |
| 12,624          | 1,367           | 9,274                                 |                                              |                                          | 50,000                                  | 56,437                   | 22.50                 |                                | 43 |
| 34,536          | 2,077           | 7,935                                 |                                              | 12                                       |                                         | 34,535                   | 100.00                |                                | 44 |
| 88,697          | 8,804           | 10,005                                | 50                                           | 4,185                                    | 75,000                                  | 91,801                   | 100.00                | 100.00                         | 45 |
| 65,783          | 5,060           | 8,879                                 |                                              |                                          | 50,000                                  | 135,952                  | 48.40                 |                                | 46 |
| 545,593         | 13,802          | 19,880                                | 794                                          |                                          | 250,000                                 | 703,658                  | 77.512                |                                | 47 |
| 60,647          | 592             | 13,874                                |                                              | 9,488                                    |                                         | 59,226                   | 100.00                | 100.00                         | 48 |
| 59,121          | 2,200           | 1,529                                 |                                              |                                          | 60,000                                  | 97,464                   | 70.00                 |                                | 49 |
| 1,021,056       | 42,579          | 90,328                                | 850                                          | 13,685                                   | 669,000                                 | 1,392,406                |                       |                                |    |

574 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

|     | Offsets allowed and settled. | Loss or assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. |
|-----|------------------------------|---------------------------------------------------------|---------------------------------------------------|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|
| 50  |                              | \$44,344                                                |                                                   |                                    | \$13,707               | \$2,664                                      | \$16,371                            |                                     |
| 51  | \$13,192                     | 223,375                                                 |                                                   |                                    | 321,851                | 122,127                                      | 443,978                             | \$5,000                             |
| 52  | 60,311                       | 203,792                                                 |                                                   |                                    | 105,703                | 91,930                                       | 197,633                             | 520                                 |
| 53  | 8,487                        | 99,588                                                  |                                                   |                                    | 111,998                | 43,232                                       | 155,140                             | 4,797                               |
| 54  | 6,537                        | 117,173                                                 |                                                   |                                    | 103,227                | 8,044                                        | 111,271                             | 8,805                               |
| 55  | 21,498                       | 139,309                                                 |                                                   |                                    | 267,910                | 9,540                                        | 217,450                             | 753                                 |
| 56  | 166,831                      | 1,771,699                                               | \$36,957                                          |                                    | 2,846,622              | 245,108                                      | 3,091,730                           | 658,784                             |
| 57  | 62,774                       | 1,310                                                   | 34,259                                            |                                    | 103,235                |                                              | 103,235                             | 4,059                               |
| 58  | 36,598                       | 606,580                                                 |                                                   |                                    | 103,328                |                                              | 103,328                             |                                     |
| 59  | 41,324                       | 143,664                                                 |                                                   |                                    | 245,483                | 47,949                                       | 293,432                             | 7,846                               |
|     | 417,552                      | 3,350,834                                               | 71,216                                            |                                    | 4,162,974              | 570,594                                      | 4,733,568                           | 690,564                             |
| 61  | 7,245                        | 287,682                                                 |                                                   | \$53,800                           | 157,544                | 65,132                                       | 222,676                             |                                     |
| 62  | 1,482,725                    | 22,559                                                  |                                                   |                                    | 351,377                |                                              | 351,377                             | 1,791                               |
| 63  | 22,962                       | 67,396                                                  |                                                   |                                    | 94,613                 |                                              | 94,613                              | 3,048                               |
| 64  | 16,072                       |                                                         | 112,818                                           |                                    | 47,941                 |                                              | 47,941                              |                                     |
| 65  | 164,949                      |                                                         |                                                   |                                    | 109,801                | 16,455                                       | 126,256                             |                                     |
| 66  | 20,608                       | 268,000                                                 |                                                   |                                    | 51,107                 | 54,536                                       | 105,643                             | 1,576                               |
| 67  | 714                          | 47,239                                                  |                                                   |                                    | 12,061                 | 16,447                                       | 28,508                              |                                     |
| 68  | 18,541                       | 6,972                                                   | 279,987                                           |                                    | 284,438                | 123,430                                      | 407,868                             | 114,220                             |
| 69  | 30,088                       | 106,292                                                 |                                                   |                                    | 19,742                 | 16,500                                       | 36,242                              |                                     |
| 70  | 12,492                       | 32,372                                                  |                                                   | 250,854                            | 66,185                 | 23,622                                       | 89,807                              | 9,762                               |
| 71  | 7,700                        | 20,141                                                  |                                                   | 30,065                             | 78,573                 | 1,810                                        | 80,383                              | 2,125                               |
| 72  | 178                          | 65,804                                                  |                                                   |                                    | 19,266                 | 2,880                                        | 22,146                              | 272                                 |
| 73  | 10,947                       | 8,207                                                   |                                                   | 32,519                             | 20,819                 |                                              | 20,819                              | 1,633                               |
|     | 1,795,221                    | 932,664                                                 | 392,805                                           | 367,238                            | 1,313,467              | 320,812                                      | 1,634,279                           | 134,427                             |
| 74  | 55,255                       | 118,507                                                 |                                                   |                                    | 156,601                | 16,277                                       | 172,878                             | 47,315                              |
| 75  | 165,846                      | 202,488                                                 |                                                   |                                    | 126,536                | 72,576                                       | 199,112                             | 53,898                              |
| 76  | 6,170                        | 521,783                                                 |                                                   |                                    | 183,917                | 89,257                                       | 264,174                             | 49,466                              |
| 77  | 17,475                       | 101,810                                                 | 69,659                                            |                                    | 157,782                |                                              | 157,782                             | 2,021                               |
| 78  | 36,737                       | 203,982                                                 | 72,734                                            |                                    | 205,062                | 54,950                                       | 260,012                             | 57,745                              |
| 79  | 3,353                        | 25,729                                                  | 77,592                                            |                                    | 96,605                 |                                              | 96,605                              | 53                                  |
| 80  | 8,411                        | 64                                                      |                                                   | 11,877                             | 29,419                 | 4,677                                        | 34,096                              | 10                                  |
| 81  | 11,920                       | 106,562                                                 |                                                   |                                    | 91,121                 | 23,001                                       | 114,122                             | 8,420                               |
|     | 305,167                      | 1,280,925                                               | 220,005                                           | 11,877                             | 1,047,043              | 251,733                                      | 1,298,781                           | 218,923                             |
| 82  | 3,245                        | 26,043                                                  | 26,439                                            |                                    | 113,791                |                                              | 113,791                             |                                     |
| 83  | 154,945                      | 86,953                                                  |                                                   |                                    | 338,162                | 267,311                                      | 605,473                             | 10,037                              |
| 84  | 4,902                        | 801                                                     | 302,634                                           |                                    | 89,766                 | 64,655                                       | 154,421                             |                                     |
|     | 163,192                      | 113,797                                                 | 329,093                                           |                                    | 541,719                | 331,963                                      | 873,685                             | 10,027                              |
| 85  | 73,925                       | 167,620                                                 |                                                   |                                    | 1,368,384              | 495,550                                      | 1,863,934                           |                                     |
| 86  | 172,063                      | 659,736                                                 |                                                   | 8,250                              | 457,272                | 13,450                                       | 470,722                             | 1,910                               |
| 87  | 206,268                      | 2,454,138                                               |                                                   |                                    | 1,251,755              | 738,651                                      | 1,990,406                           | 194,574                             |
|     | 452,256                      | 3,272,593                                               |                                                   | 8,250                              | 3,077,411              | 1,247,651                                    | 4,325,062                           | 193,484                             |
| 88  | 4,376                        | 89,925                                                  |                                                   | 4,157                              | 150,019                | 8,321                                        | 158,340                             |                                     |
| 89  | 19,171                       | 483,834                                                 |                                                   |                                    | 281,261                | 123,919                                      | 405,180                             | 247                                 |
|     | 23,547                       | 573,759                                                 |                                                   | 4,157                              | 431,280                | 132,240                                      | 563,520                             | 247                                 |
| 90  | 8,970                        | 124,949                                                 |                                                   |                                    | 152,842                | 12,010                                       | 164,852                             | 5,009                               |
| 91  | 52                           | 16,017                                                  |                                                   |                                    | 16,577                 | 23,732                                       | 40,309                              | 3,392                               |
| 92  | 9,898                        | 288,651                                                 |                                                   |                                    | 145,960                | 12,892                                       | 158,852                             | 25,336                              |
| 93  | 5,320                        | 36,622                                                  | 5,828                                             |                                    | 265,513                | 64,650                                       | 330,163                             | 14,434                              |
| 95  | 5,381                        | 31,402                                                  | 18,517                                            |                                    | 37,129                 | 19,169                                       | 56,298                              |                                     |
| 96  | 32,233                       | 348,492                                                 |                                                   | 59,334                             | 294,779                | 76,936                                       | 371,715                             | 64,025                              |
| 98  | 42,269                       | 284,326                                                 |                                                   |                                    | 99,458                 | 94,200                                       | 193,658                             | 6,359                               |
| 99  | 5                            | 49,155                                                  |                                                   |                                    | 20,849                 |                                              | 20,849                              | 6,515                               |
| 100 | 11,140                       | 75,079                                                  |                                                   |                                    | 52,029                 | 23,503                                       | 75,532                              | 1,893                               |
|     | 115,258                      | 1,253,293                                               | 24,345                                            | 59,334                             | 1,085,166              | 327,092                                      | 1,412,258                           | 127,063                             |
| 101 | 22,189                       | 300,526                                                 |                                                   |                                    | 629,931                | 159,087                                      | 789,018                             | 17,243                              |
| 102 | 3,411                        | 350                                                     | 41,079                                            |                                    | 46,332                 | 50,000                                       | 96,332                              |                                     |
| 103 | 508                          | 89,506                                                  |                                                   |                                    | 79,239                 | 1,400                                        | 80,639                              |                                     |
| 104 | 197,262                      | 1,380,020                                               |                                                   | 40,786                             | 2,309,369              | 168,520                                      | 2,477,889                           | 182,290                             |
|     | 223,370                      | 1,770,402                                               | 41,079                                            | 40,786                             | 3,064,921              | 379,007                                      | 3,443,928                           | 199,533                             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 575

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BANKS WHICH HAVE BEEN FINALLY CLOSED—Continued.

| Dividends paid.  | Legal expenses. | Receiver's salary and other expenses. | Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amount of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent.) | Interest dividends (per cent.) |     |
|------------------|-----------------|---------------------------------------|----------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------|-----------------------|--------------------------------|-----|
| \$9,456          | \$2,751         | \$1,164                               | .....                                        | .....                                    | \$30,000                                | \$35,023                 | 27.00                 | .....                          | 59  |
| 388,856          | 25,040          | 25,082                                | .....                                        | .....                                    | 140,000                                 | 352,062                  | 100.00                | 38.50                          | 51  |
| 173,512          | 5,146           | 9,716                                 | .....                                        | \$8,739                                  | 132,000                                 | 185,760                  | 100.00                | 160.00                         | 52  |
| 136,474          | 966             | 12,903                                | .....                                        | .....                                    | 67,000                                  | 175,952                  | 81.59                 | .....                          | 53  |
| 89,715           | 2,082           | 10,669                                | .....                                        | .....                                    | 50,000                                  | 140,735                  | 63.00                 | .....                          | 54  |
| 202,753          | 1,898           | 12,046                                | .....                                        | .....                                    | 53,000                                  | 227,355                  | 89.179                | .....                          | 55  |
| 2,165,388        | 79,802          | 161,036                               | .....                                        | 26,720                                   | 625,000                                 | 1,935,721                | 100.00                | 100.00                         | 56  |
| 81,941           | 2,690           | 19,919                                | .....                                        | 3,626                                    | .....                                   | 133,112                  | 100.00                | 100.00                         | 57  |
| 73,890           | 11,987          | 17,251                                | \$200                                        | .....                                    | .....                                   | 196,356                  | 37.6433               | .....                          | 58  |
| 254,647          | 6,668           | 24,271                                | .....                                        | .....                                    | 72,000                                  | 254,647                  | 100.00                | .....                          | 59  |
| <b>3,576,632</b> | <b>139,030</b>  | <b>238,057</b>                        | <b>200</b>                                   | <b>39,085</b>                            | <b>1,169,000</b>                        | <b>3,636,723</b>         | .....                 | .....                          |     |
| 193,941          | 13,104          | 15,061                                | 30                                           | .....                                    | 200,000                                 | 298,324                  | 65.57                 | .....                          | 61  |
| 316,828          | 5,444           | 27,314                                | .....                                        | .....                                    | 392,394                                 | 100.00                   | .....                 | .....                          | 62  |
| 52,514           | 576             | 1,604                                 | .....                                        | 36,871                                   | .....                                   | 75,175                   | 100.00                | 100.00                         | 63  |
| 33,105           | 3,974           | 5,013                                 | .....                                        | 5,849                                    | .....                                   | 29,204                   | 100.00                | 100.00                         | 64  |
| 107,575          | 5,546           | 13,135                                | .....                                        | .....                                    | 55,000                                  | 118,371                  | 90.50                 | .....                          | 65  |
| 79,725           | 11,906          | 13,396                                | .....                                        | .....                                    | 125,000                                 | 90,424                   | 88.00                 | .....                          | 66  |
| 21,710           | 2,315           | 4,483                                 | .....                                        | .....                                    | 36,000                                  | 36,109                   | 60.00                 | .....                          | 67  |
| 262,887          | 10,129          | 4,950                                 | .....                                        | 15,682                                   | 160,000                                 | 291,887                  | 100.00                | .....                          | 68  |
| 29,377           | 825             | 6,040                                 | .....                                        | .....                                    | 50,000                                  | 77,104                   | 33.10                 | .....                          | 69  |
| 66,810           | 1,352           | 11,833                                | .....                                        | .....                                    | 100,000                                 | 168,049                  | 40.7285               | .....                          | 70  |
| 69,437           | 684             | 8,187                                 | .....                                        | .....                                    | 21,500                                  | 70,191                   | 98.625                | .....                          | 71  |
| 16,670           | 1,488           | 3,716                                 | .....                                        | .....                                    | 17,000                                  | 27,801                   | 60.00                 | .....                          | 72  |
| 11,803           | 850             | 3,005                                 | 108                                          | 3,420                                    | .....                                   | 32,449                   | 100.00                | 100.00                         | 73  |
| <b>1,262,382</b> | <b>57,243</b>   | <b>118,267</b>                        | <b>138</b>                                   | <b>61,822</b>                            | <b>744,500</b>                          | <b>1,677,481</b>         | .....                 | .....                          |     |
| 100,879          | 3,838           | 8,176                                 | .....                                        | 12,679                                   | 50,000                                  | 156,269                  | 100.00                | 100.00                         | 74  |
| 105,763          | 16,327          | 23,110                                | 14                                           | .....                                    | 130,000                                 | 282,370                  | 68.70                 | .....                          | 75  |
| 182,572          | .....           | 32,136                                | .....                                        | .....                                    | 121,739                                 | 197,353                  | 100.00                | 42.50                          | 76  |
| 137,428          | 5,385           | 12,119                                | .....                                        | 829                                      | .....                                   | 123,832                  | 100.00                | 100.00                         | 77  |
| 166,587          | 10,245          | 24,551                                | .....                                        | 884                                      | 160,000                                 | 132,461                  | 100.00                | 100.00                         | 78  |
| 88,176           | .....           | 7,517                                 | .....                                        | 859                                      | .....                                   | 81,801                   | 100.00                | 100.00                         | 79  |
| 20,988           | 1,792           | 11,296                                | .....                                        | .....                                    | 10,000                                  | 21,182                   | 99.133                | .....                          | 80  |
| 82,060           | 7,167           | 16,475                                | .....                                        | .....                                    | 50,000                                  | 108,385                  | 81.00                 | .....                          | 81  |
| <b>884,454</b>   | <b>44,754</b>   | <b>135,380</b>                        | <b>14</b>                                    | <b>15,251</b>                            | <b>521,750</b>                          | <b>1,108,644</b>         | .....                 | .....                          |     |
| 95,176           | 3,225           | 6,739                                 | .....                                        | 7,651                                    | .....                                   | 93,625                   | 100.00                | 100.00                         | 82  |
| 528,305          | 19,338          | 22,690                                | .....                                        | 25,103                                   | 300,000                                 | 580,592                  | 100.00                | 100.00                         | 83  |
| 99,847           | 2,973           | 10,832                                | .....                                        | 40,769                                   | 75,000                                  | 104,749                  | 106.00                | 100.00                         | 84  |
| <b>724,328</b>   | <b>25,536</b>   | <b>40,261</b>                         | .....                                        | <b>73,523</b>                            | <b>375,000</b>                          | <b>778,966</b>           | .....                 | .....                          |     |
| 1,790,932        | 46,918          | 26,084                                | .....                                        | .....                                    | 500,000                                 | 2,656,254                | 67.405                | .....                          | 85  |
| 389,222          | 45,449          | 34,141                                | .....                                        | .....                                    | 100,000                                 | 894,767                  | 43.50                 | .....                          | 86  |
| 1,566,124        | 101,794         | 127,914                               | .....                                        | .....                                    | 961,300                                 | 2,397,129                | 65.30                 | .....                          | 87  |
| <b>3,746,278</b> | <b>194,161</b>  | <b>188,139</b>                        | .....                                        | .....                                    | <b>1,561,300</b>                        | <b>5,948,150</b>         | .....                 | .....                          |     |
| 129,505          | 10,511          | 18,324                                | .....                                        | .....                                    | 50,000                                  | 186,993                  | 70.90                 | .....                          | 88  |
| 321,870          | 24,279          | 58,784                                | .....                                        | .....                                    | 200,000                                 | 422,772                  | 80.25                 | .....                          | 89  |
| <b>451,375</b>   | <b>34,790</b>   | <b>77,108</b>                         | .....                                        | .....                                    | <b>250,000</b>                          | <b>609,765</b>           | .....                 | .....                          |     |
| 119,390          | 12,054          | 28,309                                | .....                                        | .....                                    | 60,000                                  | 206,991                  | 57.20                 | .....                          | 90  |
| 26,309           | 2,223           | 7,885                                 | .....                                        | .....                                    | 50,000                                  | 46,441                   | 81.10                 | .....                          | 91  |
| 95,525           | 12,112          | 24,879                                | .....                                        | .....                                    | 100,000                                 | 294,521                  | 33.00                 | .....                          | 92  |
| 264,268          | 16,600          | 29,738                                | .....                                        | 14,123                                   | 75,000                                  | 245,599                  | 100.00                | 100.00                         | 93  |
| 39,812           | 4,745           | 11,029                                | .....                                        | 712                                      | 25,000                                  | 36,526                   | 100.00                | 100.00                         | 95  |
| 275,684          | 5,168           | 26,828                                | .....                                        | .....                                    | 250,000                                 | 365,931                  | 75.25                 | .....                          | 96  |
| 143,938          | 29,324          | 14,067                                | .....                                        | .....                                    | 100,000                                 | 409,997                  | 85.00                 | .....                          | 98  |
| 8,807            | 52              | 5,475                                 | .....                                        | .....                                    | .....                                   | 8,131                    | 100.00                | 100.00                         | 99  |
| 59,057           | 5,012           | 9,440                                 | 130                                          | .....                                    | 50,000                                  | 84,978                   | 69.50                 | .....                          | 100 |
| <b>1,034,290</b> | <b>87,290</b>   | <b>148,650</b>                        | <b>130</b>                                   | <b>14,835</b>                            | <b>710,000</b>                          | <b>1,699,115</b>         | .....                 | .....                          |     |
| 684,428          | 53,425          | 33,922                                | .....                                        | .....                                    | 200,000                                 | 651,274                  | 100.00                | 23.95                          | 101 |
| 86,263           | 1,825           | 8,244                                 | .....                                        | .....                                    | 50,000                                  | 86,258                   | 100.00                | 100.00                         | 102 |
| 59,461           | 5,010           | 16,215                                | 3                                            | .....                                    | 50,000                                  | 140,333                  | 42.37                 | .....                          | 103 |
| 2,085,826        | 108,571         | 97,961                                | 3,241                                        | .....                                    | 300,000                                 | 2,897,197                | 72.00                 | .....                          | 104 |
| <b>2,915,978</b> | <b>168,831</b>  | <b>156,342</b>                        | <b>3,244</b>                                 | .....                                    | <b>600,000</b>                          | <b>3,775,062</b>         | .....                 | .....                          |     |

# 576 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

|     | Offsets allowed and settled. | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. | Nominal value of remaining assets. | Collected from assets. | Collected from assessments upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. |
|-----|------------------------------|---------------------------------------------------------|---------------------------------------------------|------------------------------------|------------------------|-----------------------------------------------|-------------------------------------|-------------------------------------|
| 105 | \$584                        |                                                         | \$65,573                                          |                                    | \$148,611              |                                               | \$148,611                           | \$231                               |
| 106 | 18,883                       | \$36,030                                                | 60,998                                            |                                    | 245,704                | \$58,304                                      | 304,008                             | 82,472                              |
| 107 | 54,116                       | 85,148                                                  |                                                   |                                    | 63,258                 | 15,730                                        | 78,988                              | 16,764                              |
| 108 | 1,168                        | 106,872                                                 |                                                   |                                    | 28,477                 | 36,700                                        | 65,177                              | 625                                 |
| 109 | 1,284                        | 10,211                                                  | 77,725                                            |                                    | 77,305                 |                                               | 77,305                              |                                     |
| 110 | 4,104                        | 816                                                     | 70,715                                            |                                    | 165,669                |                                               | 165,669                             | 16,177                              |
| 111 | 3,721                        | 76,659                                                  | 38,917                                            |                                    | 198,513                |                                               | 198,513                             |                                     |
| 112 | 5,645                        | 2,358                                                   | 43,697                                            |                                    | 204,447                |                                               | 204,447                             | 106,424                             |
|     | 89,505                       | 318,094                                                 | 357,625                                           |                                    | 1,131,584              | 110,734                                       | 1,242,318                           | 222,693                             |
| 113 | 127                          | 80,035                                                  |                                                   |                                    | 74,323                 | 1,180                                         | 75,503                              |                                     |
| 114 |                              |                                                         | 44,068                                            |                                    | 14,251                 |                                               | 14,251                              | 82                                  |
| 116 | 6,594                        |                                                         | 37,585                                            |                                    | 104,682                |                                               | 104,682                             |                                     |
| 117 | 883                          | 1,057                                                   |                                                   |                                    | 82,069                 | 18,135                                        | 100,204                             |                                     |
| 118 | 19,806                       | 68,034                                                  |                                                   |                                    | 31,798                 | 34,002                                        | 65,800                              | 777                                 |
| 119 | 8,971                        | 124,580                                                 |                                                   |                                    | 139,485                | 34,656                                        | 174,141                             | 519                                 |
| 120 | 10,556                       | 10,146                                                  | 133,585                                           |                                    | 263,871                |                                               | 263,871                             | 1,017                               |
|     | 46,937                       | 283,852                                                 | 215,238                                           |                                    | 710,479                | 87,973                                        | 798,452                             | 2,395                               |
| 122 | 17,528                       | 16,000                                                  | 1,164,063                                         |                                    | 1,391,306              |                                               | 1,391,306                           | 782,390                             |
| 123 | 53,337                       | 719,952                                                 |                                                   |                                    | 492,421                | 72,577                                        | 564,998                             | 5,167                               |
| 124 | 71,172                       | 403,278                                                 |                                                   |                                    | 228,261                | 44,830                                        | 273,091                             | 5,810                               |
| 125 | 67,849                       | 220,170                                                 |                                                   |                                    | 186,976                |                                               | 186,976                             | 1,983                               |
| 126 | 13,275                       | 39,557                                                  | 161,275                                           |                                    | 330,471                |                                               | 330,471                             | 1,169                               |
| 127 | 2,001                        | 129,091                                                 |                                                   |                                    | 35,274                 | 26,019                                        | 61,293                              | 7,284                               |
| 128 | 1,840                        | 33,240                                                  | 39,557                                            |                                    | 100,149                |                                               | 100,149                             | 1,466                               |
|     | 227,002                      | 1,561,294                                               | 1,364,895                                         |                                    | 2,764,856              | 143,426                                       | 2,908,284                           | 805,269                             |
| 129 | 21,019                       | 130,113                                                 | 113,884                                           |                                    | 508,457                | 59,645                                        | 568,102                             | 59,535                              |
| 130 | 2,196                        | 69,535                                                  |                                                   |                                    | 98,027                 | 32,500                                        | 130,527                             | 26,881                              |
|     | 23,215                       | 199,648                                                 | 113,884                                           |                                    | 606,484                | 92,145                                        | 698,629                             | 86,416                              |
| 131 |                              | 122,751                                                 |                                                   |                                    | 27,930                 | 26,707                                        | 54,637                              | 1,177                               |
| 133 | 1,586                        | 49,050                                                  |                                                   |                                    | 91,741                 | 7,981                                         | 99,722                              | 31,488                              |
| 134 | 1,733                        | 165,667                                                 |                                                   |                                    | 55,597                 | 42,408                                        | 98,005                              | 20,344                              |
| 135 | 5,600                        | 42,107                                                  |                                                   | \$2,604                            | 21,112                 | 10,353                                        | 31,465                              | 3,025                               |
| 136 | 690                          | 59,835                                                  |                                                   |                                    | 22,744                 | 722                                           | 23,466                              | 3,404                               |
| 137 | 75,645                       | 24,345                                                  | 171,400                                           |                                    | 512,013                |                                               | 512,013                             | 41,906                              |
| 138 | 801                          | 17,969                                                  | 45,709                                            |                                    | 58,319                 | 21,347                                        | 79,666                              | 10,998                              |
|     | 86,055                       | 481,724                                                 | 217,109                                           | 2,604                              | 789,456                | 109,518                                       | 898,974                             | 112,337                             |
| 141 | 274                          | 51,149                                                  |                                                   |                                    | 36,705                 | 4,770                                         | 41,475                              | 6,224                               |
| 144 | 289                          | 189,822                                                 |                                                   |                                    | 46,703                 | 29,012                                        | 75,715                              | 20,565                              |
| 145 | 8,760                        | 178,089                                                 |                                                   |                                    | 74,931                 | 35,178                                        | 110,109                             | 3,346                               |
| 146 | 70,248                       | 173,208                                                 |                                                   |                                    | 493,497                | 1,613                                         | 495,110                             | 85,482                              |
| 147 | 2,669                        | 113,595                                                 |                                                   |                                    | 83,297                 | 11,227                                        | 94,524                              | 27,722                              |
| 148 | 3,611                        | 107,361                                                 |                                                   |                                    | 58,361                 | 780                                           | 59,141                              | 32,132                              |
| 149 | 429                          | 57,565                                                  |                                                   |                                    | 49,960                 | 1,686                                         | 51,646                              | 8,256                               |
| 152 | 4,199                        | 29,727                                                  | 6,498                                             |                                    | 179,844                |                                               | 179,844                             | 9,121                               |
| 153 | 6,756                        | 119,892                                                 |                                                   |                                    | 65,851                 | 23,409                                        | 89,260                              | 4,321                               |
| 154 | 339                          | 92,652                                                  |                                                   |                                    | 42,815                 |                                               | 42,815                              | 32,214                              |
| 156 | 12,371                       | 103,792                                                 |                                                   |                                    | 49,934                 | 23,195                                        | 73,129                              | 16,049                              |
| 157 |                              | 107,375                                                 |                                                   |                                    | 35,914                 | 3,093                                         | 39,007                              | 27,143                              |
| 158 | 7,435                        | 71,035                                                  |                                                   |                                    | 50,419                 | 3,600                                         | 54,019                              | 21,907                              |
| 161 | 218                          | 128,373                                                 |                                                   |                                    | 48,205                 | 17,657                                        | 65,862                              | 35,991                              |
| 164 | 7,091                        | 63,034                                                  |                                                   |                                    | 20,734                 | 5,565                                         | 26,299                              | 1,703                               |
|     | 124,689                      | 1,586,669                                               | 6,498                                             |                                    | 1,337,170              | 160,785                                       | 1,497,955                           | 332,176                             |
| 165 | 1,082,794                    | 2,216,405                                               |                                                   |                                    | 6,917,993              | 139,427                                       | 7,057,420                           | 83,039                              |
| 166 | 35,836                       | 235,661                                                 |                                                   |                                    | 445,132                | 31,350                                        | 476,482                             | 12,204                              |
| 170 | 404                          | 54,046                                                  |                                                   |                                    | 48,207                 | 2,079                                         | 50,286                              | 34,317                              |
| 171 | 127                          | 78,228                                                  |                                                   |                                    | 47,737                 | 5,613                                         | 53,350                              | 16,731                              |
| 172 | 7,093                        |                                                         | 74,869                                            |                                    | 123,933                |                                               | 123,933                             | 11,946                              |
| 173 | 26,650                       | 82,151                                                  |                                                   |                                    | 45,172                 | 7,088                                         | 52,260                              | 7,703                               |
| 176 | 53,282                       | 76,439                                                  | 124,032                                           |                                    | 266,249                |                                               | 266,249                             | 1,920                               |
| 178 | 11,881                       | 56,365                                                  |                                                   |                                    | 33,477                 |                                               | 33,477                              | 21,623                              |
| 179 | 1,429                        |                                                         | 51,094                                            |                                    | 49,796                 |                                               | 49,796                              | 11,002                              |
| 180 | 59,725                       | 154,073                                                 |                                                   |                                    | 18,726                 | 11,861                                        | 30,587                              | 2,000                               |
|     | 1,279,221                    | 2,953,368                                               | 249,995                                           |                                    | 7,996,422              | 197,418                                       | 8,193,840                           | 202,485                             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 577

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

| Dividends paid. | Legal expenses. | Receiver's salary and other expenses. | Balance in hands of Comptroller or receiver. | Amount returned to shareholders in cash. | Amounts of assessment upon shareholders. | Amount of claims proved. | Dividends (per cent). | Interest dividends (per cent). |     |
|-----------------|-----------------|---------------------------------------|----------------------------------------------|------------------------------------------|------------------------------------------|--------------------------|-----------------------|--------------------------------|-----|
| \$131,024       | \$192           | \$2,314                               | .....                                        | \$14,850                                 | .....                                    | \$127,524                | 100.00                | 100.00                         | 105 |
| 188,482         | 2,855           | 22,713                                | .....                                        | 7,486                                    | \$100,000                                | 171,581                  | 100.00                | 100.00                         | 106 |
| 36,929          | 8,407           | 16,770                                | \$118                                        | .....                                    | 50,000                                   | 54,043                   | 68.60                 | .....                          | 107 |
| 52,402          | 1,840           | 10,299                                | 11                                           | .....                                    | 50,000                                   | 112,135                  | 47.00                 | .....                          | 108 |
| 66,394          | 1,155           | 6,607                                 | .....                                        | 3,149                                    | .....                                    | 63,689                   | 100.00                | 100.00                         | 109 |
| 135,574         | 1,425           | 7,321                                 | .....                                        | 5,172                                    | .....                                    | 130,772                  | 100.00                | 100.00                         | 110 |
| 117,878         | 198             | 5,208                                 | .....                                        | 75,229                                   | .....                                    | 116,626                  | 100.00                | 100.00                         | 111 |
| 82,946          | 324             | 4,279                                 | .....                                        | 10,074                                   | .....                                    | 80,452                   | 100.00                | 100.00                         | 112 |
| 811,629         | 16,396          | 75,511                                | 129                                          | 115,960                                  | 200,000                                  | 856,802                  | .....                 | .....                          |     |
| 61,379          | 1,500           | 12,624                                | .....                                        | .....                                    | 50,000                                   | 120,129                  | 36.50                 | .....                          | 113 |
| 9,492           | .....           | 1,348                                 | .....                                        | 3,329                                    | .....                                    | 9,379                    | 100.00                | 100.00                         | 114 |
| 86,442          | 1,990           | 8,463                                 | .....                                        | 7,787                                    | .....                                    | 82,156                   | 100.00                | 100.00                         | 116 |
| 80,120          | 7,152           | 4,802                                 | .....                                        | 8,130                                    | 19,500                                   | 75,343                   | 100.00                | 100.00                         | 117 |
| 46,546          | 7,746           | 10,731                                | .....                                        | .....                                    | 50,000                                   | 210,074                  | 22.1568               | .....                          | 118 |
| 161,497         | 2,280           | 9,845                                 | .....                                        | .....                                    | 60,000                                   | 174,120                  | 92.75                 | .....                          | 119 |
| 255,495         | 882             | 3,988                                 | .....                                        | 2,489                                    | .....                                    | 247,920                  | 100.00                | 100.00                         | 120 |
| 700,971         | 21,550          | 51,801                                | .....                                        | 21,735                                   | 179,500                                  | 919,121                  | .....                 | .....                          |     |
| 400,998         | 630             | 11,572                                | .....                                        | 195,716                                  | .....                                    | 398,236                  | 100.00                | 100.00                         | 122 |
| 481,966         | 41,754          | 36,111                                | .....                                        | .....                                    | 150,000                                  | 818,544                  | 56.80                 | .....                          | 123 |
| 248,132         | 4,408           | 14,741                                | .....                                        | .....                                    | 100,000                                  | 435,319                  | 57.00                 | .....                          | 124 |
| 172,909         | 2,988           | 9,096                                 | .....                                        | .....                                    | 100,000                                  | 326,222                  | 53.60                 | .....                          | 125 |
| 318,554         | 1,810           | 4,622                                 | .....                                        | 4,316                                    | .....                                    | 311,028                  | 100.00                | 100.00                         | 126 |
| 32,009          | 7,104           | 14,896                                | .....                                        | .....                                    | 50,000                                   | 51,012                   | 63.20                 | .....                          | 127 |
| 93,051          | 1,923           | 3,348                                 | .....                                        | 361                                      | .....                                    | 90,136                   | 100.00                | 100.00                         | 128 |
| 1,747,619       | 60,617          | 94,386                                | .....                                        | 200,393                                  | 400,000                                  | 2,460,497                | .....                 | .....                          |     |
| 482,013         | 6,001           | 16,456                                | .....                                        | 4,097                                    | 75,000                                   | 456,607                  | 100.00                | 100.00                         | 129 |
| 87,895          | 4,148           | 11,603                                | .....                                        | .....                                    | 50,000                                   | 108,127                  | 75.85                 | .....                          | 130 |
| 569,568         | 10,149          | 28,059                                | .....                                        | 4,097                                    | 125,000                                  | 564,794                  | .....                 | .....                          |     |
| 43,289          | 5,032           | 5,139                                 | .....                                        | .....                                    | 50,000                                   | 143,454                  | 30.177                | .....                          | 131 |
| 58,356          | 2,626           | 7,257                                 | .....                                        | .....                                    | 10,000                                   | 58,797                   | 99.25                 | .....                          | 133 |
| 66,221          | 2,099           | 9,341                                 | .....                                        | .....                                    | 65,000                                   | 75,638                   | 87.55                 | .....                          | 134 |
| 20,410          | 872             | 6,960                                 | 198                                          | .....                                    | 12,500                                   | 22,436                   | 91.60                 | .....                          | 135 |
| 16,047          | 372             | 3,643                                 | .....                                        | .....                                    | 20,000                                   | 30,566                   | 52.50                 | .....                          | 136 |
| 452,017         | 4,455           | 13,029                                | .....                                        | 606                                      | 24,000                                   | 465,760                  | 100.00                | 100.00                         | 137 |
| 60,902          | 780             | 6,633                                 | .....                                        | 353                                      | 40,000                                   | 56,745                   | 100.00                | 100.00                         | 138 |
| 717,242         | 16,236          | 52,002                                | 198                                          | 959                                      | 221,500                                  | 853,396                  | .....                 | .....                          |     |
| 30,516          | 772             | 3,963                                 | .....                                        | .....                                    | 11,000                                   | 30,516                   | 100.00                | .....                          | 141 |
| 41,906          | 6,943           | 6,241                                 | .....                                        | .....                                    | 100,000                                  | 122,528                  | 34.25                 | .....                          | 144 |
| 86,247          | 5,735           | 14,781                                | .....                                        | .....                                    | 62,500                                   | 118,419                  | 72.50                 | .....                          | 145 |
| 368,251         | 16,959          | 24,418                                | .....                                        | .....                                    | 80,000                                   | 393,011                  | 93.70                 | .....                          | 146 |
| 54,475          | 2,079           | 10,248                                | .....                                        | .....                                    | 38,000                                   | 111,742                  | 49.35                 | .....                          | 147 |
| 21,705          | 934             | 4,370                                 | .....                                        | .....                                    | 39,000                                   | 42,962                   | 50.30                 | .....                          | 148 |
| 29,813          | 5,911           | 7,624                                 | 42                                           | .....                                    | 4,000                                    | 42,659                   | 70.50                 | .....                          | 149 |
| 162,987         | 261             | 7,475                                 | .....                                        | .....                                    | .....                                    | 155,040                  | 100.00                | 100.00                         | 152 |
| 78,198          | 1,131           | 5,610                                 | .....                                        | .....                                    | 37,500                                   | 87,086                   | 89.80                 | .....                          | 153 |
| 8,753           | 18              | 1,830                                 | .....                                        | .....                                    | .....                                    | 8,753                    | 100.00                | .....                          | 154 |
| 41,211          | 8,202           | 7,656                                 | 11                                           | .....                                    | 45,000                                   | 64,368                   | 61.25                 | .....                          | 156 |
| 3,643           | 2,691           | 6,130                                 | .....                                        | .....                                    | 54,000                                   | 72,858                   | 5.00                  | .....                          | 157 |
| 21,164          | 4,007           | 6,941                                 | .....                                        | .....                                    | 45,000                                   | 36,336                   | 58.00                 | .....                          | 158 |
| 21,927          | 1,348           | 6,596                                 | .....                                        | .....                                    | 41,000                                   | 59,331                   | 37.00                 | .....                          | 161 |
| 18,196          | 1,318           | 5,082                                 | .....                                        | .....                                    | 18,200                                   | 34,014                   | 66.00                 | .....                          | 164 |
| 989,052         | 57,709          | 118,965                               | 53                                           | .....                                    | 575,200                                  | 1,379,023                | .....                 | .....                          |     |
| 6,854,775       | 40,125          | 79,481                                | .....                                        | .....                                    | 400,000                                  | 7,602,341                | 90.1666               | .....                          | 165 |
| 440,641         | 6,578           | 17,059                                | .....                                        | .....                                    | 100,000                                  | 517,184                  | 80.50                 | .....                          | 166 |
| 9,298           | 1,142           | 5,529                                 | .....                                        | .....                                    | 15,750                                   | 17,882                   | 52.00                 | .....                          | 170 |
| 28,563          | 2,117           | 5,939                                 | .....                                        | .....                                    | 9,500                                    | 36,156                   | 79.00                 | .....                          | 171 |
| 80,636          | .....           | 2,655                                 | .....                                        | 28,696                                   | .....                                    | 79,330                   | 100.00                | 100.00                         | 172 |
| 32,323          | 5,042           | 7,192                                 | .....                                        | .....                                    | 21,000                                   | 46,177                   | 79.00                 | .....                          | 173 |
| 179,691         | 7,565           | 7,354                                 | .....                                        | 69,719                                   | .....                                    | 174,356                  | 100.00                | 100.00                         | 176 |
| 4,838           | 2,453           | 4,563                                 | .....                                        | .....                                    | 17,500                                   | 16,250                   | 35.00                 | .....                          | 178 |
| 35,146          | 439             | 1,553                                 | .....                                        | 1,656                                    | .....                                    | 33,986                   | 100.00                | 100.00                         | 179 |
| 15,983          | 7,850           | 4,593                                 | 161                                          | .....                                    | 36,250                                   | 45,664                   | 35.00                 | .....                          | 180 |
| 7,681,894       | 73,311          | 135,918                               | 161                                          | 100,071                                  | 600,000                                  | 8,599,326                | .....                 | .....                          |     |

578 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

|     | Offsets allowed and settled | Loss on assets compounded or sold under order of court. | Nominal value of assets returned to stockholders. | Nominal value of remaining assets. | Collected from assets. | Collected from assessment upon shareholders. | Total collections from all sources. | Loans paid and other disbursements. |
|-----|-----------------------------|---------------------------------------------------------|---------------------------------------------------|------------------------------------|------------------------|----------------------------------------------|-------------------------------------|-------------------------------------|
| 183 | \$13,633                    | \$170,172                                               |                                                   |                                    | \$29,673               | \$43,317                                     | \$72,990                            | \$5,055                             |
| 188 | 4,593                       | 117,417                                                 |                                                   |                                    | 102,092                |                                              | 102,092                             | 17,094                              |
| 193 | 1,093                       | 3,142                                                   | \$276,576                                         |                                    | 77,985                 |                                              | 77,985                              | 43,135                              |
| 194 | 4,220                       | 107,443                                                 |                                                   |                                    | 89,515                 | 5,037                                        | 94,552                              | 20,506                              |
| 195 | 133,899                     |                                                         | 266,041                                           |                                    | 849,526                |                                              | 849,526                             | 151,002                             |
| 198 | 10,491                      | 117,582                                                 |                                                   |                                    | 88,220                 | 2,543                                        | 90,768                              | 4,573                               |
| 199 | 3,550                       | 50,498                                                  |                                                   |                                    | 61,189                 | 2,352                                        | 63,541                              | 20,669                              |
| 202 | 48,314                      |                                                         | 328,869                                           |                                    | 263,760                |                                              | 263,760                             | 5,094                               |
| 204 | 57,063                      | 701,090                                                 |                                                   |                                    | 283,522                | 56,732                                       | 320,254                             | 173,633                             |
| 206 | 6,426                       | 104,911                                                 |                                                   |                                    | 24,808                 | 13,188                                       | 37,996                              | 6,472                               |
| 207 | 7,382                       | 188,761                                                 |                                                   |                                    | 35,526                 | 7,909                                        | 43,435                              | 9,029                               |
| 210 | 40,419                      | 110,625                                                 |                                                   |                                    | 223,572                | 13,593                                       | 237,165                             | 26,601                              |
| 211 | 10,226                      | 178,633                                                 |                                                   |                                    | 120,800                | 31,251                                       | 152,051                             | 41,131                              |
| 217 | 5,360                       | 72,353                                                  |                                                   |                                    | 87,562                 |                                              | 87,562                              | 44,694                              |
| 219 | 3,580                       |                                                         | 83,375                                            |                                    | 160,338                |                                              | 160,338                             | 52,306                              |
| 229 | 14,021                      | 30,330                                                  | 175,335                                           |                                    | 340,774                | 51,451                                       | 392,225                             | 58,745                              |
| 230 | 7,768                       | 153,524                                                 |                                                   |                                    | 91,718                 | 13,174                                       | 104,892                             | 41,432                              |
| 234 | 37,567                      | 59,644                                                  |                                                   |                                    | 51,382                 | 9,472                                        | 60,854                              | 33,452                              |
| 235 | 2,078                       | 54,198                                                  |                                                   |                                    | 65,130                 | 414                                          | 65,544                              | 16,586                              |
| 238 | 5,048                       | 271,937                                                 |                                                   |                                    | 153,501                | 33,500                                       | 187,001                             | 20,047                              |
| 239 | 2,067                       | 107,834                                                 |                                                   |                                    | 103,421                | 16,358                                       | 119,779                             | 48,617                              |
| 241 | 609                         | 96,652                                                  |                                                   |                                    | 16,828                 | 2,027                                        | 18,855                              | 4,674                               |
| 243 | 530                         | 90,542                                                  |                                                   |                                    | 19,792                 | 26,134                                       | 45,926                              | 8,594                               |
| 246 | 3,026                       | 54,231                                                  |                                                   |                                    | 46,060                 | 10,622                                       | 57,291                              | 5,910                               |
|     | 423,013                     | 2,901,519                                               | 1,130,196                                         |                                    | 3,387,303              | 319,079                                      | 3,706,382                           | 838,871                             |
| 249 | 16,566                      | 348,137                                                 |                                                   |                                    | 165,232                | 18,851                                       | 184,083                             | 14,413                              |
| 251 | 1,812                       | 60,548                                                  |                                                   |                                    | 12,128                 | 8,275                                        | 20,403                              | 868                                 |
| 255 | 34,165                      | 58,627                                                  | 212,295                                           |                                    | 102,520                | 59,295                                       | 161,824                             | 49,318                              |
| 257 | 12,959                      | 100,819                                                 |                                                   |                                    | 96,165                 |                                              | 96,165                              | 31,343                              |
| 258 | 16,552                      | 245,139                                                 |                                                   |                                    | 91,115                 | 45,281                                       | 136,396                             | 48,834                              |
| 261 | 15,168                      | 103,046                                                 |                                                   |                                    | 64,332                 | 12,641                                       | 76,973                              | 44,977                              |
| 262 | 16,528                      | 94,243                                                  |                                                   |                                    | 79,090                 | 5,863                                        | 84,953                              | 29,508                              |
| 263 | 1,797                       |                                                         | 69,031                                            |                                    | 27,159                 |                                              | 27,159                              | 21,353                              |
| 264 | 131,196                     | 324,187                                                 |                                                   |                                    | 299,845                | 47,513                                       | 347,358                             | 200,422                             |
|     | 246,743                     | 1,334,746                                               | 281,326                                           |                                    | 937,595                | 197,719                                      | 1,135,314                           | 432,036                             |
| 270 | 19,608                      | 99,587                                                  |                                                   |                                    | 27,502                 | 11,837                                       | 39,350                              | 16,083                              |
| 275 | 8,072                       | 58,676                                                  |                                                   |                                    | 128,527                | 16,157                                       | 144,684                             | 50,462                              |
| 285 | 1,809                       | 60,219                                                  |                                                   |                                    | 29,283                 | 20,153                                       | 49,436                              | 3,653                               |
| 288 | 2,076                       | 44,845                                                  |                                                   |                                    | 29,736                 |                                              | 29,736                              | 11,668                              |
| 291 | 2,873                       | 69,640                                                  |                                                   |                                    | 10,166                 | 9,875                                        | 20,041                              | 15,466                              |
| 296 | 1,227                       | 129,594                                                 |                                                   |                                    | 118,256                |                                              | 118,256                             | 8,673                               |
| 297 | 7,312                       | 515                                                     | 97,653                                            |                                    | 51,985                 | 12,500                                       | 64,485                              | 4,247                               |
| 301 | 17,401                      | 206,875                                                 |                                                   |                                    | 69,054                 | 12,927                                       | 81,981                              | 46,523                              |
|     | 60,378                      | 660,951                                                 | 97,653                                            |                                    | 464,509                | 83,469                                       | 547,978                             | 157,405                             |
| 331 | 27,694                      | 51,458                                                  |                                                   |                                    | 56,770                 |                                              | 56,770                              | 8,856                               |
| 339 | 14,930                      | 156                                                     | 134,602                                           |                                    | 141,798                | 5,285                                        | 147,083                             | 58,254                              |
| 345 | 47,204                      | 5,605                                                   | 41,940                                            |                                    | 10,470                 |                                              | 10,470                              | 1,397                               |
| 366 | 370                         | 3,099                                                   | 78,499                                            |                                    | 25,471                 | 34,800                                       | 60,271                              | 1,894                               |
|     | 90,248                      | 60,318                                                  | 255,441                                           |                                    | 234,509                | 40,085                                       | 274,594                             | 70,311                              |
|     | 9,123,903                   | 38,293,735                                              | 5,544,694                                         | 1,050,428                          | 49,681,878             | 6,868,371                                    | 56,550,240                          | 6,981,858                           |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 579

1865 TO OCTOBER 31, 1898, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

| Dividends paid. | Legal ex-penses. | Receiver's salary and other ex-penses. | Balance in hands of Comptroller or receiver. | Amount re-turned to share-holders in cash. | Amount of assessment upon share-holders. | Amount of claims proved. | Divi-dends (per cent). | Interest divi-dends (per cent). |
|-----------------|------------------|----------------------------------------|----------------------------------------------|--------------------------------------------|------------------------------------------|--------------------------|------------------------|---------------------------------|
| \$53,334        | \$4,886          | \$9,715                                |                                              |                                            | \$75,000                                 | \$39,610                 | 53.40                  | 183                             |
| 73,051          | 291              | 11,633                                 | \$23                                         |                                            |                                          | 68,459                   | 100.00                 | 188                             |
| 21,473          | 2,288            | 10,986                                 |                                              | \$103                                      |                                          | 50,775                   | 100.00                 | 193                             |
| 56,560          | 8,043            | 9,443                                  |                                              |                                            | 48,000                                   | 89,971                   | 73.30                  | 194                             |
| 615,985         | 8,461            | 22,433                                 |                                              | 51,595                                     |                                          | 600,573                  | 100.00                 | 195                             |
| 73,909          | 2,825            | 7,401                                  |                                              |                                            | 50,000                                   | 126,411                  | 58.50                  | 198                             |
| 34,489          | 1,929            | 6,454                                  |                                              |                                            | 6,000                                    | 34,489                   | 100.00                 | 199                             |
| 230,731         | 1,500            | 6,275                                  |                                              | 250                                        |                                          | 239,894                  | 100.00                 | 202                             |
| 111,174         | 10,727           | 21,720                                 |                                              |                                            | 250,000                                  | 626,440                  | 17.75                  | 204                             |
| 19,194          | 4,508            | 7,822                                  |                                              |                                            | 50,000                                   | 73,998                   | 26.25                  | 206                             |
| 20,071          | 5,266            | 9,069                                  |                                              |                                            | 18,000                                   | 110,039                  | 18.24                  | 207                             |
| 192,210         | 6,481            | 10,831                                 |                                              | 1,042                                      | 23,000                                   | 179,976                  | 100.00                 | 210                             |
| 91,467          | 4,854            | 14,599                                 |                                              |                                            | 80,000                                   | 164,644                  | 61.40                  | 211                             |
| 36,619          | 1,801            | 4,448                                  |                                              |                                            |                                          | 39,839                   | 100.00                 | 217                             |
| 112,911         | 2,087            | 12,356                                 |                                              | 678                                        |                                          | 103,683                  | 100.00                 | 219                             |
| 275,124         | 23,566           | 26,735                                 |                                              | 8,055                                      | 77,000                                   | 254,324                  | 100.00                 | 225                             |
| 50,618          | 3,923            | 8,919                                  |                                              |                                            | 50,000                                   | 96,538                   | 52.50                  | 230                             |
| 9,350           | 5,868            | 12,184                                 |                                              |                                            | 22,500                                   | 43,782                   | 45.50                  | 234                             |
| 32,935          | 4,562            | 11,461                                 |                                              |                                            | 9,600                                    | 42,396                   | 78.73                  | 235                             |
| 139,301         | 9,272            | 18,370                                 | 11                                           |                                            | 100,000                                  | 250,993                  | 55.50                  | 238                             |
| 56,651          | 4,439            | 10,072                                 |                                              |                                            | 50,000                                   | 117,242                  | 51.60                  | 239                             |
| 6,008           | 2,112            | 6,661                                  |                                              |                                            | 6,000                                    | 8,414                    | 72.00                  | 241                             |
| 25,468          | 5,650            | 6,304                                  |                                              |                                            | 50,000                                   | 48,602                   | 52.05                  | 243                             |
| 42,387          | 1,383            | 7,611                                  |                                              |                                            | 18,000                                   | 46,707                   | 90.167                 | 246                             |
| 2,403,080       | 126,722          | 275,952                                | 31                                           | 61,723                                     | 982,500                                  | 3,498,839                |                        |                                 |
| 126,429         | 15,805           | 27,436                                 |                                              |                                            | 100,000                                  | 252,860                  | 50.00                  | 249                             |
| 12,938          | 804              | 5,793                                  |                                              |                                            | 15,000                                   | 16,128                   | 100.00                 | 251                             |
| 87,347          | 8,345            | 16,314                                 |                                              | 500                                        | 90,000                                   | 81,921                   | 100.00                 | 255                             |
| 54,355          | 2,869            | 7,598                                  |                                              |                                            |                                          | 52,742                   | 100.00                 | 257                             |
| 67,004          | 6,337            | 13,321                                 |                                              |                                            | 100,000                                  | 183,608                  | 37.05                  | 258                             |
| 21,919          | 3,082            | 6,995                                  |                                              |                                            | 50,000                                   | 97,748                   | 23.00                  | 261                             |
| 51,118          | 2,107            | 11,220                                 |                                              |                                            | 22,000                                   | 64,735                   | 78.00                  | 262                             |
| 2,233           | 16               | 2,004                                  |                                              | 1,553                                      |                                          | 19,530                   | 100.00                 | 263                             |
| 110,299         | 11,695           | 25,542                                 |                                              |                                            | 142,500                                  | 181,810                  | 100.00                 | 264                             |
| 534,542         | 50,460           | 116,223                                |                                              | 2,053                                      | 519,500                                  | 951,082                  |                        |                                 |
| 9,445           | 3,488            | 9,743                                  |                                              |                                            | 50,000                                   | 54,594                   | 17.50                  | 270                             |
| 77,259          | 5,014            | 11,949                                 |                                              |                                            | 40,000                                   | 77,786                   | 100.00                 | 275                             |
| 37,249          | 3,026            | 5,508                                  |                                              |                                            | 30,000                                   | 36,429                   | 100.00                 | 285                             |
| 4,617           | 1,389            | 3,712                                  |                                              | 8,350                                      |                                          | 5,936                    | 100.00                 | 288                             |
| 2,118           | 198              | 2,229                                  |                                              |                                            | 12,500                                   | 6,401                    | 32.00                  | 291                             |
| 100,285         | 2,783            | 6,515                                  |                                              |                                            |                                          | 92,598                   | 100.00                 | 296                             |
| 52,315          | 2,866            | 4,289                                  |                                              | 268                                        | 50,000                                   | 52,062                   | 100.00                 | 297                             |
| 24,994          | 2,899            | 7,565                                  |                                              |                                            | 100,000                                  | 110,801                  | 22.40                  | 301                             |
| 308,782         | 21,663           | 51,510                                 |                                              | 8,618                                      | 282,500                                  | 436,607                  |                        |                                 |
| 41,505          | 1,797            | 4,612                                  |                                              |                                            |                                          | 41,505                   | 100.00                 | 331                             |
| 72,232          | 4,364            | 9,055                                  |                                              | 3,178                                      | 14,000                                   | 95,143                   | 100.00                 | 339                             |
| 7,074           | 195              | 1,804                                  |                                              |                                            |                                          | 6,834                    | 100.00                 | 345                             |
| 53,229          | 1,374            | 3,864                                  |                                              |                                            | 40,600                                   | 49,743                   | 100.00                 | 366                             |
| 174,040         | 7,730            | 19,335                                 |                                              | 3,178                                      | 54,000                                   | 193,225                  |                        |                                 |
| 43,511,686      | 1,776,133        | 3,268,237                              | 6,334                                        | 1,026,001                                  | 15,883,050                               | 58,757,773               | 74.05                  |                                 |

No. 78.—NATIONAL BANKS WHICH FAILED DURING THE YEAR ENDED OCTOBER 31, 1898, WITH CAPITAL, SURPLUS, AND LIABILITIES, AS SHOWN BY LAST REPORTS OF CONDITION.

| Name and location of bank.                                      | Date of authority to commence business. | Date of failure. | Receiver appointed. | As shown at date of last report of condition. |                                |                             |                                   |
|-----------------------------------------------------------------|-----------------------------------------|------------------|---------------------|-----------------------------------------------|--------------------------------|-----------------------------|-----------------------------------|
|                                                                 |                                         |                  |                     | Capital.                                      | Surplus and undivided profits. | Other liabilities. <i>a</i> | Date of last report of condition. |
| Sault Ste. Marie National Bank, Sault Ste. Marie, Mich. . . . . | July 7, 1887                            | 1897.<br>Dec. 9  | 1897.<br>Dec. 10    | \$100,000                                     | .....                          | \$41,819                    | 1897.<br>Oct. 5                   |
| First National Bank, Pembina, N. Dak. . . . .                   | Jan. 20, 1886                           | Dec. 21          | 1898.<br>Jan. 19    | 50,000                                        | \$7,985                        | 113,042                     | Do.                               |
| Chestnut Street National Bank, Philadelphia, Pa. . . . .        | June 14, 1887                           | Dec. 23<br>1898. | Jan. 29             | 500,000                                       | 150,000                        | 3,109,198                   | Dec. 15                           |
| National Bank of Paola, Kans. . . . .                           | Sept. 30, 1887                          | Jan. 24          | Feb. 1              | 50,000                                        | 2,500                          | 7,457                       | Do.                               |
| First National Bank, Larimore, N. Dak. . . . .                  | Jan. 9, 1883                            | Jan. 31          | Feb. 26             | 50,000                                        | .....                          | 71,754                      | Do.                               |
| Hampshire County National Bank, Northampton, Mass. . . . .      | May 7, 1864                             | Apr. 30          | May 23              | 250,000                                       | 50,000                         | 539,267                     | 1898.<br>Feb. 18                  |
| State National Bank, Logansport, Ind. ( <i>b</i> )              | Dec. 7, 1881                            | Sept. 27         | Sept. 27            | 200,000                                       | 55,000                         | 348,398                     | 1897.<br>May 19                   |
| Total (7 banks).                                                | .....                                   | .....            | .....               | 1,200,000                                     | 265,485                        | 4,230,935                   |                                   |

*a* Total, as per report, except capital, surplus, circulation, undivided profits, and unpaid dividends.  
*b* Formerly in voluntary liquidation.

No. 79.—NATIONAL BANK RECEIVERSHIPS IN AN INACTIVE CONDITION.

| Name and location of bank.                                  | Date of appointment of receiver. | Dividends paid. |
|-------------------------------------------------------------|----------------------------------|-----------------|
| First National Bank, Anderson, Ind . . . . .                | Nov. 23, 1873                    | 46 80           |
| First National Bank, Alma, Kans . . . . .                   | Nov. 21, 1890                    | 20 00           |
| First National Bank, Anacortes, Wash . . . . .              | Mar. 6, 1895                     | 25 00           |
| First National Bank, Bedford City, Va . . . . .             | May 2, 1896                      | 25 00           |
| Third National Bank, Chicago, Ill . . . . .                 | Nov. 24, 1877                    | a 100 00        |
| Chamberlain National Bank, Chamberlain, S. Dak . . . . .    | Sept. 30, 1893                   | 90 00           |
| Cheyenne National Bank, Cheyenne, Wyo . . . . .             | Dec. 5, 1891                     | 60 00           |
| Bankers and Merchants' National Bank, Dallas, Tex . . . . . | Feb. 6, 1893                     | 50 00           |
| Ninth National Bank, Dallas, Tex . . . . .                  | July 16, 1891                    | 45 00           |
| First National Bank, Del Norte, Colo . . . . .              | Jan. 14, 1893                    | 20 00           |
| Commercial National Bank, Denver, Colo . . . . .            | Oct. 24, 1893                    | 40 00           |
| First National Bank, Deming, N. Mex . . . . .               | Feb. 29, 1892                    | 40 00           |
| National Bank of Guthrie, Okla. . . . .                     | June 22, 1892                    | —               |
| Merchants' National Bank, Great Falls, Mont. . . . .        | July 29, 1893                    | 37 00           |
| Citizens' National Bank, Hillsboro, Ohio . . . . .          | June 16, 1893                    | 60 00           |
| Holdrege National Bank, Holdrege, Nebr . . . . .            | Mar. 15, 1895                    | —               |
| Hutchinson National Bank, Hutchinson, Kans . . . . .        | Nov. 6, 1893                     | 25 00           |
| Kingman National Bank, Kingman, Kans . . . . .              | Oct. 2, 1890                     | 62 50           |
| First National Bank, Kansas City, Kans . . . . .            | Aug. 17, 1891                    | 70 00           |
| First National Bank, Lakota, N. Dak . . . . .               | June 13, 1893                    | 30 00           |
| First National Bank, Livingston, Mont . . . . .             | Aug. 25, 1887                    | 95 00           |
| Livingston National Bank, Livingston, Mont . . . . .        | July 20, 1893                    | 55 00           |
| First National Bank, Llano, Tex . . . . .                   | Feb. 28, 1894                    | 50 00           |
| First National Bank, Meade Center, Kans . . . . .           | Dec. 24, 1890                    | 50 00           |
| Stock Growers' National Bank, Miles City, Mont . . . . .    | Aug. 9, 1893                     | 55 00           |
| Commercial National Bank, Nashville, Tenn . . . . .         | Apr. 6, 1893                     | 70 00           |
| First National Bank, North Manchester, Ind . . . . .        | Oct. 16, 1893                    | 85 00           |
| First National Bank, Palatka, Fla . . . . .                 | Aug. 7, 1891                     | 50 00           |
| Keystone National Bank, Philadelphia, Pa . . . . .          | May 9, 1891                      | 17 00           |
| Spring Garden National Bank, Philadelphia, Pa . . . . .     | May 21, 1891                     | 22 00           |
| First National Bank, Ponca, Nebr. . . . .                   | May 13, 1893                     | 20 00           |
| First National Bank, Pella, Iowa . . . . .                  | June 5, 1895                     | 50 00           |
| Yates County National Bank, Penn Yan, N. Y . . . . .        | Aug. 17, 1896                    | 25 00           |
| City National Bank, Quauah, Tex . . . . .                   | Dec. 15, 1894                    | 30 00           |
| Central National Bank, Rome, N. Y . . . . .                 | Jan. 2, 1895                     | 85 00           |
| Fifth National Bank, St. Louis, Mo . . . . .                | Nov. 15, 1887                    | 96 00           |
| First National Bank, Sheffield, Ala . . . . .               | Dec. 23, 1889                    | 25 00           |
| First National Bank, Starkville, Miss . . . . .             | Aug. 9, 1893                     | 40 00           |
| First National Bank, Silver City, N. Mex . . . . .          | Feb. 29, 1892                    | 40 00           |
| First National Bank, Sedalia, Mo . . . . .                  | May 10, 1894                     | 10 00           |
| Browne National Bank, Spokane Falls, Wash . . . . .         | Feb. 8, 1895                     | 13 00           |
| Citizens' National Bank, Spokane Falls, Wash . . . . .      | Dec. 13, 1894                    | 10 00           |
| California National Bank, San Diego, Cal . . . . .          | Dec. 18, 1891                    | 35 00           |
| Washington National Bank, Tacoma, Wash . . . . .            | Aug. 26, 1893                    | 65 00           |
| Vincennes National Bank, Vincennes, Ind . . . . .           | July 22, 1892                    | 80 00           |
| State National Bank, Vernon, Tex . . . . .                  | Sept. 24, 1894                   | 35 00           |
| First National Bank, Wilmington, N. C . . . . .             | Dec. 21, 1891                    | 60 00           |

a And interest in full.

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No. 80.—NATIONAL BANKS THE AFFAIRS OF WHICH WERE CLOSED DURING THE YEAR ENDED OCTOBER 31, 1898, WITH DATE OF APPOINTMENT OF RECEIVER, TOTAL DIVIDENDS ON PRINCIPAL OF CLAIMS, AND PROPORTION OF INTEREST PAID.

| Name and location of bank.                                   | Date of appointment of receiver. | Total dividends on principal. | Proportion of interest paid. |
|--------------------------------------------------------------|----------------------------------|-------------------------------|------------------------------|
|                                                              |                                  | <i>Per cent.</i>              | <i>Per cent.</i>             |
| Albuquerque National Bank, Albuquerque, N. Mex .....         | Aug. 11, 1893                    | 100.00                        | 100.00                       |
| First National Bank, Arlington, Oreg .....                   | Aug. 2, 1894                     | 23.00                         | .....                        |
| Nebraska National Bank, Beatrice, Nebr .....                 | July 12, 1893                    | 61.40                         | .....                        |
| Maverick National Bank, Boston, Mass .....                   | Nov. 2, 1891                     | 90.1665                       | .....                        |
| First National Bank, Downs, Kans .....                       | Feb. 6, 1892                     | 79.00                         | .....                        |
| First National Bank, Dublin, Tex .....                       | Apr. 22, 1895                    | 100.00                        | 100.00                       |
| First National Bank, Ellsworth, Kans .....                   | Feb. 11, 1891                    | 49.35                         | .....                        |
| National Granite State Bank, Exeter, N. H. ....              | Sept. 23, 1893                   | 51.60                         | .....                        |
| Florence National Bank, Florence, Ala .....                  | July 23, 1891                    | 58.00                         | .....                        |
| First National Bank, Fort Payne, Ala .....                   | Jan. 26, 1894                    | 100.00                        | .....                        |
| First National Bank, Garnett, Kans .....                     | Nov. 9, 1896                     | 100.00                        | .....                        |
| Kearney National Bank, Kearney, Nebr .....                   | Sept. 19, 1895                   | 22.40                         | .....                        |
| Columbia National Bank, New Whatcom, Wash .....              | June 27, 1893                    | 18.24                         | .....                        |
| First National Bank, Niagara Falls, N. Y .....               | Dec. 18, 1896                    | 100.00                        | 100.00                       |
| Port Townsend National Bank, Port Townsend, Wash .....       | Oct. 3, 1893                     | 72.00                         | .....                        |
| Oregon National Bank, Portland, Oreg .....                   | Dec. 12, 1893                    | 50.00                         | .....                        |
| Merchants National Bank, Tacoma, Wash .....                  | June 23, 1893                    | 17.75                         | .....                        |
| Bell County National Bank, Temple, Tex .....                 | Feb. 19, 1892                    | 70.00                         | .....                        |
| State National Bank, Wichita, Kans .....                     | June 29, 1894                    | 37.05                         | .....                        |
| Wichita National Bank, Wichita, Kans .....                   | Sept. 5, 1894                    | 100.00                        | 36.00                        |
| Merchants and Miners' National Bank, Philipsburg, Mont ..... | July 28, 1897                    | 100.00                        | 100.00                       |

No. 81.—DIVIDENDS, ONE HUNDRED AND TWENTY-FOUR IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, WITH THE TOTAL DIVIDENDS IN EACH CASE UP TO NOVEMBER 1, 1898.

| 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.      |                                  |                                         |
| Union National Bank, Minneapolis, Minn. ....                 | Mar. 20, 1897                    | Nov. 20, 1897                   | \$28,214.52 | 10.00          | <i>Per cent.</i> 70.00           | <i>Per cent.</i> .....                  |
| Do .....                                                     | .....do.....                     | Feb. 14, 1898                   | 14,107.26   | 5.00           | 75.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Apr. 23, 1898                   | 14,107.26   | 5.00           | 80.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | July 5, 1898                    | 14,107.26   | 5.00           | 85.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Oct. 7, 1898                    | 14,107.26   | 5.00           | 90.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Oct. 29, 1898                   | 14,107.26   | 5.00           | 95.00                            | .....                                   |
| Farmers' National Bank, Portsmouth, Ohio. ....               | Feb. 8, 1896                     | Nov. 22, 1897                   | 39,346.46   | 10.00          | 60.00                            | .....                                   |
| First National Bank, Cheney, Wash. ....                      | June 27, 1896                    | Nov. 23, 1897                   | 3,223.76    | 15.00          | 45.00                            | .....                                   |
| Columbia National Bank, Minneapolis, Minn. ....              | Jan. 14, 1897                    | Nov. 27, 1897                   | 18,481.87   | 10.00          | 80.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Apr. 5, 1898                    | 9,423.62    | 5.00           | 85.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Oct. 15, 1898                   | 9,423.62    | 5.00           | 90.00                            | .....                                   |
| Grand Forks National Bank, Grand Forks, N. Dak. ....         | Apr. 23, 1896                    | Nov. 30, 1897                   | 14,831.59   | 5.00           | 15.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Oct. 22, 1898                   | 15,846.85   | 5.00           | 20.00                            | .....                                   |
| Citizens' National Bank, San Angelo, Tex. ....               | Sept. 9, 1896                    | Nov. 30, 1897                   | 8,152.47    | 20.00          | 60.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | July 6, 1898                    | 6,527.83    | 15.00          | 75.00                            | .....                                   |
| Keystone National Bank of Superior, West Superior, Wis. .... | Aug. 15, 1895                    | Nov. 30, 1897                   | 11,348.71   | 7.00           | 47.00                            | .....                                   |
| Keystone National Bank, Erie, Pa. ....                       | July 26, 1897                    | Dec. 6, 1897                    | 55,223.72   | 15.00          | 15.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Feb. 10, 1898                   | 61,528.01   | 15.00          | 30.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | July 6, 1898                    | 42,424.55   | 10.00          | 40.00                            | .....                                   |
| First National Bank, Niagara Falls, N. Y. ....               | Dec. 18, 1896                    | Dec. 6, 1897                    | 9,494.03    | 10.00          | 75.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Mar. 19, 1898                   | 980.70      | 23.53          | 100.00                           | 100.00                                  |
| Moscow National Bank, Moscow, Idaho. ....                    | Feb. 4, 1897                     | Dec. 7, 1897                    | 8,523.09    | 10.00          | 20.00                            | .....                                   |
| Union National Bank, Denver, Colo. ....                      | Aug. 2, 1895                     | Dec. 11, 1897                   | 97,928.16   | 15.00          | 40.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Jan. 11, 1898                   | 98,140.83   | 15.00          | 55.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Feb. 11, 1898                   | 98,181.31   | 15.00          | 70.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Apr. 12, 1898                   | 66,683.87   | 10.00          | 80.00                            | .....                                   |
| Dover National Bank, Dover, N. H. ....                       | Feb. 7, 1895                     | Dec. 13, 1897                   | 10,000.00   | <i>a</i> 10.00 | 100.00                           | 100.00                                  |
| Do .....                                                     | .....do.....                     | Oct. 13, 1898                   | 6,000.09    | <i>a</i> 6.90  | 100.00                           | 100.00                                  |
| First National Bank, Fort Payne, Ala. ....                   | Jan. 26, 1894                    | Dec. 14, 1897                   | 2,803.75    | 37.50          | 100.00                           | .....                                   |
| German National Bank, Louisville, Ky. ....                   | Jan. 22, 1897                    | Dec. 18, 1897                   | 27,674.49   | 10.00          | 60.00                            | .....                                   |
| Wichita National Bank, Wichita, Kans. ....                   | Sept. 5, 1894                    | Dec. 20, 1897                   | 8,394.52    | 10.00          | 60.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Feb. 8, 1898                    | 11,415.32   | 40.00          | 100.00                           | .....                                   |
| Do .....                                                     | .....do.....                     | .....do.....                    | 1,658.31    | 36.09          | 100.00                           | 36.09                                   |
| Northern National Bank, Big Rapids, Mich. ....               | Aug. 5, 1893                     | Dec. 20, 1897                   | 12,037.62   | 5.00           | 80.00                            | .....                                   |
| First National Bank, Helena, Mont. ....                      | Sept. 11, 1896                   | Dec. 30, 1897                   | 266,912.16  | 10.00          | 10.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | May 28, 1898                    | 142,284.29  | 5.00           | 15.00                            | .....                                   |
| Bennett National Bank, New Whatcom, Wash. ....               | Sept. 19, 1896                   | Jan. 3, 1898                    | 4,740.69    | 10.00          | 40.00                            | .....                                   |
| First National Bank, Olympia, Wash. ....                     | Feb. 17, 1897                    | .....do.....                    | 10,321.14   | 10.00          | 40.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Feb. 24, 1898                   | 10,300.50   | 10.00          | 50.00                            | .....                                   |
| First National Bank, Dublin, Tex. ....                       | Apr. 22, 1895                    | Jan. 4, 1898                    | 8,000.00    | <i>b</i> 16.00 | 100.00                           | 100.00                                  |
| Do .....                                                     | .....do.....                     | June 6, 1898                    | 350.00      | <i>b</i> 7.00  | 100.00                           | 100.00                                  |
| Columbia National Bank, New Whatcom, Wash. ....              | June 27, 1893                    | Jan. 7, 1898                    | 3,565.27    | 3.24           | 18.24                            | .....                                   |
| Sioux National Bank, Sioux City, Iowa. ....                  | Sept. 9, 1896                    | Jan. 3, 1898                    | 20,525.94   | 5.00           | 35.00                            | .....                                   |
| Do .....                                                     | .....do.....                     | Sept. 17, 1898                  | 20,883.47   | 10.00          | 45.00                            | .....                                   |
| El Paso National Bank, El Paso, Tex. ....                    | Sept. 2, 1893                    | Jan. 7, 1898                    | 23,968.22   | 14.89          | 74.80                            | .....                                   |
| Second National Bank, Grand Forks, N. Dak. ....              | Jan. 7, 1897                     | .....do.....                    | 11,977.21   | 10.00          | 30.00                            | .....                                   |
| First National Bank, Decorah, Iowa. ....                     | Nov. 24, 1896                    | Jan. 26, 1898                   | 22,479.84   | 10.00          | 40.00                            | .....                                   |

*a* To shareholders on \$100,000 capital stock.  
*b* To shareholders on \$50,000 capital stock.

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No. 81.—DIVIDENDS, ONE HUNDRED AND TWENTY-FOUR IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, ETC.—Cont'd.

| 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. |                                  |                                         |
| Northwestern National Bank, Great Falls, Mont.....       | Mar. 6, 1897                     | Jan. 27, 1898                   | \$31,337.87 | 5.00      | <i>Per cent.</i> 80.00           | <i>Per cent.</i> .....                  |
| Do.....                                                  | do                               | May 23, 1898                    | 95,705.08   | 15.00     | 95.00                            | .....                                   |
| First National Bank, East Saginaw, Mich.....             | Dec. 10, 1896                    | Jan. 29, 1898                   | 14,539.31   | 5.00      | 75.00                            | .....                                   |
| Do.....                                                  | do                               | Apr. 23, 1898                   | 29,091.96   | 10.00     | 85.00                            | .....                                   |
| The Dalles National Bank, The Dalles, Oreg.....          | May 7, 1897                      | Jan. 28, 1898                   | 20,869.78   | 20.00     | 70.00                            | .....                                   |
| First National Bank, Ithaca, Mich.....                   | Oct. 14, 1896                    | Feb. 1, 1898                    | 6,023.84    | 10.00     | 50.00                            | .....                                   |
| Do.....                                                  | do                               | Sept. 20, 1898                  | 6,023.94    | 10.00     | 60.00                            | .....                                   |
| First National Bank, Benton Harbor, Mich.....            | Sept. 21, 1897                   | Feb. 8, 1898                    | 16,224.66   | 20.00     | 50.00                            | .....                                   |
| Do.....                                                  | do                               | June 20, 1898                   | 8,121.03    | 10.00     | 60.00                            | .....                                   |
| Humboldt First National Bank, Humboldt, Kans.....        | Feb. 15, 1896                    | Feb. 10, 1898                   | 2,383.06    | 5.00      | 65.00                            | .....                                   |
| First National Bank, Eddy, N. Mex.....                   | Nov. 10, 1896                    | Feb. 14, 1898                   | 5,106.23    | 10.00     | 50.00                            | .....                                   |
| Do.....                                                  | do                               | July 23, 1898                   | 7,659.63    | 15.00     | 65.00                            | .....                                   |
| First National Bank, Franklin, Ohio.....                 | Feb. 17, 1897                    | Feb. 18, 1898                   | 11,641.36   | 20.00     | 55.00                            | .....                                   |
| Do.....                                                  | do                               | May 16, 1898                    | 8,808.74    | 15.00     | 70.00                            | .....                                   |
| Marine National Bank, Duluth, Minn.....                  | Nov. 11, 1896                    | Feb. 23, 1898                   | 19,672.35   | 10.00     | 50.00                            | .....                                   |
| First National Bank, Spokane, Wash.....                  | Nov. 20, 1893                    | Feb. 25, 1898                   | 59,917.62   | 22.00     | 22.00                            | .....                                   |
| German National Bank, Lincoln, Nebr.....                 | Dec. 19, 1895                    | Feb. 28, 1898                   | 3,216.96    | 4.00      | 19.00                            | .....                                   |
| Maverick National Bank, Boston, Mass.....                | Nov. 2, 1891                     | Mar. 3, 1898                    | 50,682.27   | 666       | 90.666                           | .....                                   |
| National Bank of Potsdam, N. Y.....                      | Mar. 2, 1897                     | Mar. 7, 1898                    | 65,628.11   | 20.00     | 40.00                            | .....                                   |
| Chestnut Street National Bank, Philadelphia, Pa.....     | Jan. 29, 1898                    | do                              | 359,029.79  | 20.00     | 20.00                            | .....                                   |
| Do.....                                                  | do                               | Apr. 14, 1898                   | 175,939.07  | 10.00     | 30.00                            | .....                                   |
| Do.....                                                  | do                               | June 22, 1898                   | 183,321.72  | 10.00     | 40.00                            | .....                                   |
| Do.....                                                  | do                               | Sept. 20, 1898                  | 88,892.34   | 5.00      | 45.00                            | .....                                   |
| State National Bank, Wichita, Kans.....                  | June 29, 1894                    | Mar. 7, 1898                    | 11,643.95   | 6.45      | 36.45                            | .....                                   |
| Do.....                                                  | do                               | June 27, 1898                   | 1,083.13    | .60       | 37.05                            | .....                                   |
| Mutual National Bank, New Orleans, La.....               | Jan. 27, 1897                    | Mar. 10, 1898                   | 12,056.30   | 10.00     | 60.00                            | .....                                   |
| Second National Bank, Columbia, Tenn.....                | May 19, 1893                     | do                              | 15,466.28   | 10.00     | 55.00                            | .....                                   |
| Second National Bank, Rockford, Ill.....                 | Nov. 10, 1896                    | Mar. 11, 1898                   | 12,817.08   | 5.00      | 65.00                            | .....                                   |
| Do.....                                                  | do                               | May 2, 1898                     | 12,817.93   | 5.00      | 70.00                            | .....                                   |
| Do.....                                                  | do                               | July 11, 1898                   | 12,818.68   | 5.00      | 75.00                            | .....                                   |
| Merchants National Bank, Helena, Mont.....               | June 2, 1897                     | Mar. 14, 1898                   | 47,588.86   | 5.00      | 30.00                            | .....                                   |
| Do.....                                                  | do                               | Apr. 19, 1898                   | 95,073.13   | 10.00     | 40.00                            | .....                                   |
| Do.....                                                  | do                               | Sept. 1, 1898                   | 47,552.63   | 5.00      | 45.00                            | .....                                   |
| First National Bank, Tyler, Tex.....                     | Dec. 17, 1896                    | Mar. 19, 1898                   | 19,529.73   | 5.00      | 20.00                            | .....                                   |
| National Bank of Kansas City, Mo.....                    | Mar. 18, 1895                    | Mar. 23, 1898                   | 40,455.42   | 5.00      | 75.00                            | .....                                   |
| Do.....                                                  | do                               | Aug. 4, 1898                    | 80,861.28   | 10.00     | 85.00                            | .....                                   |
| First National Bank, Garnett, Kans.....                  | Nov. 9, 1896                     | Mar. 29, 1898                   | 6,225.17    | 15.00     | 100.00                           | .....                                   |
| First National Bank, Wellington, Kans.....               | Oct. 25, 1895                    | Mar. 30, 1898                   | 6,258.70    | 15.00     | 35.00                            | .....                                   |
| Do.....                                                  | do                               | Aug. 17, 1898                   | 12,154.07   | 25.00     | 60.00                            | .....                                   |
| Summer National Bank, Wellington, Kans.....              | June 26, 1896                    | Mar. 30, 1898                   | 12,261.78   | 20.00     | 55.00                            | .....                                   |
| Do.....                                                  | do                               | Aug. 15, 1898                   | 6,134.58    | 10.00     | 65.00                            | .....                                   |
| First National Bank Newport, Ky.....                     | Jan. 21, 1897                    | Apr. 1, 1898                    | 18,908.83   | 5.00      | 60.00                            | .....                                   |
| Do.....                                                  | do                               | June 14, 1898                   | 18,873.24   | 5.00      | 65.00                            | .....                                   |
| Chattahoochee National Bank, Columbus, Ga.....           | Dec. 7, 1895                     | Apr. 7, 1898                    | 7,320.81    | 5.00      | 45.00                            | .....                                   |
| National Bank of the Commonwealth, Manchester, N. H..... | Aug. 7, 1893                     | Apr. 9, 1898                    | 25,338.16   | 10.00     | 100.00                           | .....                                   |
| First National Bank, Ellsworth, Kans.....                | Feb. 11, 1891                    | Apr. 11, 1898                   | 9,778.01    | 9.35      | 49.35                            | .....                                   |
| City National Bank, Gatesville, Tex.....                 | May 29, 1897                     | do                              | 6,055.06    | 50.00     | 50.00                            | .....                                   |

No. 81.—DIVIDENDS, ONE HUNDRED AND TWENTY-FOUR IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, ETC.—Cont'd.

| 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. |                                  |                                         |
| Florence National Bank, Florence, Ala.....                   | July 23, 1891                    | Apr. 18, 1898                   | \$3,056.23     | 8.00      | <i>Per cent.</i><br>58.00        | <i>Per cent.</i><br>.....               |
| Kearney National Bank, Kearney, Nebr.....                    | Sept. 19, 1895                   | Apr. 25, 1898                   | 13,739.24      | 12.40     | 22.40                            | .....                                   |
| First National Bank, Downs, Kans.....                        | Feb. 6, 1892                     | .....do.....                    | 1,446.25       | 4.00      | 79.00                            | .....                                   |
| First National Bank, Arlington, Oreg.....                    | Aug. 2, 1894                     | Apr. 27, 1898                   | 7,257.26       | 8.00      | 23.00                            | .....                                   |
| Merchants and Miners' National Bank, Phillipsburg, Mont..... | July 28, 1897                    | May 3, 1898                     | 19,852.53      | 40.00     | 65.00                            | .....                                   |
| Do.....                                                      | .....do.....                     | July 8, 1898                    | 20,968.81      | 35.00     | 100.00                           | .....                                   |
| Bell County National Bank, Temple, Tex.....                  | Feb. 19, 1892                    | May 2, 1898                     | 4,376.29       | 10.00     | 70.00                            | .....                                   |
| First National Bank, Pembina, N. Dak.....                    | Jan. 19, 1898                    | May 5, 1898                     | 22,531.57      | 25.00     | 25.00                            | .....                                   |
| Commercial National Bank, Nashville, Tenn.....               | Apr. 6, 1893                     | May 9, 1898                     | 70,168.74      | 5.00      | 70.00                            | .....                                   |
| Dakota National Bank, Sioux Falls, S. Dak.....               | Jan. 20, 1897                    | May 16, 1898                    | 17,562.42      | 10.00     | 50.00                            | .....                                   |
| Chemical National Bank, Chicago, Ill.....                    | July 21, 1893                    | June 7, 1898                    | 67,128.47      | 5.00      | 100.00                           | .....                                   |
| National Bank of Jefferson, Tex.....                         | June 24, 1896                    | June 6, 1898                    | 16,778.10      | 10.00     | 55.00                            | .....                                   |
| Big Rapids National Bank, Big Rapids, Mich.....              | Dec. 31, 1896                    | June 9, 1898                    | 4,771.51       | 25.00     | 25.00                            | .....                                   |
| First National Bank, Ravenna, Nebr.....                      | Apr. 10, 1895                    | .....do.....                    | 1,845.53       | 10.00     | 40.00                            | .....                                   |
| Nebraska National Bank, Beatrice, Nebr.....                  | July 12, 1893                    | June 16, 1898                   | 14,119.57      | 11.40     | 61.40                            | .....                                   |
| First National Bank, Bedford City, Va.....                   | May 2, 1896                      | June 13, 1898                   | 2,344.90       | 2.00      | 25.00                            | .....                                   |
| Browne National Bank, Spokane, Wash.....                     | Feb. 8, 1895                     | June 30, 1898                   | 8,711.39       | 13.00     | 13.00                            | .....                                   |
| First National Bank, Hillsborough, Ohio.....                 | July 22, 1896                    | July 7, 1898                    | 34,628.95      | 30.00     | 80.00                            | .....                                   |
| Hampshire County National Bank, Northampton, Mass.....       | May 23, 1898                     | July 19, 1898                   | 189,758.30     | 50.00     | 50.00                            | .....                                   |
| Do.....                                                      | .....do.....                     | Sept. 13, 1898                  | 105,822.58     | 25.00     | 75.00                            | .....                                   |
| National Bank of Paola, Kans.....                            | Feb. 1, 1898                     | July 27, 1898                   | 2,186.12       | 50.00     | 50.00                            | .....                                   |
| Missouri National Bank, Kansas City, Mo.....                 | Dec. 3, 1896                     | Aug. 2, 1898                    | 70,292.03      | 7.00      | 57.00                            | .....                                   |
| National Granite State Bank, Exeter, N. H.....               | Sept. 23, 1893                   | Sept. 6, 1898                   | 9,754.57       | 11.60     | 51.60                            | .....                                   |
| Merchants' National Bank, Jacksonville, Fla.....             | Mar. 17, 1897                    | Oct. 11, 1898                   | 15,836.69      | 10.00     | 25.00                            | .....                                   |
| First National Bank, Mount Pleasant, Mich.....               | Oct. 7, 1896                     | Oct. 17, 1898                   | 3,655.49       | 7.50      | 40.00                            | .....                                   |
| City National Bank, Tyler, Tex.....                          | Oct. 17, 1896                    | Oct. 26, 1898                   | 15,960.68      | 10.00     | 30.00                            | .....                                   |
| Oglethorpe National Bank, Brunswick, Ga.....                 | June 12, 1893                    | Oct. 27, 1898                   | 15,768.11      | 8.00      | 63.00                            | .....                                   |
| Tacoma National Bank, Tacoma, Wash.....                      | Dec. 14, 1894                    | Oct. 31, 1898                   | 16,064.48      | 10.00     | 20.00                            | .....                                   |
| National Bank of Middletown, Pa.....                         | Sept. 24, 1894                   | .....do.....                    | 12,925.24      | 8.00      | 48.00                            | .....                                   |
| Indianapolis National Bank, Indianapolis, Ind.....           | Aug. 3, 1893                     | .....do.....                    | 55,290.26      | 5.00      | 60.00                            | .....                                   |
| Total.....                                                   |                                  |                                 | \$4,045,121.56 |           |                                  |                                         |

<sup>a</sup> Exclusive of \$246,347.44 paid on claims proved and allowed subsequent to the date of declaration of the respective dividends, the total amount paid during the year ended October 31 being \$4,291,469.

586 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 82.—COMPARATIVE STATEMENT FOR TWO YEARS OF THE TRANSACTIONS OF THE NEW YORK CLEARING HOUSE, SHOWING AGGREGATE AMOUNT OF CLEARINGS, AGGREGATE BALANCES, AND THE KINDS AND AMOUNTS OF MONEY PASSING IN SETTLEMENT OF THESE BALANCES.

| Clearings, etc.                         | Year ended October 1— |                  | Increase or decrease. | Percentages to balances. |       |
|-----------------------------------------|-----------------------|------------------|-----------------------|--------------------------|-------|
|                                         | 1898.                 | 1897.            |                       | 1898.                    | 1897. |
| Aggregate clearings .....               | \$39,853,413,948      | \$91,337,760,948 | α\$8,515,653,000      | .....                    | ..... |
| Aggregate balances .....                | 2,338,529,016         | 1,908,901,898    | α 429,627,118         | .....                    | ..... |
| United States gold and certificates..   | 1,195,892,000         | 13,917,000       | α 1,181,975,000       | 51                       | 1     |
| United States Treasury notes .....      | 858,000               | 71,260,000       | β 70,404,000          | .....                    | 4     |
| Treasury certificates for legal tenders | 613,075,000           | 1,100,065,000    | β 486,960,000         | 26                       | 57    |
| Legal tenders and minor coin .....      | 528,706,017           | 723,659,898      | β 194,953,881         | 23                       | 38    |

a Increase.

β Decrease.

NO. 83.—COMPARATIVE STATEMENT OF THE TRANSACTIONS OF THE NEW YORK CLEARING HOUSE FOR FORTY-FIVE YEARS, AND FOR EACH YEAR, NUMBER OF BANKS, AGGREGATE CAPITAL, CLEARINGS, BALANCES, AVERAGE OF DAILY CLEARINGS AND BALANCES, AND THE PERCENTAGE OF BALANCES TO CLEARINGS.

| Year.  | No of banks. | Capital <sup>a</sup> | 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                             | Per ct.                | 5.2     |
| 1855   | 48           | 48,884,180           | 5,362,912,098       | 289,694,137             | 17,412,052               | 940,565                               |                        | 5.4     |
| 1856   | 50           | 52,883,700           | 6,906,213,328       | 334,714,439             | 22,278,108               | 1,079,724                             |                        | 4.8     |
| 1857   | 50           | 64,420,200           | 8,333,226,718       | 365,313,902             | 26,968,871               | 1,182,246                             |                        | 4.4     |
| 1858   | 46           | 67,146,018           | 4,756,664,386       | 314,238,911             | 15,893,736               | 1,016,954                             |                        | 6.7     |
| 1859   | 47           | 67,921,714           | 6,448,005,656       | 363,984,683             | 20,867,333               | 1,177,944                             |                        | 5.6     |
| 1860   | 50           | 69,907,455           | 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      | 677,626,433             | 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      | 1,035,765,168           | 84,796,040               | 3,373,823                             |                        | 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           | 28,675,150,472      | 1,144,963,451           | 93,101,167               | 3,717,414                             |                        | 4.0     |
| 1868   | 59           | 82,270,200           | 28,484,268,637      | 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           | 29,200,986,682      | 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           | 109,884,217              | 4,638,256                             |                        | 4.2     |
| 1873   | 59           | 83,370,200           | 35,461,052,826      | 1,474,508,025           | 115,885,794              | 4,818,654                             |                        | 4.6     |
| 1874   | 59           | 81,635,200           | 22,855,927,636      | 1,286,753,176           | 74,692,574               | 4,205,076                             |                        | 5.1     |
| 1875   | 50           | 80,435,200           | 25,061,237,902      | 1,408,608,777           | 81,899,470               | 4,603,297                             |                        | 5.6     |
| 1876   | 50           | 81,731,200           | 21,597,274,247      | 1,295,042,929           | 70,349,428               | 4,218,373                             |                        | 6.0     |
| 1877   | 58           | 71,065,200           | 23,289,243,701      | 1,373,996,302           | 76,358,176               | 4,504,966                             |                        | 5.9     |
| 1878   | 57           | 63,611,500           | 22,568,438,442      | 1,307,843,857           | 73,785,747               | 4,274,000                             |                        | 5.8     |
| 1879   | 59           | 60,890,200           | 25,178,770,691      | 1,400,111,063           | 82,015,540               | 4,560,622                             |                        | 5.6     |
| 1880   | 59           | 60,475,200           | 37,182,128,621      | 1,516,538,631           | 121,510,224              | 4,956,009                             |                        | 4.1     |
| 1881   | 61           | 61,162,700           | 48,565,818,212      | 1,776,018,162           | 159,232,191              | 5,823,010                             |                        | 3.6     |
| 1882   | 62           | 60,962,700           | 46,552,846,161      | 1,595,000,245           | 151,637,935              | 5,195,440                             |                        | 3.4     |
| 1883   | 64           | 61,162,700           | 40,293,165,258      | 1,568,983,196           | 132,543,307              | 5,161,129                             |                        | 3.9     |
| 1884   | 62           | 60,412,700           | 34,092,057,358      | 1,524,930,994           | 111,048,982              | 4,967,202                             |                        | 4.5     |
| 1885   | 64           | 58,612,700           | 25,259,791,440      | 1,295,355,252           | 82,789,480               | 4,247,069                             |                        | 5.1     |
| 1886   | 64           | 59,312,700           | 33,374,682,216      | 1,519,565,385           | 109,067,589              | 4,965,900                             |                        | 4.6     |
| 1887   | 65           | 60,892,700           | 34,872,848,786      | 1,569,626,325           | 114,337,209              | 5,146,316                             |                        | 4.5     |
| 1888   | 64           | 60,762,700           | 30,863,686,009      | 1,570,198,528           | 101,192,415              | 5,148,192                             |                        | 5.1     |
| 1889   | 64           | 60,762,700           | 34,796,465,529      | 1,757,637,473           | 114,839,820              | 5,800,784                             |                        | 5.0     |
| 1890   | 65           | 60,812,700           | 37,660,686,572      | 1,753,040,145           | 123,074,139              | 5,728,889                             |                        | 4.7     |
| 1891   | 64           | 60,772,700           | 34,053,698,770      | 1,584,635,500           | 111,651,471              | 5,195,526                             |                        | 4.6     |
| 1892   | 65           | 60,422,700           | 36,279,905,236      | 1,861,500,575           | 118,561,782              | 6,083,335                             |                        | 5.1     |
| 1893   | 65           | 60,922,700           | 34,421,380,870      | 1,696,297,176           | 113,978,082              | 5,616,580                             |                        | 4.9     |
| 1894   | 66           | 61,622,700           | 24,230,145,368      | 1,585,241,634           | 79,704,426               | 5,214,611                             |                        | 6.5     |
| 1895   | 67           | 62,622,700           | 28,264,379,126      | 1,896,574,349           | 92,670,095               | 6,218,277                             |                        | 6.71    |
| 1896   | 66           | 60,622,700           | 29,350,894,884      | 1,843,289,239           | 96,232,442               | 6,043,571                             |                        | 6.3     |
| 1897   | 66           | 58,022,700           | 31,337,760,948      | 1,908,901,898           | 103,424,954              | 6,300,006                             |                        | 6.01    |
| 1898   | 65           | 59,022,700           | 39,853,413,947      | 2,338,529,017           | 131,529,418              | 7,717,917                             |                        | 5.87    |
| Total. | .....        | β 67,279,740         | α 1,174,055,187,727 | ε 55,554,373,735        | β 85,169,037             | β 4,030,059                           | β 4.73                 |         |

a The capital is for various dates, the amounts at a uniform date in each year not being obtainable.  
 b Yearly average for forty-five years.  
 c Totals for forty-five years.

NO. 84.—CLEARING-HOUSE TRANSACTIONS OF THE ASSISTANT TREASURER OF THE UNITED STATES AT NEW YORK FOR THE YEAR ENDED OCTOBER 1, 1898.

|                                              |               |
|----------------------------------------------|---------------|
| Exchanges received from clearing house ..... | \$339,954,830 |
| Balances received from clearing house .....  | 25,527,276    |
| Total .....                                  | 365,482,106   |
| Exchanges delivered to clearing house .....  | 170,910,793   |
| Balances paid to clearing house .....        | 194,571,313   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 587

No. 85.—COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR OCTOBER, 1898, AND OCTOBER, 1897.

| Clearing house at— | Exchanges for month ended<br>October 31— |                 | Comparisons.  |             |
|--------------------|------------------------------------------|-----------------|---------------|-------------|
|                    | 1898.                                    | 1897.           | Increase.     | Decrease.   |
| New York           | \$3,534,241,279                          | \$3,336,060,361 | \$198,180,918 |             |
| Boston             | 468,434,072                              | 476,187,068     |               | \$7,752,996 |
| Chicago            | 489,061,175                              | 451,430,188     | 37,630,987    |             |
| Philadelphia       | 291,044,495                              | 304,579,410     |               | 13,534,915  |
| St. Louis          | 131,856,546                              | 123,005,403     | 8,851,143     |             |
| San Francisco      | 75,802,917                               | 74,231,337      | 1,571,580     |             |
| Baltimore          | 88,793,819                               | 70,755,657      | 18,038,162    |             |
| Pittsburg          | 80,618,045                               | 74,205,453      | 6,412,592     |             |
| Cincinnati         | 56,958,600                               | 55,491,100      | 1,467,500     |             |
| Galveston          | 22,529,250                               | 17,949,850      | 4,579,400     |             |
| Kansas City        | 59,962,783                               | 50,491,337      | 9,471,446     |             |
| New Orleans        | 31,339,661                               | 33,374,496      |               | 2,034,835   |
| Minneapolis        | 53,955,521                               | 54,221,513      |               | 265,992     |
| Buffalo            | 19,581,033                               | 19,837,009      |               | 255,976     |
| Milwaukee          | 23,318,702                               | 25,806,070      |               | 2,487,368   |
| Detroit            | 29,731,280                               | 27,912,002      | 1,818,378     |             |
| Louisville         | 29,920,476                               | 28,092,687      | 1,827,589     |             |
| Houston            | 20,111,498                               | 15,204,882      | 4,906,616     |             |
| Providence         | 26,815,909                               | 27,498,600      |               | 682,700     |
| St. Paul           | 25,554,590                               | 24,175,617      | 1,378,973     |             |
| Cleveland          | 34,302,921                               | 28,763,851      | 5,539,070     |             |
| Denver             | 14,633,855                               | 10,673,666      | 3,960,189     |             |
| Omaha              | 32,788,529                               | 25,613,451      | 7,185,078     |             |
| Indianapolis       | 11,786,803                               | 11,820,215      |               | 33,412      |
| Memphis            | 9,344,333                                | 10,206,818      |               | 862,485     |
| Columbus           | 18,216,900                               | 15,418,160      | 2,798,800     |             |
| Macon              | 2,722,000                                | 3,999,000       |               | 1,277,000   |
| Nashville          | 5,045,050                                | 4,889,537       | 155,513       |             |
| Hartford           | 10,341,179                               | 11,055,855      |               | 714,676     |
| Portland, Oreg.    | 9,729,752                                | 9,028,672       | 701,080       |             |
| Fort Worth         | 3,963,334                                | 3,385,395       | 577,939       |             |
| Peoria             | 7,548,203                                | 7,814,576       |               | 266,373     |
| Washington, D. C.  | 9,339,335                                | 8,833,541       | 496,794       |             |
| St. Joseph         | 10,801,177                               | 6,172,987       | 4,628,190     |             |
| New Haven          | 7,031,660                                | 7,400,341       |               | 428,672     |
| Salt Lake          | 7,877,639                                | 8,290,286       |               | 412,587     |
| Rochester          | 7,924,920                                | 7,013,513       | 911,407       |             |
| Savannah           | 17,594,876                               | 17,661,581      |               | 66,705      |
| Springfield, Mass. | 6,821,767                                | 6,034,443       | 787,324       |             |
| Worcester          | 7,023,282                                | 6,988,671       | 38,611        |             |
| Portland, Me.      | 6,823,450                                | 6,596,249       | 227,210       |             |
| Norfolk            | 5,024,529                                | 4,652,523       | 372,006       |             |
| Tacoma             | 3,891,065                                | 3,495,927       | 395,138       |             |
| Lowell             | 3,459,167                                | 3,393,230       | 66,177        |             |
| Grand Rapids       | 4,029,021                                | 3,713,639       | 315,322       |             |
| Sioux City         | 4,397,727                                | 3,678,008       | 719,719       |             |
| Syracuse           | 4,698,779                                | 4,479,618       | 219,161       |             |
| Seattle            | 5,871,474                                | 3,876,954       | 1,994,520     |             |
| Los Angeles        | 6,792,233                                | 6,421,655       | 370,578       |             |
| Wilmington         | 3,239,631                                | 3,208,959       | 30,672        |             |
| Lincoln            | 1,684,102                                | 1,615,467       | 68,635        |             |
| Des Moines         | 5,156,531                                | 5,183,412       |               | 26,881      |
| Chattanooga        | 1,539,038                                | 1,208,951       | 330,087       |             |
| Wichita            | 1,850,000                                | 1,787,513       | 62,487        |             |
| New Bedford        | 3,249,645                                | 3,120,821       | 128,824       |             |
| Lexington          | 1,710,676                                | 1,395,905       | 314,771       |             |
| Topeka             | 2,595,296                                | 2,206,580       | 388,716       |             |
| Birmingham         | 2,222,423                                | 2,019,346       | 203,077       |             |
| Binghamton         | 1,555,400                                | 1,457,300       | 98,100        |             |
| Canton             | 869,028                                  | 796,395         | 72,633        |             |
| Springfield, Ohio. | 862,510                                  | 645,568         | 216,942       |             |
| Fremont            | 545,589                                  | 369,487         | 176,102       |             |
| Richmond           | 11,208,298                               | 10,577,161      | 631,137       |             |
| Atlanta            | 7,515,422                                | 7,268,331       | 247,091       |             |
| Bay City           | 911,830                                  | 965,951         |               | 54,121      |
| Akron              | 1,621,500                                | 1,150,800       | 470,700       |             |
| Sioux Falls        | 518,968                                  | 621,484         |               | 102,516     |
| Jacksonville       | 1,009,067                                | 780,733         | 219,334       |             |
| Rockford           | 907,345                                  | 870,770         | 36,575        |             |
| Kalamazoo          | 1,331,287                                | 1,318,985       | 12,302        |             |
| Hastings           | 495,054                                  | 462,545         | 32,509        |             |
| Toledo             | 7,373,047                                | 6,644,587       | 728,460       |             |
| Spokane            | 4,350,721                                | 3,347,024       | 1,003,697     |             |
| Fargo              | 1,686,000                                | 1,312,743       | 372,257       |             |
| Fall River         | 3,433,687                                | 4,257,457       |               | 823,770     |
| Total              | 5,908,902,066                            | 5,606,575,828   | 334,440,218   | 32,113,989  |
|                    | 5,606,575,828                            |                 | 32,113,980    |             |
| Increase           | 302,326,238                              |                 | 302,326,238   |             |

588 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 86.—COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR WEEKS ENDED OCTOBER 31, 1898, AND OCTOBER 31, 1897.

| Clearing house at— | Exchanges for week ended— |                   | Comparisons.  |             |
|--------------------|---------------------------|-------------------|---------------|-------------|
|                    | October 31, 1898.         | October 31, 1897. | Increase.     | Decrease.   |
| New York           | \$791,285,371             | \$680,229,861     | \$111,055,510 |             |
| Boston             | 108,951,609               | 98,083,791        | 10,867,818    |             |
| Chicago            | 112,588,956               | 101,804,586       | 10,784,370    |             |
| Philadelphia       | 54,040,357                | 63,454,461        |               | \$9,414,104 |
| St. Louis          | 29,961,810                | 26,342,600        | 3,619,210     |             |
| San Francisco      | 17,322,205                | 16,711,295        | 610,910       |             |
| Baltimore          | 20,173,928                | 13,858,534        | 6,315,394     |             |
| Pittsburg          | 19,004,036                | 16,047,823        | 2,956,219     |             |
| Cincinnati         | 11,877,900                | 11,942,550        |               | 64,650      |
| Galveston          | 5,327,850                 | 4,545,800         | 782,050       |             |
| Kansas City        | 13,676,770                | 11,472,199        | 2,204,571     |             |
| New Orleans        | 7,890,119                 | 8,288,773         |               | 398,654     |
| Minneapolis        | 12,526,863                | 13,655,364        |               | 1,128,501   |
| Buffalo            | 4,195,074                 | 4,103,219         | 91,855        |             |
| Milwaukee          | 4,819,599                 | 5,173,329         |               | 353,730     |
| Detroit            | 6,618,160                 | 5,718,113         | 900,047       |             |
| Louisville         | 6,260,035                 | 5,683,879         | 576,156       |             |
| Houston            | 4,727,978                 | 4,132,880         | 595,098       |             |
| Providence         | 5,791,400                 | 4,837,200         | 954,200       |             |
| St. Paul           | 5,700,248                 | 5,155,663         | 544,585       |             |
| Cleveland          | 7,073,946                 | 6,469,291         | 604,655       |             |
| Denver             | 2,839,775                 | 2,438,086         | 401,689       |             |
| Omaha              | 7,833,994                 | 5,497,529         | 2,336,465     |             |
| Indianapolis       | 2,609,236                 | 2,557,301         | 111,935       |             |
| Memphis            | 2,145,893                 | 2,340,051         |               | 194,758     |
| Columbus           | 3,979,090                 | 3,899,600         | 579,400       |             |
| Macon              | 554,000                   | 785,000           |               | 231,000     |
| Nashville          | 1,076,817                 | 976,231           | 100,586       |             |
| Hartford           | 1,976,141                 | 2,195,326         |               | 219,185     |
| Portland, Oreg.    | 2,315,896                 | 2,221,331         | 94,565        |             |
| Fort Worth         | 1,100,986                 | 626,800           | 474,186       |             |
| Peoria             | 1,423,082                 | 1,639,934         |               | 216,852     |
| Washington, D. C.  | 2,021,308                 | 1,967,256         | 54,052        |             |
| St. Joseph         | 2,100,000                 | 1,222,243         | 877,757       |             |
| New Haven          | 1,309,852                 | 1,076,122         |               | 366,276     |
| Salt Lake          | 1,855,690                 | 1,888,262         |               | 32,572      |
| Rochester          | 1,587,396                 | 1,488,184         | 99,212        |             |
| Savannah           | 3,834,808                 | 4,065,709         |               | 230,901     |
| Springfield, Mass. | 1,508,247                 | 1,211,682         | 296,565       |             |
| Worcester          | 1,554,600                 | 1,271,569         | 283,031       |             |
| Portland, Me.      | 1,436,878                 | 1,439,336         |               | 2,458       |
| Norfolk            | 1,334,364                 | 1,081,827         | 252,537       |             |
| Tacoma             | 955,105                   | 1,101,633         |               | 146,528     |
| Lowell             | 651,201                   | 581,411           | 69,790        |             |
| Grand Rapids       | 815,099                   | 804,734           | 10,365        |             |
| Sioux City         | 925,684                   | 724,415           | 201,269       |             |
| Syracuse           | 993,049                   | 986,176           | 6,873         |             |
| Seattle            | 1,175,835                 | 1,198,714         |               | 22,879      |
| Los Angeles        | 1,268,636                 | 1,214,298         | 54,338        |             |
| Wilmington         | 626,221                   | 621,052           | 5,169         |             |
| Lincoln            | 272,241                   | 246,480           | 25,761        |             |
| Des Moines         | 1,059,193                 | 1,426,803         |               | 367,610     |
| Chattanooga        | 323,102                   | 251,115           | 71,987        |             |
| Wichita            | 432,738                   | 407,960           | 24,778        |             |
| New Bedford        | 904,518                   | 775,055           | 129,463       |             |
| Lexington          | 305,579                   | 310,435           |               | 4,856       |
| Topeka             | 552,449                   | 452,833           | 99,616        |             |
| Birmingham         | 546,789                   | 451,908           | 94,881        |             |
| Binghamton         | 312,000                   | 276,900           | 35,100        |             |
| Canton             | 168,911                   | 159,396           | 9,515         |             |
| Springfield, Ohio  | 230,846                   | 134,803           | 96,043        |             |
| Fremont            | 122,357                   | 69,830            | 52,527        |             |
| Richmond           | 2,153,453                 | 1,963,277         | 190,176       |             |
| Atlanta            | 1,545,644                 | 1,486,430         | 59,214        |             |
| Bay City           | 209,578                   | 192,278           | 17,300        |             |
| Akron              | 357,700                   | 229,000           | 128,700       |             |
| Sioux Falls        | 102,558                   | 82,596            | 19,962        |             |
| Jacksonville       | 316,722                   | 178,538           | 138,184       |             |
| Rockford           | 180,271                   | 175,267           | 5,004         |             |
| Kalamazoo          | 337,373                   | 294,417           | 42,956        |             |
| Hastings           | 115,384                   | 97,945            | 17,439        |             |
| Toledo             | 1,629,393                 | 1,553,428         | 75,965        |             |
| Spokane            | 941,604                   | 705,838           | 235,766       |             |
| Fargo              | 405,400                   | 300,214           | 105,186       |             |
| Fall River         | 648,000                   | 920,467           |               | 272,467     |
| Total              | 1,317,856,810             | 1,170,076,836     | 161,447,949   | 13,667,975  |
|                    | 1,170,076,836             |                   | 13,667,975    |             |
| Increase           | 147,779,974               |                   | 147,779,974   |             |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 589

No. 87.—COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR YEARS ENDED SEPTEMBER 30, 1898, AND SEPTEMBER 30, 1897.

| Clearing house at— | Exchanges for year ended September 30— |                  | Comparisons.    |             |
|--------------------|----------------------------------------|------------------|-----------------|-------------|
|                    | 1898.                                  | 1897.            | Increase.       | Decrease.   |
| New York           | \$39,853,413,948                       | \$31,337,760,948 | \$8,515,653,000 |             |
| Boston             | 5,254,232,134                          | 5,152,937,953    | 101,344,181     |             |
| Chicago            | 5,351,600,239                          | 4,318,121,413    | 1,033,478,826   |             |
| Philadelphia       | 3,685,831,027                          | 3,106,510,779    | 579,320,248     |             |
| St. Louis          | 1,423,195,100                          | 1,293,701,946    | 129,493,154     |             |
| San Francisco      | 811,987,041                            | 717,181,089      | 94,805,952      |             |
| Baltimore          | 888,166,431                            | 763,189,975      | 125,076,456     |             |
| Pittsburg          | 941,681,039                            | 781,493,326      | 160,187,713     |             |
| Cincinnati         | 649,286,750                            | 607,622,450      | 41,664,300      |             |
| Galveston          | 165,437,200                            | 135,819,850      | 29,617,350      |             |
| Kansas City        | 567,252,299                            | 531,321,555      | 35,930,744      |             |
| New Orleans        | 445,082,489                            | 420,182,685      | 24,899,804      |             |
| Minneapolis        | 463,010,490                            | 388,603,538      | 74,406,952      |             |
| Buffalo            | 218,171,442                            | 205,742,921      | 12,428,521      |             |
| Milwaukee          | 268,489,482                            | 176,268,302      | 92,221,180      |             |
| Detroit            | 341,644,496                            | 292,865,810      | 48,778,686      |             |
| Louisville         | 341,259,026                            | 309,802,456      | 31,456,570      |             |
| Houston            | 99,252,045                             | 92,297,120       | 6,954,925       |             |
| Providence         | 264,545,500                            | 262,022,600      | 2,522,900       |             |
| St. Paul           | 216,737,459                            | 190,054,340      | 26,683,119      |             |
| Cleveland          | 369,808,415                            | 301,694,667      | 68,113,808      |             |
| Denver             | 140,809,492                            | 121,850,632      | 18,958,860      |             |
| Omaha              | 296,943,331                            | 219,863,718      | 77,079,613      |             |
| Indianapolis       | 133,848,113                            | 108,476,342      | 25,371,771      |             |
| Memphis            | 110,654,550                            | 93,945,947       | 16,718,603      |             |
| Columbus           | 204,177,900                            | 178,521,300      | 25,656,600      |             |
| Macon *            | 22,110,000                             | 24,355,000       |                 | \$2,245,000 |
| Nashville          | 58,071,026                             | 53,204,226       | 4,866,800       |             |
| Hartford           | 124,627,676                            | 119,738,692      | 4,888,984       |             |
| Portland, Oreg.    | 94,572,454                             | 67,439,017       | 27,133,437      |             |
| Fort Worth         | 43,360,690                             | 33,625,807       | 9,734,883       |             |
| Peoria             | 86,088,561                             | 79,689,078       | 6,399,483       |             |
| Washington, D. C.  | 100,926,662                            | 95,031,106       | 5,895,556       |             |
| St. Joseph         | 111,944,282                            | 63,959,462       | 47,984,820      |             |
| New Haven          | 80,403,012                             | 77,148,999       | 3,254,013       |             |
| Salt Lake          | 85,755,274                             | 72,196,526       | 13,558,748      |             |
| Rochester          | 89,297,122                             | 73,051,752       | 11,245,370      |             |
| Savannah           | 128,992,348                            | 124,497,484      | 4,494,864       |             |
| Springfield, Mass. | 73,055,846                             | 66,696,504       | 6,359,342       |             |
| Worcester          | 77,117,766                             | 71,395,689       | 5,722,077       |             |
| Portland, Me.      | 72,795,243                             | 68,045,299       | 4,749,944       |             |
| Norfolk            | 44,515,060                             | 47,539,225       |                 | 3,024,165   |
| Tacoma             | 43,470,028                             | 24,793,964       | 18,776,064      |             |
| Lowell             | 36,026,637                             | 31,748,621       | 4,278,016       |             |
| Grand Rapids       | 47,711,168                             | 37,409,117       | 10,302,051      |             |
| Sioux City         | 59,543,666                             | 28,383,136       | 31,160,530      |             |
| Syracuse           | 56,925,173                             | 48,888,959       | 8,036,214       |             |
| Seattle            | 64,483,539                             | 28,802,570       | 35,680,969      |             |
| Los Angeles        | 73,137,332                             | 59,132,590       | 14,004,742      |             |
| Wilmington         | 37,666,348                             | 34,557,570       | 3,108,778       |             |
| Lincoln            | 18,033,089                             | 16,031,862       | 2,001,227       |             |
| Des Moines         | 61,624,236                             | 49,145,060       | 12,479,176      |             |
| Chaftanooga        | 16,879,516                             | 13,818,278       | 3,061,238       |             |
| Wichita            | 22,406,807                             | 21,207,980       | 1,198,827       |             |
| New Bedford        | 27,824,120                             | 25,321,365       | 2,502,755       |             |
| Lexington          | 20,358,842                             | 15,793,163       | 4,565,679       |             |
| Topeka             | 27,415,206                             | 22,249,150       | 5,166,056       |             |
| Birmingham         | 23,106,443                             | 20,387,711       | 2,718,732       |             |
| Binghamton         | 17,808,300                             | 16,427,700       | 1,380,600       |             |
| Canton             | 10,129,585                             | 8,633,539        | 1,495,946       |             |
| Springfield, Ohio  | 9,478,280                              | 8,125,015        | 1,343,265       |             |
| Fremont            | 5,257,989                              | 3,662,157        | 1,595,832       |             |
| Richmond           | 129,066,424                            | 114,738,919      | 14,327,505      |             |
| Atlanta            | 72,848,000                             | 70,100,640       | 2,747,360       |             |
| Bay City           | 10,995,897                             | 10,118,410       | 877,487         |             |
| Akron              | 14,980,300                             | 13,092,900       | 1,887,400       |             |
| Sioux Falls        | 5,748,278                              | 2,890,647        | 2,857,631       |             |
| Jacksonville       | 10,836,179                             | 8,188,515        | 2,647,664       |             |
| Rockford           | 11,143,773                             | 9,559,578        | 1,584,195       |             |
| Kalamazoo          | 15,722,849                             | 13,313,486       | 2,419,363       |             |
| Hastings           | 5,423,256                              | 4,478,756        | 944,500         |             |
| Toledo             | 92,622,693                             | 86,165,781       | 6,456,912       |             |
| Spokane            | 41,407,061                             | 31,065,390       | 10,341,671      |             |
| Fargo              | 13,118,935                             | 6,165,327        | 6,953,608       |             |
| Fall River         | 41,420,360                             | 44,827,040       |                 | 3,407,280   |
| Total              | 65,924,820,769                         | 54,179,445,030   | 11,754,055,739  | 8,676,445   |
| Increase           | 54,179,445,030                         |                  | 8,676,445       |             |
|                    | 11,745,375,739                         |                  | 11,745,375,739  |             |

\* Ten months.

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ABSTRACT OF REPORTS OF CONDITION  
OF  
State Banks, Loan and Trust Companies, Savings and Private Banks,  
1897-98,  
ARRANGED BY STATES, TERRITORIES, AND  
GEOGRAPHICAL DIVISIONS.

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NOTE.—Reference marks in the tables following indicate the character of the source of information from which reports were received.

TABLE I.

## ABSTRACT OF REPORTS OF CONDITION OF STATE

| States, etc.                  | Date of report. | Number of banks. | RESOURCES.            |                                    |                                |             |
|-------------------------------|-----------------|------------------|-----------------------|------------------------------------|--------------------------------|-------------|
|                               |                 |                  | Loans on real estate. | Loans on collateral security, etc. | All other loans and discounts. | Overdrafts. |
| Rhode Island.....             | Nov. 19, 1897   | 6                |                       |                                    | \$1, 154, 804                  |             |
| Connecticut.....              | Oct. 1, 1897    | 8                |                       |                                    | 5, 475, 473                    | \$28, 695   |
| Total New England States..... |                 | 14               |                       |                                    | 6, 630, 277                    | 28, 695     |
| New York.....                 | July 23, 1898   | 210              | \$13, 235, 909        |                                    | 177, 552, 897                  | 180, 477    |
| New Jersey.....               | June 30, 1898   | 21               | 7, 309, 952           |                                    |                                | 16, 780     |
| Pennsylvania.....             | Nov. 16, 1897   | 90               | 8, 525, 224           | \$6, 766, 870                      | 26, 270, 380                   | 51, 408     |
| Delaware.....                 | June 30, 1898   | 4                | 341, 831              | 95, 616                            | 846, 298                       |             |
| Maryland.....                 | Sept. 22, 1898  | 12               |                       |                                    | 1, 361, 955                    | 2, 761      |
| Total Eastern States.....     |                 | 337              | 29, 412, 916          | 6, 862, 486                        | 206, 031, 530                  | 251, 426    |
| Virginia.....                 | July 14, 1898   | 92               |                       | 17, 323, 036                       |                                | 95, 536     |
| West Virginia.....            | June 30, 1898   | 41               | 269, 327              | 1, 130, 698                        | 5, 209, 778                    | 24, 215     |
| North Carolina.....           | Sept. 20, 1898  | 44               | 713, 353              |                                    | 4, 087, 320                    | 86, 215     |
| South Carolina.....           | June 30, 1898   | 23               | 98, 186               | 140, 676                           | 2, 739, 140                    | 25, 135     |
| Georgia.....                  | May 5, 1898     | 119              |                       |                                    | 22, 241, 440                   | 405, 847    |
| Florida.....                  | June 30, 1898   | 21               |                       |                                    | 1, 592, 766                    | 49, 554     |
| Alabama.....                  | do              | 15               | 169, 462              | 414, 335                           | 723, 829                       | 21, 706     |
| Mississippi.....              | do              | 86               |                       | 9, 132, 713                        |                                | 997, 267    |
| Louisiana.....                | do              | 27               | 801, 768              | 400, 498                           | 4, 350, 067                    | 77, 880     |
| Texas.....                    | do              | 3                | 168, 449              | 177, 492                           | 176, 860                       | 8, 545      |
| Arkansas.....                 | do              | 37               | 72, 144               | 748, 093                           | 2, 136, 590                    | 147, 443    |
| Kentucky.....                 | Sept. 27, 1898  | 190              | 1, 758, 497           |                                    | 30, 206, 825                   | 536, 066    |
| Tennessee.....                | June 30, 1898   | 59               | 118, 271              | 1, 104, 811                        | 4, 708, 948                    | 106, 556    |
| Total Southern States.....    |                 | 757              | 4, 169, 457           | 30, 572, 352                       | 78, 173, 563                   | 2, 581, 959 |
| Ohio.....                     | Oct. 4, 1897    | 144              | 14, 538, 467          |                                    | 31, 743, 726                   | 148, 848    |
| Indiana.....                  | July 21, 1898   | 94               |                       |                                    | 10, 334, 017                   | 117, 552    |
| Illinois.....                 | Sept. 21, 1898  | 139              |                       |                                    | 84, 174, 926                   | 250, 882    |
| Michigan.....                 | June 1, 1898    | 179              |                       | 42, 259, 678                       | 235, 436                       |             |
| Wisconsin.....                | May 5, 1898     | 132              |                       |                                    | 25, 039, 394                   | 467, 981    |
| Minnesota.....                | July 14, 1898   | 146              |                       |                                    | 19, 627, 601                   | 151, 060    |
| Iowa.....                     | June 30, 1898   | 209              |                       |                                    | 23, 302, 361                   | 462, 523    |
| Missouri.....                 | July 14, 1898   | 494              | 6, 261, 015           |                                    | 65, 355, 285                   | 697, 441    |
| Total Middle States.....      |                 | 1, 537           | 20, 799, 482          | 42, 259, 678                       | 259, 812, 746                  | 2, 296, 287 |
| North Dakota.....             | July 14, 1898   | 86               |                       |                                    | 3, 873, 242                    | 39, 458     |
| South Dakota.....             | June 28, 1898   | 164              |                       |                                    | 4, 688, 498                    | 136, 710    |
| Nebraska.....                 | July 14, 1898   | 390              |                       |                                    | 15, 150, 953                   | 185, 658    |
| Kansas.....                   | do              | 364              | 1, 071, 033           | 16, 477, 473                       |                                | 216, 237    |
| Montana.....                  | June 30, 1898   | 7                | 156, 731              | 133, 076                           | 917, 300                       | 30, 594     |
| Wyoming.....                  | July 14, 1898   | 5                |                       |                                    | 228, 292                       | 8, 649      |
| Colorado.....                 | June 30, 1898   | 38               | 477, 423              | 338, 051                           | 3, 019, 809                    | 64, 316     |
| New Mexico.....               | do              | 6                | 20, 275               | 65, 687                            | 427, 734                       | 192         |
| Oklahoma.....                 | do              | 25               | 49, 361               | 247, 066                           | 409, 568                       | 24, 425     |
| Total Western States.....     |                 | 1, 085           | 1, 774, 823           | 17, 261, 353                       | 28, 715, 396                   | 706, 239    |
| Washington.....               | June 30, 1898   | 15               | 176, 440              | 761, 437                           | 661, 170                       | 38, 931     |
| Oregon.....                   | do              | 18               | 204, 442              | 1, 459, 507                        | 375, 853                       | 53, 271     |
| California.....               | Aug. 31, 1898   | 176              | 19, 191, 211          | 16, 699, 699                       | 38, 047, 377                   |             |
| Idaho.....                    | June 30, 1898   | 6                | 52, 882               | 68, 277                            | 187, 536                       | 39, 159     |
| Utah.....                     | do              | 9                | 99, 900               | 142, 648                           | 1, 686, 242                    | 74, 982     |
| Nevada.....                   | do              | 4                | 136, 940              | 377, 562                           | 223, 033                       | 170, 040    |
| Arizona.....                  | do              | 7                | 46, 117               |                                    | 675, 471                       | 63, 328     |
| Total Pacific States.....     |                 | 235              | 19, 907, 932          | 19, 509, 130                       | 41, 856, 682                   | 439, 711    |
| Total United States.....      |                 | 3, 965           | 76, 064, 610          | 116, 464, 999                      | 621, 220, 194                  | 6, 304, 317 |

a Unofficial.

b Includes private banks.

c Includes loan and trust companies and savings banks heretofore abstracted separately.

d Semiofficial.

TABLE I.

BANKS IN THE UNITED STATES, 1897-98.

| RESOURCES.           |                                     |                            |              |                                          |                                      |                                       | States, etc.                                                        |
|----------------------|-------------------------------------|----------------------------|--------------|------------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------------------------------------|
| United States bonds. | State, county, and municipal bonds. | Railroad bonds and stocks. | Bank stocks. | All other stocks, bonds, and securities. | Due from other banks and bankers.    | Real estate, furniture, and fixtures. |                                                                     |
| \$33,242             |                                     |                            |              | \$301,506<br>1,628,217                   | \$143,002<br>1,335,945               | \$151,631<br>200,279                  | Rhode Island.<br>Connecticut.                                       |
| 33,242               |                                     |                            |              | 1,929,723                                | 1,478,947                            | 351,910                               |                                                                     |
| 205,706              |                                     |                            |              | 21,537,507<br>1,013,563<br>10,972,163    | 29,199,965<br>1,363,523<br>8,322,777 | 8,069,593<br>527,873<br>3,284,830     | New York.<br>New Jersey.<br>Pennsylvania.<br>Delaware.<br>Maryland. |
| 1,000                | \$17,380                            | \$8,147                    | \$14,108     | 696,819                                  | 280,715                              | 161,403                               |                                                                     |
| 1,000                |                                     |                            |              | 218,413                                  | 310,623                              | 122,494                               |                                                                     |
| 207,706              | 17,380                              | 8,147                      | 14,108       | 34,438,465                               | 39,477,608                           | 12,166,193                            |                                                                     |
| 52,560               |                                     |                            | 2,320,885    |                                          | 3,579,846                            | 1,024,241                             | Virginia.                                                           |
| 57,025               | 153,734                             | 50,388                     | 49,918       | 150,829                                  | 1,144,540                            | 520,832                               | West Virginia.                                                      |
| 24,000               | 38,759                              |                            |              | 196,804                                  | 961,104                              | 264,646                               | North Carolina.                                                     |
|                      | 8,700                               |                            | 1,800        | 47,322                                   | 211,952                              | 142,220                               | South Carolina.                                                     |
|                      |                                     |                            |              | 1,901,337                                | 3,273,793                            | 1,697,502                             | Georgia.                                                            |
|                      |                                     |                            |              | 209,949                                  | 530,344                              | 305,982                               | Florida.                                                            |
| 3,300                | 36,399                              |                            |              | 61,110                                   | 396,125                              | 53,663                                | Alabama.                                                            |
|                      | 455,373                             |                            |              | 325,118                                  |                                      | 558,259                               | Mississippi.                                                        |
|                      | 678,794                             |                            | 5,070        | 201,841                                  | 1,400,719                            | 571,453                               | Louisiana.                                                          |
|                      |                                     |                            | 4,075        | 13,850                                   | 282,720                              | 75,731                                | Texas.                                                              |
| 80,506               | 30,732                              |                            | 108,977      | 121,212                                  | 1,501,350                            | 287,825                               | Arkansas.                                                           |
|                      |                                     |                            |              | 3,548,534                                | 9,523,354                            | 1,676,532                             | Kentucky.                                                           |
|                      | 72,771                              | 5,000                      | 4,750        | 140,486                                  | 1,412,676                            | 375,692                               | Tennessee.                                                          |
| 217,391              | 1,475,262                           | 55,388                     | 2,495,475    | 6,918,392                                | 24,218,523                           | 7,554,578                             |                                                                     |
| 618,563              |                                     |                            |              | 4,605,920                                | 9,513,684                            | 2,058,145                             | Ohio.                                                               |
| 260,552              |                                     |                            |              | 998,403                                  | 3,189,233                            | 584,943                               | Indiana.                                                            |
| 1,916,954            |                                     |                            |              | 18,335,240                               | 30,309,495                           | 1,638,088                             | Illinois.                                                           |
|                      |                                     |                            |              | 34,448,610                               | 14,396,853                           | 3,673,603                             | Michigan.                                                           |
|                      |                                     |                            |              | 2,706,044                                | 8,199,454                            | 2,042,533                             | Wisconsin.                                                          |
| 50,415               |                                     |                            |              | 575,801                                  | 4,037,378                            | 1,995,229                             | Minnesota.                                                          |
|                      |                                     |                            |              |                                          | 6,130,409                            | 2,131,343                             | Iowa.                                                               |
| 221,925              |                                     |                            |              | 5,846,786                                | 16,236,110                           | 3,747,510                             | Missouri.                                                           |
| 3,067,509            |                                     |                            |              | 67,516,804                               | 92,012,616                           | 17,871,394                            |                                                                     |
| 113,689              |                                     |                            |              |                                          | 613,524                              | 411,901                               | North Dakota.                                                       |
|                      | 295,380                             |                            |              |                                          | 1,326,253                            | 1,076,390                             | South Dakota.                                                       |
|                      |                                     |                            |              | 336,906                                  | 7,037,817                            | 2,159,701                             | Nebraska.                                                           |
| 369,717              |                                     |                            |              | 243,634                                  | 8,037,106                            | 1,464,138                             | Kansas.                                                             |
|                      | 287,218                             | 6,063                      |              | 161,047                                  | 451,339                              | 110,277                               | Montana.                                                            |
|                      |                                     |                            |              | 12,363                                   | 87,739                               | 7,494                                 | Wyoming.                                                            |
| 1,500                | 20,650                              | 20,300                     |              | 657,684                                  | 1,883,319                            | 512,582                               | Colorado.                                                           |
|                      |                                     |                            |              | 332                                      | 349,941                              | 48,745                                | New Mexico.                                                         |
| 2,250                | 10,035                              |                            |              | 8,385                                    | 356,874                              | 79,514                                | Oklahoma.                                                           |
| 487,156              | 613,283                             | 26,363                     |              | 1,420,351                                | 20,125,912                           | 5,870,742                             |                                                                     |
| 7,300                | 59,123                              |                            | 35,740       | 275,938                                  | 653,337                              | 889,646                               | Washington.                                                         |
| 90,060               | 608,790                             | 365,410                    | 2,000        | 58,509                                   | 552,876                              | 353,955                               | Oregon.                                                             |
|                      |                                     |                            |              | 8,733,868                                | 13,088,476                           | 12,345,401                            | California.                                                         |
|                      | 13,508                              |                            | 64,878       |                                          | 87,242                               | 55,687                                | Idaho.                                                              |
|                      | 15,709                              |                            | 8,400        | 105,241                                  | 1,499,094                            | 118,425                               | Utah.                                                               |
|                      | 41,139                              | 104,684                    |              | 39,236                                   | 266,726                              | 108,741                               | Nevada.                                                             |
| 75,000               |                                     |                            |              | 59,170                                   | 435,336                              | 44,467                                | Arizona.                                                            |
| 172,300              | 738,269                             | 470,094                    | 111,018      | 9,251,962                                | 16,583,087                           | 13,916,322                            |                                                                     |
| 4,185,304            | 2,844,194                           | 559,902                    | 2,620,601    | 121,475,697                              | 193,896,693                          | 57,731,139                            |                                                                     |

TABLE I.  
ABSTRACT OF REPORTS OF CONDITION OF STATE

| States, etc.                   | RESOURCES.                   |               |                      |                  |
|--------------------------------|------------------------------|---------------|----------------------|------------------|
|                                | Checks and other cash items. | Cash on hand. | All other resources. | Total resources. |
| Rhode Island .....             |                              | \$86,946      | \$73,671             | \$1,911,560      |
| Connecticut .....              | \$180,864                    | 499,239       | 53,188               | 9,433,112        |
| Total New England States ..... | 180,864                      | 586,185       | 126,859              | 11,346,702       |
| New York .....                 |                              | 41,908,350    | 2,003,979            | 293,688,677      |
| New Jersey .....               | 35,392                       | 561,010       | 24,851               | 11,058,650       |
| Pennsylvania .....             |                              | 3,150,772     | 347,834              | 67,692,258       |
| Delaware .....                 | 13,019                       | 73,828        | 27,018               | 2,579,182        |
| Maryland .....                 | 24,033                       | 120,596       |                      | 2,161,880        |
| Total Eastern States .....     | 72,444                       | 45,816,556    | 2,403,682            | 377,180,647      |
| Virginia .....                 | 282,768                      | 1,646,898     | 119,335              | 26,445,165       |
| West Virginia <i>a</i> .....   | 60,304                       | 755,423       | 24,219               | 9,601,130        |
| North Carolina .....           | 144,356                      | 523,816       | 33,920               | 7,074,293        |
| South Carolina <i>a</i> .....  | 38,707                       | 192,535       | 15,725               | 3,662,698        |
| Georgia .....                  | 228,582                      | 2,620,732     | 423,596              | 32,792,829       |
| Florida .....                  | 16,117                       | 323,697       | 39,645               | 3,068,051        |
| Alabama <i>a</i> .....         | 13,679                       | 345,351       | 4,604                | 2,243,563        |
| Mississippi .....              | 2,040,186                    | 1,276,053     | 200,269              | 14,985,233       |
| Louisiana <i>a</i> .....       | 116,190                      | 2,393,633     | 2,290                | 11,000,293       |
| Texas <i>a</i> .....           | 6,909                        | 79,688        | 14,627               | 1,008,046        |
| Arkansas <i>a</i> .....        | 35,994                       | 580,661       | 8,793                | 5,860,326        |
| Kentucky <i>b</i> .....        | 71,747                       | 3,406,865     | 294,893              | 51,023,307       |
| Tennessee <i>a</i> .....       | 115,548                      | 1,187,627     | 274,910              | 9,628,036        |
| Total Southern States .....    | 3,171,077                    | 15,332,879    | 1,456,832            | 178,593,128      |
| Ohio .....                     | 473,847                      | 3,704,097     | 536,905              | 67,942,202       |
| Indiana .....                  |                              | 1,634,315     | 138,142              | 17,257,157       |
| Illinois <i>c</i> .....        | 2,891,738                    | 20,181,632    | 258,898              | 159,956,354      |
| Michigan .....                 | 544,504                      | 5,527,769     | 44,490               | 101,126,949      |
| Wisconsin .....                | 470,098                      | 2,981,126     | 210,415              | 42,117,043       |
| Minnesota .....                | 243,251                      | 2,381,320     | 381,922              | 29,643,977       |
| Iowa .....                     |                              | 2,013,749     |                      | 34,040,385       |
| Missouri .....                 | 1,775,007                    | 9,490,508     | 132,622              | 109,763,609      |
| Total Middle States .....      | 6,398,435                    | 48,110,517    | 1,702,710            | 561,848,178      |
| North Dakota <i>b</i> .....    |                              | 467,341       | 104,319              | 5,623,474        |
| South Dakota <i>b</i> .....    |                              | 761,567       | 155,843              | 8,440,611        |
| Nebraska .....                 | 53,087                       | 1,752,322     | 481,692              | 27,158,106       |
| Kansas <i>b</i> .....          | 165,168                      | 2,692,296     | 273,575              | 31,010,377       |
| Montana <i>a</i> .....         | 5,110                        | 373,577       | 4,792                | 2,637,124        |
| Wyoming .....                  | 1,783                        | 13,348        | 1,031                | 345,699          |
| Colorado <i>b, d</i> .....     | 30,025                       | 587,295       | 16,952               | 7,631,936        |
| New Mexico .....               | 5,988                        | 159,756       | 1,243                | 1,079,833        |
| Oklahoma <i>a</i> .....        | 23,370                       | 229,894       | 40,484               | 1,481,226        |
| Total Western States .....     | 284,531                      | 7,042,396     | 1,079,901            | 83,468,446       |
| Washington <i>a, b</i> .....   | 74,290                       | 569,903       | 14,661               | 4,217,916        |
| Oregon <i>a</i> .....          | 4,205                        | 253,038       | 42,761               | 4,385,617        |
| California .....               |                              | 15,572,222    | 1,676,524            | 125,354,778      |
| Idaho <i>a</i> .....           | 5,912                        | 54,200        | 8,001                | 637,282          |
| Utah <i>a</i> .....            | 104,287                      | 276,320       | 904                  | 4,132,152        |
| Nevada <i>a</i> .....          | 12,171                       | 116,244       | 3,531                | 1,609,047        |
| Arizona <i>a</i> .....         |                              | 164,673       | 15,345               | 1,578,907        |
| Total Pacific States .....     | 209,865                      | 16,983,609    | 1,761,727            | 141,907,699      |
| Total United States .....      | 10,308,216                   | 133,877,133   | 8,531,711            | 1,256,084,800    |

*a* Unofficial.*b* Includes private banks.*c* Includes loan and trust companies and savings banks heretofore abstracted separately.*d* Semi-official.

TABLE I.

BANKS IN THE UNITED STATES, 1897-98—Continued.

| LIABILITIES.   |               |                              |                   |             |                          |                        | States, etc.    |
|----------------|---------------|------------------------------|-------------------|-------------|--------------------------|------------------------|-----------------|
| Capital stock. | Surplus fund. | All other undivided profits. | Dividends unpaid. | Deposits.   | Due to other banks, etc. | All other liabilities. |                 |
| \$916,675      | -----         | \$148,182                    | \$7,608           | \$723,801   | \$114,320                | \$974                  | Rhode Island.   |
| 2,240,000      | \$480,000     | 402,750                      | 6,612             | 5,692,909   | 604,618                  | 8,253                  | Connecticut.    |
| 3,156,675      | 480,000       | 550,932                      | 14,220            | 6,416,710   | 718,938                  | 9,227                  |                 |
| 39,014,200     | 19,120,928    | 8,182,744                    | -----             | 192,426,103 | 42,985,048               | 950,654                | New York.       |
| 1,736,850      | 1,017,284     | 277,530                      | 17,750            | 7,448,802   | 317,643                  | 242,711                | New Jersey.     |
| 9,199,985      | 5,663,479     | 1,008,542                    | 56,054            | 49,056,871  | 454,067                  | 1,653,260              | Pennsylvania.   |
| 680,000        | 558,675       | 44,372                       | 4,324             | 1,136,559   | 145,844                  | 9,908                  | Delaware.       |
| 646,250        | 77,169        | 64,895                       | 650               | 1,205,085   | 74,414                   | 3,426                  | Maryland.       |
| 42,277,285     | 26,437,526    | 10,178,133                   | 73,808            | 251,362,920 | 43,977,016               | 2,868,959              |                 |
| 5,486,643      | 1,763,977     | 807,403                      | 16,716            | 17,374,286  | 636,068                  | 360,012                | Virginia.       |
| 1,783,685      | 547,738       | 124,183                      | 20,673            | 6,852,247   | 227,011                  | 45,593                 | West Virginia.  |
| 1,946,069      | 270,502       | 229,722                      | 2,340             | 4,213,426   | 92,487                   | 328,762                | North Carolina. |
| 1,142,947      | 105,551       | 175,298                      | 15,992            | 1,646,445   | 62,232                   | 513,813                | South Carolina. |
| 9,146,842      | 1,566,785     | 1,435,563                    | 9,924             | 17,530,380  | 1,046,636                | 2,056,699              | Georgia.        |
| 710,000        | 66,502        | 94,258                       | -----             | 2,083,065   | 43,071                   | 71,158                 | Florida.        |
| 683,000        | 82,006        | 77,525                       | -----             | 1,280,819   | 23,742                   | 95,471                 | Alabama.        |
| 3,790,595      | 432,128       | 631,653                      | -----             | 9,230,036   | 248,722                  | 692,104                | Mississippi.    |
| 2,258,375      | 235,350       | 176,850                      | 63,393            | 8,145,038   | 76,141                   | 40,656                 | Louisiana.      |
| 400,900        | 45,000        | 30,039                       | 150               | 502,170     | 19,283                   | 12,304                 | Texas.          |
| 1,502,524      | 449,747       | 135,463                      | 10,734            | 3,540,852   | 152,079                  | 68,927                 | Arkansas.       |
| 2,292,946      | 5,534,292     | -----                        | 31,178            | 26,683,435  | 3,846,425                | 720,031                | Kentucky.       |
| 14,780,920     | 201,691       | 276,522                      | 13,390            | 6,094,081   | 2,329,986                | 102,936                | Tennessee.      |
| 45,756,137     | 11,301,179    | 4,185,389                    | 189,400           | 105,141,274 | 6,713,833                | 5,105,866              |                 |
| 12,762,109     | 1,911,378     | 1,643,235                    | 26,193            | 50,426,657  | 674,892                  | 552,707                | Ohio.           |
| 4,455,250      | 627,105       | 343,587                      | 5,636             | 11,637,935  | 165,894                  | 21,750                 | Indiana.        |
| 17,148,000     | 7,270,699     | 3,522,064                    | 7,272             | 118,602,962 | 11,716,255               | 1,695,692              | Illinois.       |
| 11,940,650     | 3,040,922     | 1,853,721                    | 3,967             | 80,275,926  | 3,928,983                | 83,380                 | Michigan.       |
| 6,873,425      | 1,216,347     | 802,721                      | 3,611             | 31,880,441  | 1,204,436                | 131,084                | Wisconsin.      |
| 6,269,890      | 859,840       | 397,247                      | 8,618             | 20,356,159  | 1,508,528                | 252,785                | Minnesota.      |
| 9,269,700      | 1,054,014     | 911,339                      | -----             | 22,701,397  | 112,935                  | -----                  | Iowa.           |
| 19,486,900     | 7,188,293     | 1,203,216                    | 54,156            | 75,986,310  | 5,216,719                | 628,010                | Missouri.       |
| 88,138,225     | 23,162,603    | 10,682,230                   | 109,393           | 411,867,787 | 24,522,642               | 3,365,298              |                 |
| 1,142,000      | 138,692       | 295,952                      | -----             | 3,736,633   | 34,123                   | 276,069                | North Dakota.   |
| 2,077,939      | 234,318       | 378,828                      | -----             | 5,467,860   | -----                    | 281,655                | South Dakota.   |
| 7,601,204      | 897,421       | 779,480                      | 9,452             | 17,699,231  | -----                    | 201,318                | Nebraska.       |
| 6,512,976      | 882,050       | 723,479                      | 29,182            | 21,073,207  | 415,668                  | 467,744                | Kansas.         |
| 485,000        | 66,000        | 122,063                      | 100               | 1,607,339   | 287,597                  | 75,025                 | Montana.        |
| 72,000         | 16,343        | 5,836                        | -----             | 250,120     | -----                    | 1,409                  | Wyoming.        |
| 1,641,964      | 75,820        | 96,500                       | 4,544             | 5,285,393   | 1,916                    | 525,829                | Colorado.       |
| 231,700        | 12,000        | 55,445                       | 2,000             | 793,370     | 2,373                    | -----                  | New Mexico.     |
| 264,167        | 39,359        | 40,740                       | 2,041             | 1,122,217   | 12,631                   | 9,071                  | Oklahoma.       |
| 20,028,991     | 2,347,003     | 2,473,314                    | 47,319            | 57,914,370  | 754,338                  | 1,838,111              |                 |
| 673,780        | 117,423       | 44,348                       | -----             | 3,148,649   | 239,685                  | 29                     | Washington.     |
| 1,014,159      | 76,225        | 34,926                       | 3,543             | 3,232,526   | 1,220                    | 24,024                 | Oregon.         |
| 31,139,501     | 17,159,017    | -----                        | -----             | 67,224,366  | 7,734,460                | 2,097,694              | California.     |
| 144,490        | 57,282        | 10,261                       | -----             | 397,428     | 13,897                   | 14,014                 | Idaho.          |
| 666,800        | 33,336        | 42,447                       | 561               | 3,305,103   | 63,259                   | 650                    | Utah.           |
| 379,000        | 85,095        | 50,827                       | 210               | 1,074,865   | 23,150                   | 15,900                 | Nevada.         |
| 221,000        | 33,548        | 26,473                       | -----             | 1,279,379   | 17,907                   | -----                  | Arizona.        |
| 34,230,040     | 17,561,928    | 189,282                      | 4,314             | 79,662,345  | 8,107,569                | 2,152,221              |                 |
| 233,587,353    | 81,299,239    | 28,264,280                   | 443,454           | 912,365,406 | 84,794,386               | 15,339,682             |                 |

TABLE II.  
ABSTRACT OF REPORTS OF THE LOAN AND TRUST

| States, etc.                  | Date of report. | Number of companies. | RESOURCES.            |                                     |                                |             |
|-------------------------------|-----------------|----------------------|-----------------------|-------------------------------------|--------------------------------|-------------|
|                               |                 |                      | Loans on real estate. | Loans on other collateral security. | All other loans and discounts. | Overdrafts. |
| Maine.....                    | Apr. 30, 1898   | 16                   | \$876, 508            | .....                               | \$3, 633, 724                  | .....       |
| Massachusetts.....            | Oct. 31, 1897   | 34                   | 17, 313, 160          | .....                               | 71, 528, 279                   | .....       |
| Rhode Island.....             | Nov. 19, 1897   | 8                    | 2, 232, 127           | \$4, 675, 033                       | 8, 106, 199                    | .....       |
| Connecticut.....              | Oct. 1, 1897    | 12                   | .....                 | .....                               | 3, 940, 936                    | \$11, 503   |
| Total New England States..... |                 | 70                   | 20, 421, 795          | 4, 675, 033                         | 87, 209, 138                   | 11, 503     |
| New York.....                 | Jan. 1, 1898    | 44                   | 32, 624, 995          | 230, 581, 708                       | 31, 183, 292                   | 25, 045     |
| New Jersey.....               | July 14, 1898   | 23                   | 6, 539, 092           | .....                               | 10, 380, 827                   | 11, 862     |
| Pennsylvania.....             | Nov. 16, 1897   | 89                   | 29, 572, 886          | 64, 433, 187                        | 6, 305, 509                    | 83, 085     |
| Delaware <i>a</i> .....       | June 30, 1898   | 2                    | 461, 893              | 390, 637                            | 855, 601                       | 21, 121     |
| Maryland <i>a</i> .....       | do              | 3                    | 107, 601              | 2, 909, 124                         | 217, 409                       | 1, 577      |
| District of Columbia.....     | July 14, 1898   | 3                    | .....                 | .....                               | 6, 971, 585                    | 421         |
| Total Eastern States.....     |                 | 164                  | 69, 306, 467          | 298, 314, 656                       | 55, 914, 223                   | 143, 111    |
| Indiana.....                  | Mar. 31, 1898   | 4                    | 1, 279, 959           | 303, 938                            | 73, 048                        | .....       |
| Minnesota.....                | July 31, 1898   | 8                    | 1, 167, 252           | 496, 936                            | .....                          | .....       |
| Total Middle States.....      |                 | 12                   | 2, 447, 211           | 800, 874                            | 73, 048                        | .....       |
| Total United States.....      |                 | 246                  | 92, 175, 473          | 303, 790, 563                       | 143, 196, 409                  | 154, 614    |

*a* Unofficial; all others official.

TABLE III.  
ABSTRACT OF REPORTS OF CONDITION OF

| States, etc.                  | Date of report. | Number of banks. | RESOURCES.            |                                     |                                |             |
|-------------------------------|-----------------|------------------|-----------------------|-------------------------------------|--------------------------------|-------------|
|                               |                 |                  | Loans on real estate. | Loans on other collateral security. | All other loans and discounts. | Overdrafts. |
| New York.....                 | June 30, 1898   | 14               | \$45, 630             | \$1, 071, 884                       | \$1, 080, 637                  | \$2, 991    |
| Pennsylvania.....             | do              | 32               | 493, 916              | 565, 011                            | 6, 434, 560                    | 9, 178      |
| Maryland.....                 | do              | 7                | 21, 232               | 218, 806                            | 236, 314                       | 1, 702      |
| Total Eastern States.....     |                 | 53               | 560, 778              | 1, 855, 701                         | 7, 751, 511                    | 13, 871     |
| North Carolina <i>a</i> ..... | Sept. 20, 1898  | 21               | 162, 816              | .....                               | 802, 234                       | 38, 902     |
| Florida.....                  | June 30, 1898   | 2                | 25, 679               | 2, 854                              | 630                            | .....       |
| Texas.....                    | do              | 20               | 313, 841              | 312, 325                            | 654, 805                       | 51, 756     |
| Total Southern States.....    |                 | 43               | 502, 336              | 315, 179                            | 1, 457, 669                    | 90, 658     |
| Ohio.....                     | June 30, 1898   | 55               | 860, 886              | 291, 127                            | 2, 758, 991                    | 46, 269     |
| Indiana.....                  | do              | 55               | 566, 224              | 695, 452                            | 2, 796, 162                    | 42, 402     |
| Illinois.....                 | do              | 119              | 1, 329, 876           | 2, 012, 542                         | 6, 043, 556                    | 214, 181    |
| Michigan.....                 | do              | 47               | 420, 458              | 197, 211                            | 1, 919, 124                    | 23, 432     |
| Wisconsin <i>a</i> .....      | May 5, 1898     | 114              | .....                 | .....                               | 4, 796, 844                    | 144, 526    |
| Minnesota.....                | June 30, 1898   | 39               | 265, 381              | 297, 321                            | 1, 095, 615                    | 14, 547     |
| Iowa.....                     | do              | 124              | 5, 030, 606           | 716, 909                            | 5, 144, 249                    | 262, 293    |
| Missouri <i>a</i> .....       | July 14, 1898   | 85               | 730, 303              | .....                               | 3, 815, 092                    | 74, 362     |
| Total Middle States.....      |                 | 638              | 9, 803, 936           | 4, 210, 562                         | 28, 369, 635                   | 822, 012    |
| Wyoming <i>a</i> .....        | July 14, 1898   | 10               | .....                 | .....                               | 669, 482                       | 37, 570     |
| Indian Territory.....         | June 30, 1898   | 5                | 39, 245               | 117, 893                            | 2, 986                         | .....       |
| Total Western States.....     |                 | 15               | 39, 245               | 117, 893                            | 672, 468                       | 37, 570     |
| Idaho.....                    | June 30, 1898   | 1                | 5, 000                | .....                               | 6, 381                         | 3, 318      |
| California <i>a</i> .....     | Aug. 31, 1898   | 23               | 565, 699              | 83, 544                             | 889, 282                       | .....       |
| Total Pacific States.....     |                 | 24               | 570, 699              | 83, 544                             | 895, 663                       | 3, 318      |
| Total United States.....      |                 | 758              | 11, 476, 994          | 6, 582, 879                         | 39, 146, 946                   | 967, 429    |

*a* Official.

TABLE II.

COMPANIES IN THE UNITED STATES, 1897-98.

| RESOURCES.           |                                     |                            |              |                                          |                                   |                                       | States, etc.                                              |
|----------------------|-------------------------------------|----------------------------|--------------|------------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------------------------------|
| United States bonds. | State, county, and municipal bonds. | Railroad bonds and stocks. | Bank stocks. | All other stocks, bonds, and securities. | Due from other banks and bankers. | Real estate, furniture, and fixtures. |                                                           |
| \$2,960,256          | \$3,526,669                         | \$9,921,186                | \$603,202    | \$2,103,365                              | \$31,345                          | \$214,895                             | Maine.<br>Massachusetts.<br>Rhode Island.<br>Connecticut. |
| 1,180,000            | 1,211,642                           | 3,027,501                  | 174,569      | 1,122,811                                | 1,518,114                         | 2,755,835                             |                                                           |
| 10,000               |                                     |                            |              | 2,406,416                                | 1,058,119                         | 1,298,042                             |                                                           |
| 4,150,256            | 4,738,311                           | 12,948,687                 | 777,771      | 5,632,592                                | 21,271,550                        | 4,670,215                             |                                                           |
| 29,057,782           |                                     |                            |              | 84,468,016                               | 47,770,966                        | 8,760,131                             | New York.<br>New Jersey.<br>Pennsylvania.                 |
| 781,220              |                                     |                            |              | 6,095,376                                | 3,253,416                         | 1,040,639                             |                                                           |
|                      | 557,956                             | 766,000                    | 35,722       | 40,122,064                               | 20,400,369                        | 16,800,811                            |                                                           |
|                      | 778,174                             | 971,507                    | 55,700       | 160,594                                  | 388,337                           | 361,441                               | Delaware.                                                 |
| 164,000              |                                     |                            |              | 46,752                                   | 525,118                           | 200,639                               | Maryland.                                                 |
|                      |                                     |                            |              | 207,962                                  | 2,168,238                         | 2,339,448                             | Dist. Columbia.                                           |
| 30,003,002           | 1,336,130                           | 1,677,507                  | 91,422       | 131,100,764                              | 74,506,444                        | 29,512,109                            |                                                           |
| 33,182               | 375,430                             |                            |              | 431,522                                  |                                   | 458,415                               | Indiana.<br>Minnesota.                                    |
|                      |                                     |                            |              | 681,176                                  |                                   | 2,587,701                             |                                                           |
| 33,182               | 375,430                             |                            |              | 1,112,698                                |                                   | 3,046,116                             |                                                           |
| 34,186,440           | 6,449,871                           | 14,626,194                 | 869,193      | 137,846,054                              | 95,777,994                        | 37,228,470                            |                                                           |

TABLE III.

PRIVATE BANKS IN THE UNITED STATES IN 1898.

| RESOURCES.           |                                     |                            |              |                                          |                                   |                                       | States, etc.                            |
|----------------------|-------------------------------------|----------------------------|--------------|------------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------------|
| United States bonds. | State, county, and municipal bonds. | Railroad bonds and stocks. | Bank stocks. | All other stocks, bonds, and securities. | Due from other banks and bankers. | Real estate, furniture, and fixtures. |                                         |
| \$130,000            | \$45,100                            | \$300,159                  | \$2,300      | \$55,948                                 | \$437,437                         | \$95,860                              | New York.<br>Pennsylvania.<br>Maryland. |
| 167,512              | 41,350                              | 310,873                    | 50,650       | 528,610                                  | 1,445,814                         | 242,494                               |                                         |
|                      | 21,400                              | 29,225                     | 10,000       | 43,773                                   | 42,074                            | 68,790                                |                                         |
| 297,512              | 107,850                             | 640,257                    | 62,950       | 628,331                                  | 1,925,325                         | 407,144                               |                                         |
|                      | 2,200                               |                            |              | 37,452                                   | 231,005                           | 88,826                                | North Carolina.<br>Florida.<br>Texas.   |
| 1,020                |                                     |                            |              | 160                                      | 16,607                            | 20,042                                |                                         |
|                      | 2,025                               | 29,000                     | 29,860       | 73,313                                   | 370,249                           | 260,373                               |                                         |
| 1,020                | 4,225                               | 29,000                     | 29,860       | 110,925                                  | 619,861                           | 369,241                               |                                         |
| 164,000              | 110,935                             | 2,000                      | 70,095       | 37,187                                   | 1,214,841                         | 354,817                               | Ohio.<br>Indiana.<br>Illinois.          |
| 161,982              | 20,231                              | 1,379                      | 3,371        | 6,088                                    | 1,518,502                         | 233,831                               |                                         |
| 167,850              | 121,466                             | 20,156                     | 24,712       | 75,254                                   | 2,845,527                         | 562,785                               |                                         |
| 11,250               | 96,500                              |                            | 2,000        | 28,584                                   | 663,228                           | 189,865                               | Michigan.                               |
|                      |                                     |                            |              | 256,630                                  | 2,015,016                         | 767,157                               | Wisconsin.                              |
| 12,100               | 21,538                              |                            |              | 18,074                                   | 594,055                           | 251,939                               | Minnesota.                              |
| 27,500               | 77,396                              |                            | 49,833       | 665,637                                  | 2,570,777                         | 1,390,228                             | Iowa.                                   |
| 84,259               |                                     |                            |              | 49,652                                   | 1,636,833                         | 239,141                               | Missouri.                               |
| 628,941              | 448,066                             | 23,535                     | 150,011      | 1,137,106                                | 13,058,779                        | 3,989,763                             |                                         |
|                      |                                     |                            |              | 20,126                                   | 191,577                           | 30,501                                | Wyoming.<br>Indian Territory.           |
|                      |                                     |                            |              | 55                                       | 22,603                            | 4,514                                 |                                         |
|                      |                                     |                            |              | 20,181                                   | 214,180                           | 35,015                                |                                         |
|                      | 6,281                               |                            | 10,000       | 9,681                                    | 10,265                            | 3,882                                 | Idaho.<br>California.                   |
|                      |                                     |                            |              | 180,833                                  | 332,610                           | 346,148                               |                                         |
|                      | 6,281                               |                            | 10,000       | 190,514                                  | 342,875                           | 350,030                               |                                         |
| 927,473              | 566,422                             | 692,792                    | 252,821      | 2,087,057                                | 16,161,020                        | 5,151,193                             |                                         |

TABLE II.

ABSTRACT OF REPORTS OF THE LOAN AND TRUST COM-

| States, etc.                  | RESOURCES.                   |               |                      |                  |
|-------------------------------|------------------------------|---------------|----------------------|------------------|
|                               | Checks and other cash items. | Cash on hand. | All other resources. | Total resources. |
| Maine.....                    |                              | \$665, 803    | \$433, 790           | 87, 950, 430     |
| Massachusetts.....            |                              | 2, 426, 826   | 4, 594, 852          | 134, 294, 237    |
| Rhode Island.....             |                              | 1, 383, 713   | 123, 524             | 26, 053, 275     |
| Connecticut.....              | \$93, 768                    | 348, 734      | 36, 455              | 8, 307, 407      |
| Total New England States..... | 93, 768                      | 4, 825, 070   | 5, 188, 624          | 176, 614, 349    |
| New York.....                 |                              | 7, 832, 420   | 11, 435, 570         | 483, 739, 925    |
| New Jersey.....               | 125, 069                     | 795, 471      | 301, 958             | 29, 524, 930     |
| Pennsylvania.....             |                              | 6, 390, 783   | 36, 192, 411         | 220, 301, 105    |
| Delaware <i>α</i> .....       |                              | 60, 963       | 108, 253             | 4, 108, 518      |
| Maryland <i>α</i> .....       | 11, 199                      | 243, 749      |                      | 6, 077, 549      |
| District of Columbia.....     | 58, 286                      | 602, 444      |                      | 12, 512, 384     |
| Total Eastern States.....     | 194, 554                     | 15, 925, 830  | 48, 038, 192         | 756, 064, 411    |
| Indiana.....                  |                              | 933, 825      | 170, 101             | 4, 059, 420      |
| Minnesota.....                |                              | 566, 131      | 224, 893             | 5, 723, 999      |
| Total Middle States.....      |                              | 1, 499, 956   | 394, 904             | 9, 783, 419      |
| Total United States.....      | 288, 322                     | 22, 250, 862  | 53, 621, 720         | 942, 462, 179    |

*α* Unofficial; all others official.

TABLE III.

ABSTRACT OF REPORTS OF CONDITION OF PRIVATE

| States, etc.                  | RESOURCES.                   |               |                      |                  |
|-------------------------------|------------------------------|---------------|----------------------|------------------|
|                               | Checks and other cash items. | Cash on hand. | All other resources. | Total resources. |
| New York.....                 | \$28, 862                    | \$379, 634    | \$44, 174            | \$3, 720, 616    |
| Pennsylvania.....             | 71, 852                      | 592, 743      | 197, 685             | 11, 062, 248     |
| Maryland.....                 | 1, 522                       | 19, 393       | 2, 897               | 717, 128         |
| Total Eastern States.....     | 102, 236                     | 901, 770      | 244, 756             | 15, 499, 992     |
| North Carolina <i>α</i> ..... | 23, 915                      | 187, 335      | 7, 169               | 1, 533, 854      |
| Florida.....                  | 692                          | 5, 693        |                      | 73, 377          |
| Texas.....                    | 5, 783                       | 143, 523      | 30, 519              | 2, 282, 377      |
| Total Southern States.....    | 30, 390                      | 291, 556      | 37, 688              | 3, 889, 608      |
| Ohio.....                     | 48, 574                      | 491, 176      | 70, 317              | 6, 521, 215      |
| Indiana.....                  | 47, 453                      | 582, 173      | 10, 879              | 6, 686, 129      |
| Illinois.....                 | 123, 393                     | 1, 038, 212   | 35, 665              | 14, 620, 177     |
| Michigan.....                 | 56, 525                      | 271, 483      | 9, 000               | 3, 888, 660      |
| Wisconsin <i>α</i> .....      | 41, 144                      | 634, 279      | 86, 476              | 8, 756, 072      |
| Minnesota.....                | 18, 181                      | 186, 811      | 36, 057              | 2, 811, 119      |
| Iowa.....                     | 135, 142                     | 644, 098      | 232, 959             | 17, 548, 227     |
| Missouri.....                 | 41, 516                      | 472, 840      | 11, 458              | 7, 155, 658      |
| Total Middle States.....      | 516, 928                     | 4, 321, 172   | 486, 811             | 67, 967, 257     |
| Wyoming <i>α</i> .....        | 2, 579                       | 58, 380       | 12, 532              | 1, 022, 756      |
| Indian Territory.....         |                              | 53, 609       | 583                  | 241, 493         |
| Total Western States.....     | 2, 579                       | 111, 998      | 13, 120              | 1, 264, 249      |
| Idaho.....                    | 690                          | 6, 398        |                      | 61, 896          |
| California <i>α</i> .....     |                              | 224, 238      | 131, 031             | 2, 753, 385      |
| Total Pacific States.....     | 690                          | 230, 636      | 131, 031             | 2, 815, 281      |
| Total United States.....      | 652, 823                     | 5, 857, 132   | 913, 406             | 91, 436, 387     |

*α* Official.

TABLE II.

COMPANIES IN THE UNITED STATES, 1897-98—Continued.

| LIABILITIES.   |               |                          |                   |             |                              |                        | States, etc.                                                                           |
|----------------|---------------|--------------------------|-------------------|-------------|------------------------------|------------------------|----------------------------------------------------------------------------------------|
| Capital stock. | Surplus fund. | Other undivided profits. | Dividends unpaid. | Deposits.   | Due to other companies, etc. | All other liabilities. |                                                                                        |
| \$1,386,400    | \$324,000     | \$128,445                | \$792             | \$5,365,548 | \$49,071                     | \$705,174              | Maine.<br>Massachusetts.<br>Rhode Island.<br>Connecticut.                              |
| 11,375,000     | 6,466,108     | 3,397,231                | 34,741            | 99,429,249  | 102,313                      | 13,489,595             |                                                                                        |
| 2,840,255      | 1,139,100     | 194,415                  | 13,597            | 29,922,685  | 318,092                      | 625,021                |                                                                                        |
| 1,245,000      | 385,955       | 387,230                  | 1,195             | 6,091,167   | 89,720                       | 97,140                 |                                                                                        |
| 16,816,655     | 8,325,163     | 4,107,321                | 50,235            | 131,808,849 | 559,196                      | 14,916,930             |                                                                                        |
| 33,000,000     | 47,491,702    | 7,813,230                | .....             | 383,328,723 | .....                        | 12,106,270             | New York.<br>New Jersey.<br>Pennsylvania.<br>Delaware.<br>Maryland.<br>Dist. Columbia. |
| 2,769,000      | 445,536       | 1,066,734                | 7,806             | 23,290,360  | 85,423                       | 1,726,565              |                                                                                        |
| 37,389,974     | 12,356,096    | 13,062,799               | 52,318            | 107,781,343 | 2,573,267                    | 47,154,308             |                                                                                        |
| 1,000,000      | 200,000       | 131,208                  | 25                | 2,644,796   | 132,429                      | .....                  |                                                                                        |
| 1,609,000      | 1,252,187     | 534,636                  | 15,000            | 2,092,675   | .....                        | 583,051                |                                                                                        |
| 3,250,000      | 450,000       | 136,033                  | 5,264             | 7,973,876   | .....                        | 697,211                |                                                                                        |
| 78,950,974     | 62,198,521    | 22,684,700               | 79,913            | 527,111,779 | 2,791,119                    | 62,267,405             |                                                                                        |
| 1,810,900      | 135,000       | 77,069                   | .....             | 2,032,300   | .....                        | 4,151                  | Indiana.<br>Minnesota.                                                                 |
| 3,640,026      | .....         | 115,892                  | .....             | 1,185,469   | .....                        | 782,612                |                                                                                        |
| 5,459,926      | 135,000       | 192,961                  | .....             | 3,217,769   | .....                        | 786,763                |                                                                                        |
| 101,228,555    | 70,658,684    | 26,984,982               | 130,148           | 662,138,397 | 3,350,315                    | 77,971,698             |                                                                                        |

TABLE III.

COMPANIES IN THE UNITED STATES IN 1898—Continued.

| LIABILITIES.   |               |                          |                   |             |                          |                        | States, etc.                                                                                  |                              |
|----------------|---------------|--------------------------|-------------------|-------------|--------------------------|------------------------|-----------------------------------------------------------------------------------------------|------------------------------|
| Capital stock. | Surplus fund. | Other undivided profits. | Dividends unpaid. | Deposits.   | Due to other banks, etc. | All other liabilities. |                                                                                               |                              |
| \$510,000      | \$138,376     | \$80,741                 | .....             | \$3,174,867 | \$14,737                 | \$1,895                | New York.<br>Pennsylvania.<br>Maryland.                                                       |                              |
| 1,706,848      | 183,933       | 125,694                  | \$1,582           | 8,827,734   | 47,179                   | 160,278                |                                                                                               |                              |
| 261,420        | 22,596        | 9,350                    | 610               | 415,682     | 4,215                    | 3,255                  |                                                                                               |                              |
| 2,278,268      | 344,905       | 215,785                  | 2,192             | 12,418,283  | 66,131                   | 174,428                |                                                                                               |                              |
| 290,237        | 79,293        | 47,471                   | .....             | 886,388     | 85,145                   | 136,320                | North Carolina.<br>Florida.<br>Texas.                                                         |                              |
| 10,000         | 15,650        | 3,654                    | .....             | 44,093      | .....                    | .....                  |                                                                                               |                              |
| 764,041        | 127,094       | 93,688                   | 1,110             | 1,068,077   | 59,142                   | 169,225                |                                                                                               |                              |
| 1,073,278      | 222,037       | 144,793                  | 1,110             | 1,998,558   | 144,287                  | 305,545                |                                                                                               |                              |
| 1,031,567      | 210,811       | 114,973                  | .....             | 5,049,740   | 47,640                   | 66,484                 | Ohio.<br>Indiana.<br>Illinois.<br>Michigan.<br>Wisconsin.<br>Minnesota.<br>Iowa.<br>Missouri. |                              |
| 1,270,415      | 73,714        | 136,391                  | 10,744            | 5,165,353   | 12,244                   | 17,268                 |                                                                                               |                              |
| 2,781,384      | 615,110       | 291,615                  | 12,500            | 10,444,624  | 291,468                  | 183,476                |                                                                                               |                              |
| 731,942        | 121,277       | 43,457                   | 2,376             | 2,950,603   | 5,217                    | 30,783                 |                                                                                               |                              |
| 1,072,969      | 359,574       | 260,658                  | .....             | 6,837,536   | 11,178                   | 135,157                |                                                                                               |                              |
| 604,872        | 86,430        | 48,341                   | .....             | 2,011,555   | 16,334                   | 42,787                 |                                                                                               |                              |
| 3,728,141      | 630,740       | 660,202                  | 39,937            | 7,603,269   | 117,915                  | 4,768,029              |                                                                                               |                              |
| 921,370        | 158,425       | 77,655                   | 167               | 5,032,281   | 891,480                  | 74,280                 |                                                                                               |                              |
| 12,142,660     | 2,259,081     | 1,642,292                | 65,724            | 45,145,260  | 1,393,976                | 5,318,264              |                                                                                               |                              |
| 173,517        | 3,500         | 11,135                   | .....             | 825,376     | 4,228                    | 5,000                  |                                                                                               | Wyoming.<br>Indian Territory |
| 80,000         | 6,090         | 5,054                    | .....             | 130,466     | 2,626                    | 17,347                 |                                                                                               |                              |
| 253,517        | 9,500         | 16,189                   | .....             | 955,842     | 6,854                    | 22,347                 |                                                                                               |                              |
| 10,000         | .....         | 2,078                    | .....             | 49,818      | .....                    | .....                  | Idaho.<br>California.                                                                         |                              |
| 964,027        | 235,681       | .....                    | .....             | 1,517,323   | 20,118                   | 16,236                 |                                                                                               |                              |
| 974,027        | 235,681       | 2,078                    | .....             | 1,567,141   | 20,118                   | 16,236                 |                                                                                               |                              |
| 16,721,750     | 3,071,204     | 2,021,137                | 60,026            | 62,085,084  | 1,631,366                | 5,836,820              |                                                                                               |                              |

TABLE IV.

## ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

| States, etc.                                        | Date of report. | Number of banks. | RESOURCES.            |                                     |                                |              |
|-----------------------------------------------------|-----------------|------------------|-----------------------|-------------------------------------|--------------------------------|--------------|
|                                                     |                 |                  | Loans on real estate. | Loans on other collateral security. | All other loans and discounts. | Over-drafts. |
| <b>MUTUAL SAVINGS BANKS.</b>                        |                 |                  |                       |                                     |                                |              |
| Maine.....                                          | Apr. 30, 1898   | 51               | \$7,784,762           | \$4,372,320                         | \$2,025,218                    | .....        |
| New Hampshire.....                                  | June 30, 1898   | 51               | 15,198,034            | 4,272,875                           | 5,104,228                      | .....        |
| Vermont.....                                        | do              | 41               | 17,973,446            | 1,370,218                           | 2,676,212                      | .....        |
| Massachusetts.....                                  | Oct. 30, 1897   | 187              | 212,284,066           | 4,125,425                           | 102,946,130                    | .....        |
| Rhode Island.....                                   | Nov. 19, 1897   | 29               | 26,485,449            | 2,519,926                           | 4,171,909                      | .....        |
| Connecticut.....                                    | Oct. 1, 1897    | 89               | 62,606,801            | 7,737,581                           | 3,317,502                      | .....        |
| Total New England States.....                       |                 | 448              | 342,332,558           | 24,398,345                          | 120,241,199                    | .....        |
| New York.....                                       | Jan. 1, 1898    | 131              | 358,943,901           | 676,161                             | .....                          | .....        |
| New Jersey.....                                     | July 14, 1898   | 26               | 20,986,874            | 1,242,116                           | .....                          | .....        |
| Pennsylvania.....                                   | Nov. 16, 1897   | 16               | 21,457,994            | 3,341,504                           | .....                          | \$3,188      |
| Delaware <i>a</i> .....                             | June 30, 1898   | 1                | 466,034               | 55,551                              | .....                          | .....        |
| Maryland <i>a</i> .....                             | do              | 26               | 6,700,719             | 1,718,889                           | 452,311                        | 2,852        |
| Total Eastern States.....                           |                 | 200              | 408,555,522           | 7,034,221                           | 452,311                        | 6,040        |
| West Virginia <i>a</i> (total Southern States)..... | June 30, 1898   | 1                | 239,406               | 7,050                               | .....                          | .....        |
| Ohio.....                                           | Oct. 4, 1897    | 4                | 10,079,060            | .....                               | 3,584,053                      | .....        |
| Indiana.....                                        | Jan. 1, 1898    | 5                | 3,171,652             | .....                               | 191,859                        | .....        |
| Wisconsin.....                                      | May 5, 1898     | 1                | .....                 | .....                               | 183,857                        | .....        |
| Total Middle States.....                            |                 | 10               | 13,250,712            | .....                               | 3,959,769                      | .....        |
| Total mutual savings banks.....                     |                 | 659              | 764,378,198           | \$1,439,616                         | 124,653,279                    | 6,040        |
| <b>STOCK SAVINGS BANKS.</b>                         |                 |                  |                       |                                     |                                |              |
| District of Columbia <i>a</i> .....                 | June 30, 1898   | 3                | 145,178               | 127,286                             | 37,869                         | 440          |
| North Carolina.....                                 | Sept. 20, 1898  | 6                | 216,374               | .....                               | 1,093,730                      | 530          |
| South Carolina <i>a</i> .....                       | June 30, 1898   | 4                | 214,583               | .....                               | 797,886                        | 760          |
| Louisiana <i>a</i> .....                            | do              | 3                | 623,795               | 1,102,640                           | .....                          | .....        |
| Texas <i>a</i> .....                                | do              | 1                | .....                 | .....                               | 799,800                        | 9,189        |
| Tennessee <i>a</i> .....                            | do              | 6                | 235,894               | 721,423                             | 500,600                        | .....        |
| Total Southern States.....                          |                 | 20               | 1,290,646             | 1,824,063                           | 3,192,016                      | 10,488       |
| Ohio <i>a</i> .....                                 | June 30, 1898   | 5                | 3,561,357             | 3,498,961                           | 334,090                        | 64           |
| Minnesota.....                                      | Dec. 31, 1897   | 11               | 3,410,992             | 1,365,792                           | .....                          | 820          |
| Iowa.....                                           | June 30, 1898   | 172              | .....                 | .....                               | 34,630,264                     | 230,173      |
| Total Middle States <i>b</i> .....                  |                 | 188              | 6,972,349             | 4,864,753                           | 34,964,354                     | 231,057      |
| California.....                                     | Aug. 31, 1898   | 55               | 91,526,439            | 2,435,384                           | 1,174,585                      | .....        |
| New Mexico.....                                     | June 30, 1898   | 1                | 42,550                | 21,275                              | 13,357                         | .....        |
| Utah <i>a</i> .....                                 | do              | 8                | 612,925               | 520,461                             | 518,710                        | 48,101       |
| Total Western and Pacific States.....               |                 | 64               | 92,181,914            | 2,977,120                           | 1,706,652                      | 48,101       |
| Total stock savings banks.....                      |                 | 275              | 100,590,087           | 9,793,222                           | 39,900,891                     | 290,086      |
| Total all savings banks.....                        |                 | 934              | 864,968,285           | 41,232,838                          | 164,554,170                    | 296,126      |

*a* Unofficial; all others official.*b* Official returns from all banks in Illinois consolidated and included with other "State Banks."

TABLE IV.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1897-98.

| RESOURCES.           |                                     |                            |              |                                          |                                   |                                       | States, etc.        |
|----------------------|-------------------------------------|----------------------------|--------------|------------------------------------------|-----------------------------------|---------------------------------------|---------------------|
| United States bonds. | State, county, and municipal bonds. | Railroad bonds and stocks. | Bank stocks. | All other stocks, bonds, and securities. | Due from other banks and bankers. | Real estate, furniture, and fixtures. |                     |
| \$6,082,550          | \$14,391,411                        | \$18,559,208               | \$2,768,089  | \$5,314,067                              |                                   | \$1,078,956                           | Me.<br>N. H.<br>Vt. |
| 1,841,857            | 8,849,264                           | 9,721,999                  | 1,804,513    | 4,449,509                                | \$1,329,786                       | 3,850,014                             |                     |
| 4,020,925            | 8,990,734                           |                            | 496,453      | 427,244                                  | 1,836,584                         | 889,436                               |                     |
| 2,938,856            | 67,200,853                          | 59,385,591                 | 28,251,472   | 950,628                                  | 16,664,793                        | 6,365,865                             | Mass.<br>R. I.      |
| 2,159,635            | 11,615,172                          | 12,003,193                 | 2,287,762    | 4,955,536                                |                                   | 2,547,385                             |                     |
|                      | 42,304,846                          | 32,675,916                 | 6,616,358    |                                          |                                   | 2,771,408                             | Conn.               |
| 17,043,823           | 153,352,280                         | 132,345,907                | 42,164,647   | 16,097,084                               | 19,831,163                        | 17,503,064                            |                     |
| 106,298,250          | 319,876,158                         |                            |              |                                          | 51,002,126                        | 14,268,767                            | N. Y.<br>N. J.      |
| 6,723,078            |                                     |                            |              | 17,302,449                               |                                   | 1,559,919                             |                     |
|                      |                                     |                            |              | 60,111,227                               | 3,678,672                         | 1,478,755                             | Pa.<br>Del.         |
| 6,342,000            | 22,469,455                          | 72,699                     | 47,399       | 137,261                                  | 876,356                           | 165,250                               |                     |
|                      | 13,444,388                          | 233,661                    | 2,340,271    |                                          |                                   | 1,133,178                             | Md.                 |
| 119,363,328          | 342,345,613                         | 13,517,087                 | 281,060      | 79,981,208                               | 55,557,154                        | 18,605,869                            |                     |
|                      | 28,793                              |                            |              |                                          | 18,894                            | 6,030                                 | W. Va.              |
| 3,154,450            |                                     |                            |              | 9,751,758                                | 2,694,731                         | 986,313                               | Ohio.<br>Ind.       |
|                      |                                     |                            |              | 480,038                                  | 875,329                           | 205,522                               |                     |
|                      |                                     |                            |              | 88,147                                   | 16,883                            | 6,119                                 | Wis.                |
| 3,154,450            |                                     |                            |              | 10,319,943                               | 3,586,943                         | 1,197,954                             |                     |
| 139,561,601          | 495,726,686                         | 145,862,004                | 42,445,707   | 106,308,235                              | 78,094,154                        | 37,312,917                            |                     |
| 33,325               |                                     |                            |              | 10                                       | 64,601                            | 149,662                               | D. C.               |
| 23,300               | 39,297                              |                            |              | 39,978                                   | 235,191                           | 54,436                                | N. C.<br>S. C.      |
|                      | 908,447                             | 261,345                    | 19,244       | 106,854                                  | 24,740                            | 76,109                                |                     |
|                      | 127,889                             | 494,507                    | 6,300        | 10,207                                   |                                   | 172,700                               | La.<br>Texas.       |
|                      | 414,508                             | 50,717                     | 19,800       | 18,558                                   | 42,906                            | 40,422                                |                     |
|                      |                                     |                            |              | 93,936                                   | 439,145                           | 114,382                               | Tenn.               |
| 23,300               | 1,490,051                           | 806,569                    | 45,344       | 269,533                                  | 741,982                           | 458,049                               |                     |
| 311,500              | 187,555                             | 726,628                    | 5,000        | 874,291                                  | 1,791,991                         | 247,546                               | Ohio.<br>Minn.      |
|                      |                                     |                            |              | 3,147,389                                | 1,358,374                         | 1,305,987                             |                     |
|                      |                                     |                            |              |                                          | 7,136,170                         | 1,710,386                             | Iowa.               |
| 311,500              | 187,555                             | 726,628                    | 5,000        | 4,021,680                                | 10,286,535                        | 3,263,919                             |                     |
|                      |                                     |                            |              | 36,513,198                               | 4,429,409                         | 10,130,933                            | Cal.<br>N. Mex.     |
| 100,000              | 12,000                              |                            | 105,402      | 53,899                                   | 213,942                           | 7,000                                 |                     |
|                      |                                     |                            |              |                                          |                                   | 480,352                               | Utah.               |
| 100,000              | 12,000                              |                            | 105,402      | 36,567,097                               | 4,643,351                         | 10,618,285                            |                     |
| 468,125              | 1,689,606                           | 1,533,197                  | 155,746      | 40,858,320                               | 15,736,469                        | 14,489,915                            |                     |
| 140,029,726          | 497,416,292                         | 147,396,191                | 42,601,453   | 147,256,553                              | 94,730,623                        | 51,802,832                            |                     |

TABLE IV.

## ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

| States, etc.                                | RESOURCES.                   |               |                      | Total resources. | LIABILITIES.<br>Capital stock. |
|---------------------------------------------|------------------------------|---------------|----------------------|------------------|--------------------------------|
|                                             | Checks and other cash items. | Cash on hand. | All other resources. |                  |                                |
| MUTUAL SAVINGS BANKS.                       |                              |               |                      |                  |                                |
| Maine .....                                 |                              | \$1,264,539   | \$56,707             | \$63,697,827     |                                |
| New Hampshire .....                         |                              | 178,714       |                      | 54,759,036       |                                |
| Vermont .....                               |                              | 486,778       |                      | 36,928,962       |                                |
| Massachusetts .....                         |                              | 1,412,666     | 365,521              | 503,973,935      |                                |
| Rhode Island .....                          |                              | 1,791,015     | 419,377              | 71,735,580       |                                |
| Connecticut .....                           |                              | 5,393,408     | 591,758              | 166,175,213      |                                |
| Total New England States .....              |                              | 10,527,120    | 1,433,363            | 897,270,553      |                                |
| New York .....                              |                              | 8,218,934     | 10,466,947           | 869,751,244      |                                |
| New Jersey .....                            | \$2,669,113                  | 476,436       | 295,058              | 51,845,043       |                                |
| Pennsylvania .....                          |                              | 2,726,389     | 21,914               | 92,819,613       |                                |
| Delaware .....                              |                              | 87,286        |                      | 881,480          |                                |
| Maryland .....                              |                              | 22,527        | 103,279              | 57,022,790       |                                |
| Total Eastern States .....                  | 2,691,640                    | 12,639,949    | 10,889,198           | 1,071,920,200    |                                |
| West Virginia (total Southern States) ..... |                              | 2,501         |                      | 302,674          |                                |
| Ohio .....                                  |                              | 739,692       | 20,987               | 31,011,044       |                                |
| Indiana .....                               |                              | 214,752       | 10,655               | 5,149,807        |                                |
| Wisconsin .....                             |                              | 16            | 918                  | 296,368          |                                |
| Total Middle States .....                   | 16                           | 954,872       | 32,560               | 36,457,219       |                                |
| Total mutual savings banks .....            | 2,691,656                    | 24,124,442    | 12,355,121           | 2,005,950,646    |                                |
| STOCK SAVINGS BANKS.                        |                              |               |                      |                  |                                |
| District of Columbia .....                  | 7,712                        | 30,172        | 6,457                | 602,712          | \$132,399                      |
| North Carolina .....                        | 3,290                        | 63,880        | 148,837              | 1,918,753        | 280,000                        |
| South Carolina .....                        |                              | 172,595       | 2,289                | 2,584,861        | 134,600                        |
| Louisiana .....                             |                              | 566,915       | 4,923                | 3,109,876        | 300,000                        |
| Texas .....                                 |                              | 31,711        |                      | 942,586          | 100,000                        |
| Tennessee .....                             | 5,682                        | 255,420       | 88,411               | 2,939,918        | 355,000                        |
| Total Southern States .....                 | 8,972                        | 1,090,521     | 244,460              | 11,495,994       | 1,169,630                      |
| Ohio .....                                  | 4,512                        | 141,377       | 18,421               | 11,703,293       | 1,151,000                      |
| Minnesota .....                             |                              | 217,177       | 59,446               | 10,942,940       | 200,000                        |
| Iowa .....                                  | 76,963                       | 1,950,297     |                      | 45,657,260       | 7,186,300                      |
| Total Middle States .....                   | 81,475                       | 2,308,821     | 77,867               | 68,303,493       | 8,537,300                      |
| California .....                            |                              | 5,262,216     | 651,553              | 152,123,717      | 7,941,930                      |
| New Mexico .....                            |                              | 14,144        |                      | 98,326           | 30,000                         |
| Utah .....                                  | 614                          | 98,007        | 5,690                | 2,770,103        | 725,000                        |
| Total Western and Pacific States .....      | 614                          | 5,374,367     | 657,243              | 154,992,146      | 8,696,930                      |
| Total stock savings banks .....             | 98,773                       | 8,803,881     | 986,027              | 235,394,345      | 18,536,130                     |
| Total all savings banks .....               | 2,790,429                    | 32,928,323    | 13,341,148           | 2,241,344,991    | 18,536,130                     |

TABLE IV.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1897-98—Continued.

| LIABILITIES.  |                           |                    |                            |                   |                     |                        |                       |                  | States, etc. |
|---------------|---------------------------|--------------------|----------------------------|-------------------|---------------------|------------------------|-----------------------|------------------|--------------|
| Surplus fund. | Other un-divided profits. | Dividends un-paid. | Deposits subject to check. | Savings deposits. | Due to other banks. | All other liabilities. | Number of depositors. | Average deposit. |              |
| \$2,070,294   | \$1,179,975               | .....              | .....                      | \$60,398,760      | .....               | \$48,798               | 170,134               | \$355.01         | Me.          |
| 2,894,502     | 1,115,441                 | .....              | .....                      | 48,155,076        | .....               | 2,594,017              | 122,590               | 392.81           | N. H.        |
| 2,663,253     | .....                     | .....              | .....                      | 34,071,722        | .....               | 193,987                | 108,511               | 313.99           | Vt.          |
| 20,144,810    | 0,735,857                 | .....              | .....                      | 473,919,094       | .....               | 174,174                | 1,384,329             | 342.35           | Mass.        |
| .....         | 3,135,306                 | .....              | .....                      | 67,910,921        | .....               | 689,353                | 132,042               | 514.31           | R. I.        |
| 6,500,447     | 3,675,914                 | .....              | .....                      | 155,969,798       | .....               | 29,054                 | 366,661               | 425.37           | Conn.        |
| 34,273,306    | 18,842,493                | .....              | .....                      | 840,425,371       | .....               | 3,729,383              | 2,234,267             | 367.92           |              |
| 102,426,162   | .....                     | .....              | .....                      | 766,684,016       | .....               | 640,166                | 1,805,230             | 424.69           | N. Y.        |
| 4,613,870     | .....                     | .....              | .....                      | 46,596,668        | .....               | 104,505                | 170,190               | 273.94           | N. J.        |
| 7,763,750     | 2,791,247                 | \$1,089            | .....                      | 82,245,532        | \$2,000             | 16,025                 | 307,309               | 267.63           | Pa.          |
| 125,604       | 7,750                     | .....              | .....                      | 848,126           | .....               | .....                  | 3,050                 | 278.97           | Del.         |
| 1,484,660     | 725,847                   | 11,737             | .....                      | 54,769,195        | 22,882              | 9,009                  | 163,330               | 324.40           | Md.          |
| 116,443,446   | 3,524,844                 | 12,886             | .....                      | 951,144,437       | 24,882              | 769,705                | 2,454,569             | 387.50           |              |
| 5,790         | .....                     | .....              | .....                      | 296,974           | .....               | .....                  | 5,631                 | 52.74            | W. Va.       |
| 2,110,060     | 536,993                   | .....              | .....                      | 28,364,105        | .....               | .....                  | 70,173                | 404.17           | Ohio.        |
| 599,432       | 93,569                    | .....              | .....                      | 4,455,129         | .....               | 1,677                  | 13,579                | 239.79           | Ind.         |
| .....         | 18,974                    | .....              | .....                      | 277,394           | .....               | .....                  | 1,914                 | 144.93           | Wis.         |
| 2,769,432     | 649,482                   | .....              | .....                      | 33,006,628        | .....               | 1,677                  | 90,671                | 365.62           |              |
| 153,431,884   | 23,016,819                | 12,886             | .....                      | 1,824,963,410     | 24,882              | 4,590,765              | 4,835,138             | 377.44           |              |
| 6,322         | 916                       | 829                | .....                      | 426,289           | 6,005               | 30,051                 | 2,220                 | 192.02           | D. C.        |
| 26,787        | 43,474                    | 32                 | .....                      | 916,367           | 9,251               | 642,842                | 6,18,968              | 48.31            | N. C.        |
| 114,404       | 90,527                    | 1,786              | .....                      | 2,214,598         | 392                 | 23,644                 | 7,125                 | 310.80           | S. C.        |
| 3,845         | 302,277                   | 8,120              | \$63,450                   | 2,425,818         | .....               | 6,366                  | 9,179                 | 261.28           | La.          |
| 150,000       | 77,441                    | .....              | 84,733                     | 374,525           | 38,464              | 117,423                | 1,700                 | 220.31           | Tex.         |
| 118,234       | 65,196                    | .....              | 256,388                    | 2,144,136         | .....               | 964                    | 17,893                | 119.83           | Tenn.        |
| 413,270       | 578,915                   | 9,938              | 404,571                    | 8,075,354         | 48,107              | 796,239                | 54,865                | 147.19           |              |
| 1,128,073     | 271,832                   | 190                | 96,502                     | 9,040,236         | 726                 | 14,734                 | 14,465                | 624.97           | Ohio.        |
| 145,100       | 57,322                    | .....              | .....                      | 10,463,399        | .....               | 77,119                 | 47,328                | 221.06           | Minn.        |
| 742,179       | 1,030,418                 | .....              | .....                      | 36,635,063        | 63,300              | .....                  | 101,189               | 362.05           | Iowa.        |
| 2,015,352     | 1,359,572                 | 190                | 96,502                     | 56,138,698        | 64,026              | 91,853                 | 162,982               | 344.44           |              |
| 6,588,868     | .....                     | .....              | .....                      | 136,119,226       | 32,949              | 1,410,741              | 6,176,241             | 772.35           | Cal.         |
| 790           | 169                       | .....              | .....                      | 67,457            | .....               | .....                  | 230                   | 293.29           | N. M.        |
| 25,000        | 33,184                    | 1,136              | 469,493                    | 1,447,409         | .....               | 63,881                 | 7,205                 | 209.89           | Utah.        |
| 6,614,568     | 38,353                    | 1,136              | 469,493                    | 137,634,092       | 32,949              | 1,504,625              | 183,676               | 749.33           |              |
| 5,049,512     | 1,977,756                 | 12,093             | 970,566                    | 202,274,433       | 151,087             | 2,422,768              | 403,743               | 591.00           |              |
| 162,481,396   | 24,904,575                | 24,979             | 970,566                    | 2,027,237,843     | 175,969             | 6,923,533              | 5,238,881             | 389.96           |              |

a Includes \$898,905, capital of savings banks and trust companies.

b Partially estimated.

TABLE V.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM 1893-94 TO 1897-98.

| Classification.                        | 1893-94.            | 1894-95.            | 1895-96.            | 1896-97.            | 1897-98.            |
|----------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
|                                        | 224 compa-<br>nies. | 242 compa-<br>nies. | 260 compa-<br>nies. | 251 compa-<br>nies. | 246 compa-<br>nies. |
| <b>RESOURCES.</b>                      |                     |                     |                     |                     |                     |
| Loans on real estate.....              | \$58,149,211        | \$50,294,477        | \$70,612,944        | \$63,643,137        | \$92,175,473        |
| Loans on other collateral security..   | 233,662,562         | 221,022,813         | 249,874,349         | 236,044,125         | 303,790,563         |
| Other loans and discounts.....         | 82,609,940          | 162,069,171         | 141,513,656         | 145,942,463         | 143,196,409         |
| Overdrafts.....                        | 82,489              | 122,055             | 157,388             | 206,032             | 154,614             |
| United States bonds.....               | 13,449,411          | 39,607,593          | 37,400,637          | 39,097,761          | 34,186,440          |
| State, county, and municipal bonds.    | 5,728,331           | 3,767,198           | 5,243,292           | 7,677,933           | 6,449,871           |
| Railroad bonds and stocks.....         | 11,166,307          | 5,849,131           | 12,464,537          | 8,706,430           | 14,626,194          |
| Bank stocks.....                       | 678,972             | 493,042             | 707,119             | 608,219             | 869,193             |
| Other stocks, bonds, and mortgages.    | 111,201,130         | 127,369,591         | 145,348,966         | 145,037,677         | 137,846,054         |
| Due from other banks and bankers..     | 90,632,502          | 92,620,845          | 79,356,399          | 88,606,800          | 95,777,994          |
| Real estate, furniture, and fixtures.. | 28,654,778          | 28,871,535          | 33,163,488          | 32,572,077          | 37,228,470          |
| Current expenses and taxes paid....    | 883,835             | 199,004             | 380,954             | 162,415             | -----               |
| Cash and cash items.....               | 34,377,700          | 35,861,686          | 2,156,987           | 944,823             | 288,322             |
| Cash on hand.....                      | -----               | -----               | 26,809,871          | 28,587,626          | 22,250,882          |
| Other resources.....                   | 33,909,776          | 38,914,900          | 50,100,566          | 45,876,227          | 53,621,720          |
| <b>Total.....</b>                      | <b>705,186,944</b>  | <b>807,063,041</b>  | <b>855,282,153</b>  | <b>843,713,745</b>  | <b>942,462,179</b>  |
| <b>LIABILITIES.</b>                    |                     |                     |                     |                     |                     |
| Capital stock.....                     | 97,068,692          | 108,963,905         | 111,146,973         | 106,068,253         | 101,228,555         |
| Surplus fund.....                      | 57,663,599          | 64,179,611          | 62,444,553          | 68,825,967          | 70,658,684          |
| Other undivided profits.....           | 17,639,767          | 20,622,687          | 21,869,059          | 20,199,300          | 26,984,982          |
| Debenture bonds.....                   | 6,164,226           | 3,960,072           | 1,762,598           | -----               | -----               |
| Dividends unpaid.....                  | 52,514              | 78,453              | 414,186             | 99,146              | 130,148             |
| Individual deposits.....               | 471,298,816         | 546,652,657         | 586,468,156         | 566,922,205         | 662,198,397         |
| Due to other banks and bankers....     | 6,757,007           | 7,104,064           | 6,149,336           | 9,676,735           | 3,350,315           |
| Other liabilities.....                 | 48,542,923          | 55,502,192          | 65,027,292          | 71,022,139          | 77,971,098          |
| <b>Total.....</b>                      | <b>705,186,944</b>  | <b>807,063,041</b>  | <b>855,282,153</b>  | <b>843,713,745</b>  | <b>942,462,179</b>  |

TABLE VI.

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1893-94 TO 1897-98.

| Classification.                           | 1893-94.             | 1894-95.             | 1895-96.             | 1896-97.             | 1897-98.             |
|-------------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|                                           | 1,025 banks.         | 1,017 banks.         | 988 banks.           | 980 banks.           | 934 banks.           |
| <b>RESOURCES.</b>                         |                      |                      |                      |                      |                      |
| Loans on real estate.....                 | \$779,045,102        | \$792,492,458        | \$890,193,199        | \$822,012,228        | \$864,968,285        |
| Loans on other collateral security.....   | 66,225,339           | 50,504,440           | 50,525,863           | 48,413,410           | 41,232,838           |
| Other loans and discounts.....            | 181,351,984          | 192,247,692          | 204,053,701          | 196,082,048          | 164,554,170          |
| Overdrafts.....                           | 315,383              | 352,552              | 415,006              | 390,272              | 296,126              |
| United States bonds.....                  | 108,950,804          | 123,196,914          | 148,525,375          | 163,886,928          | 140,029,726          |
| State, county, and municipal bonds.....   | 398,756,936          | 431,168,051          | 453,491,563          | 460,137,059          | 497,416,292          |
| Railroad bonds and stocks.....            | 121,732,130          | 130,830,898          | 134,559,472          | 121,864,076          | 147,396,191          |
| Bank stocks.....                          | 44,629,479           | 44,052,458           | 44,016,805           | 40,928,803           | 42,601,453           |
| Other stocks, bonds, and mortgages.....   | 104,518,517          | 112,559,488          | 124,603,472          | 143,444,814          | 147,256,555          |
| Due from other banks and bankers.....     | 82,468,981           | 82,244,782           | 87,319,545           | 90,403,074           | 94,730,623           |
| Real estate, furniture, and fixtures..... | 36,665,514           | 40,611,911           | 46,666,584           | 47,412,066           | 51,802,832           |
| Current expenses and taxes paid.....      | 1,624,120            | 687,419              | 655,222              | 635,213              | .....                |
| Cash and cash items.....                  | 42,436,271           | 39,567,787           | 1,114,827            | 1,203,071            | 2,790,429            |
| Cash on hand.....                         | .....                | .....                | 35,201,528           | 42,507,816           | 32,928,323           |
| Other resources.....                      | 12,023,619           | 13,247,588           | 11,960,001           | 13,503,605           | 13,341,148           |
| <b>Total.....</b>                         | <b>1,980,744,189</b> | <b>2,053,764,328</b> | <b>2,143,307,165</b> | <b>2,198,824,474</b> | <b>2,241,344,991</b> |
| <b>LIABILITIES.</b>                       |                      |                      |                      |                      |                      |
| Capital stock.....                        | 30,579,558           | 29,465,573           | 27,240,505           | 26,199,430           | 18,536,130           |
| Surplus fund.....                         | 139,691,412          | 147,762,594          | 148,312,419          | 159,954,756          | 162,481,396          |
| Other undivided profits.....              | 25,918,049           | 26,347,305           | 26,402,574           | 23,984,822           | 24,994,575           |
| Dividends unpaid.....                     | 59,102               | 99,742               | .....                | 27,641               | 24,979               |
| Individual deposits (savings).....        | 1,747,961,280        | 1,810,597,023        | 1,907,156,277        | 1,939,376,035        | 2,027,237,843        |
| Individual deposits (not savings).....    | 29,971,962           | 33,760,775           | 28,310,191           | 44,037,529           | 970,566              |
| Due to other banks and bankers.....       | 2,587,866            | 1,295,687            | 1,038,893            | 962,853              | 175,969              |
| Other liabilities.....                    | 3,974,960            | 4,435,629            | 4,786,304            | 4,281,408            | 6,923,533            |
| <b>Total.....</b>                         | <b>1,980,744,189</b> | <b>2,053,764,328</b> | <b>2,143,307,163</b> | <b>2,198,824,474</b> | <b>2,241,344,991</b> |

α Exclusive of \$38,393,455 savings deposits in Illinois State banks having savings departments.

TABLE VII.

AGGREGATE RESOURCES AND LIABILITIES OF PRIVATE BANKS IN 1894, 1895, 1896, 1897, AND 1898.

| Classification.                         | 1894.                | 1895.                | 1896.               | 1897.               | 1898.               |
|-----------------------------------------|----------------------|----------------------|---------------------|---------------------|---------------------|
|                                         | 904 banks.           | 1,070 banks.         | 824 banks.          | 759 banks.          | 758 banks.          |
| <b>RESOURCES.</b>                       |                      |                      |                     |                     |                     |
| Loans on real estate.....               | \$9, 042, 340        | \$14, 079, 130       | \$11, 963, 527      | \$8, 652, 626       | \$11, 476, 994      |
| Loans on other collateral security..... | 13, 902, 444         | 11, 200, 378         | 12, 374, 512        | 9, 527, 800         | 6, 582, 879         |
| Other loans and discounts.....          | 43, 651, 233         | 58, 711, 546         | 34, 332, 329        | 30, 721, 869        | 39, 146, 940        |
| Overdrafts.....                         | 1, 212, 618          | 1, 497, 512          | 993, 011            | 653, 028            | 967, 429            |
| United States bonds.....                | 534, 102             | 1, 497, 310          | 2, 386, 416         | 879, 898            | 927, 473            |
| State bonds.....                        | 897, 707             | 873, 810             | 1, 056, 820         | 533, 469            | 566, 422            |
| Railroad bonds and stocks.....          | 334, 940             | 702, 880             | 953, 021            | 308, 223            | 692, 792            |
| Bank stocks.....                        | 400, 948             | 504, 406             | 806, 189            | 376, 677            | 252, 821            |
| Other stocks, bonds, etc.....           | 2, 726, 788          | 3, 697, 753          | 2, 023, 544         | 2, 055, 340         | 2, 087, 057         |
| Due from other banks and bankers.....   | 16, 236, 347         | 18, 213, 393         | 12, 474, 379        | 11, 808, 951        | 16, 161, 020        |
| Real estate, furniture, etc.....        | 7, 014, 581          | 7, 880, 843          | 6, 397, 314         | 5, 475, 966         | 5, 151, 193         |
| Current expenses, etc.....              | 623, 049             | 962, 738             | 643, 252            | 404, 917            | -----               |
| Cash and cash items.....                | 8, 041, 910          | 9, 255, 916          | 507, 689            | 584, 335            | 652, 823            |
| Cash on hand.....                       | -----                | -----                | 6, 157, 561         | 5, 148, 838         | 5, 857, 132         |
| Other resources.....                    | 760, 044             | 1, 539, 227          | 1, 277, 967         | 820, 907            | 913, 406            |
| <b>Total.....</b>                       | <b>105, 379, 051</b> | <b>130, 617, 342</b> | <b>94, 348, 131</b> | <b>77, 953, 444</b> | <b>91, 436, 337</b> |
| <b>LIABILITIES.</b>                     |                      |                      |                     |                     |                     |
| Capital.....                            | 26, 052, 167         | 33, 231, 845         | 22, 310, 086        | 18, 246, 007        | 16, 721, 750        |
| Surplus fund.....                       | 6, 005, 126          | 7, 146, 929          | 5, 068, 297         | 5, 032, 614         | 3, 071, 204         |
| Other undivided profits.....            | 3, 053, 339          | 3, 296, 140          | 2, 731, 238         | 2, 089, 507         | 2, 021, 137         |
| Dividends unpaid.....                   | 41, 795              | -----                | -----               | -----               | 69, 026             |
| Individual deposits.....                | 66, 074, 549         | 81, 824, 932         | 59, 116, 378        | 50, 278, 243        | 62, 055, 084        |
| Due to other banks and bankers.....     | 1, 826, 414          | 2, 324, 421          | 2, 499, 192         | 1, 194, 924         | 1, 631, 366         |
| Other liabilities.....                  | 1, 725, 661          | 2, 743, 084          | 2, 712, 850         | 1, 121, 149         | 5, 836, 820         |
| <b>Total.....</b>                       | <b>105, 379, 051</b> | <b>130, 617, 342</b> | <b>94, 348, 131</b> | <b>77, 953, 444</b> | <b>91, 436, 337</b> |

TABLE VIII.

RESOURCES AND LIABILITIES OF STATE BANKS, LOAN AND TRUST COMPANIES, SAVINGS AND PRIVATE BANKS, 1897-98.

| Classification.                           | State banks.         | Loan and trust companies. | Savings banks.       | Private banks.    | Total.               |
|-------------------------------------------|----------------------|---------------------------|----------------------|-------------------|----------------------|
|                                           | 3,965 banks.         | 246 companies.            | 934 banks.           | 753 banks.        | 5,903 banks.         |
| <b>RESOURCES.</b>                         |                      |                           |                      |                   |                      |
| Loans on real estate.....                 | \$76, 064, 610       | \$92, 175, 473            | \$864, 968, 285      | \$11, 476, 994    | \$1,044,685,362      |
| Loans on other collateral security.....   | 116, 484, 999        | 303, 790, 563             | 41, 232, 838         | 6, 582, 879       | 468, 071, 279        |
| Other loans and discounts.....            | 621, 220, 194        | 143, 196, 409             | 164, 554, 170        | 39, 146, 946      | 968, 117, 719        |
| Overdrafts.....                           | 6, 304, 317          | 154, 614                  | 296, 126             | 967, 429          | 7, 722, 486          |
| United States bonds.....                  | 4, 185, 304          | 34, 186, 440              | 140, 029, 726        | 927, 473          | 179, 328, 943        |
| State, county, and municipal bonds.....   | 2, 844, 194          | 6, 449, 871               | 497, 416, 292        | 566, 422          | 507, 276, 779        |
| Railroad bonds and stocks.....            | 559, 992             | 14, 026, 194              | 147, 396, 191        | 692, 792          | 163, 275, 169        |
| Bank stocks.....                          | 2, 620, 691          | 869, 193                  | 42, 631, 453         | 252, 821          | 46, 344, 066         |
| Other stocks, bonds, and securities.....  | 121, 473, 697        | 137, 846, 054             | 147, 256, 555        | 2, 087, 057       | 408, 665, 363        |
| Due from other banks and bankers.....     | 193, 896, 693        | 95, 777, 994              | 94, 730, 623         | 16, 161, 020      | 400, 566, 330        |
| Real estate, furniture, and fixtures..... | 57, 731, 139         | 37, 228, 470              | 51, 802, 832         | 5, 151, 193       | 151, 913, 634        |
| Checks and other cash items.....          | 10, 368, 216         | 288, 322                  | 2, 790, 429          | 652, 823          | 14, 039, 790         |
| Cash on hand.....                         | 133, 877, 133        | 22, 250, 862              | 32, 928, 323         | 5, 857, 132       | 191, 913, 459        |
| Other resources.....                      | 8, 531, 711          | 53, 621, 720              | 13, 341, 148         | 913, 406          | 76, 407, 985         |
| <b>Total.....</b>                         | <b>1,356,084,800</b> | <b>942,462,179</b>        | <b>2,241,344,991</b> | <b>91,436,387</b> | <b>4,631,328,357</b> |
| <b>LIABILITIES.</b>                       |                      |                           |                      |                   |                      |
| Capital stock.....                        | 233, 587, 353        | 101, 228, 555             | 18, 536, 139         | 16, 721, 750      | 370, 073, 788        |
| Surplus fund.....                         | 81, 290, 239         | 70, 653, 684              | 169, 481, 396        | 3, 071, 204       | 317, 501, 523        |
| Other undivided profits.....              | 28, 264, 280         | 26, 984, 982              | 24, 994, 575         | 2, 021, 137       | 82, 264, 974         |
| Dividends unpaid.....                     | 443, 454             | 136, 148                  | 24, 976              | -----             | 667, 607             |
| Individual deposits.....                  | 912, 363, 406        | 662, 138, 397             | 970, 506             | 62, 085, 084      | 1, 637, 559, 433     |
| Savings deposits.....                     | -----                | -----                     | 2,027,237,843        | -----             | 2, 027, 237, 843     |
| Due to other banks and bankers.....       | 84, 794, 386         | 3, 350, 315               | 175, 969             | 1, 631, 366       | 89, 952, 036         |
| All other liabilities.....                | 15, 339, 682         | 77, 971, 098              | 6, 923, 833          | 5, 836, 820       | 106, 071, 133        |
| <b>Total.....</b>                         | <b>1,356,084,800</b> | <b>942,462,179</b>        | <b>2,241,344,991</b> | <b>91,436,387</b> | <b>4,631,328,357</b> |

a Exclusive of \$33,393,455 savings deposits in Illinois "State" banks.

TABLE IX.

GOLD, ETC., HELD BY NATIONAL BANKS ON JULY 14, 1898, AND BY OTHER BANKS AND BANKERS ON OR ABOUT THE SAME DATE.

| Classification.                                   | National banks (3,582). | All other banks (5,903). | Total all banks (9,485). |
|---------------------------------------------------|-------------------------|--------------------------|--------------------------|
| Gold coin.....                                    | \$132,888,637           | \$56,187,608             | \$311,108,935            |
| Gold Treasury certificates.....                   | 18,457,349              |                          |                          |
| Gold clearing-house certificates.....             | 133,576,000             |                          | 58,947,221               |
| Silver dollars.....                               | 7,963,587               | 8,191,468                |                          |
| Silver, fractional.....                           | 6,334,152               |                          | 179,104,170              |
| Silver Treasury certificates.....                 | 36,458,014              |                          |                          |
| Legal-tenders.....                                | 114,914,997             | α 43,804,173             | 20,811,692               |
| United States certificates for legal tenders..... | 20,385,000              |                          |                          |
| National-bank notes.....                          | 20,811,692              |                          | 1,093,904                |
| Fractional currency.....                          | 1,093,904               |                          | 2,131,917                |
| Specie, not classified.....                       |                         |                          | 84,598,284               |
| Cash, not classified.....                         |                         |                          | 84,598,284               |
| Total.....                                        | 492,882,723             | 194,913,450              | 637,736,173              |

α Includes bank notes and coin certificates.

TABLE X.

GOLD, SILVER, SPECIE (NOT CLASSIFIED), PAPER CURRENCY, AND CASH (NOT CLASSIFIED) HELD BY BANKS OTHER THAN NATIONAL IN EACH STATE AND TERRITORY AT DATE OF LATEST REPORTS, 1897-98.

| States, etc.                  | Gold.        | Silver.     | Specie (not classified). | Paper currency. | Cash (not classified). | Total.      |
|-------------------------------|--------------|-------------|--------------------------|-----------------|------------------------|-------------|
| Maine.....                    |              |             |                          |                 | \$1,930,342            | \$1,930,342 |
| New Hampshire.....            |              |             |                          |                 | 178,714                | 178,714     |
| Vermont.....                  |              |             |                          |                 | 486,778                | 486,778     |
| Massachusetts.....            |              |             |                          |                 | 3,839,492              | 3,839,492   |
| Rhode Island.....             |              |             |                          |                 | 3,261,674              | 3,261,674   |
| Connecticut.....              |              |             |                          |                 | 6,241,381              | 6,241,381   |
| Total New England States..... |              |             |                          |                 | 15,938,381             | 15,938,381  |
| New York.....                 | \$22,607,747 | \$2,930,049 |                          | \$16,551,702    | 16,249,840             | 58,339,338  |
| New Jersey.....               | 320,246      | 106,063     |                          | 1,004,451       | 402,137                | 1,832,917   |
| Pennsylvania.....             | 60,759       | 29,421      |                          | 218,511         | 12,461,996             | 12,770,687  |
| Delaware.....                 | 21,035       | 7,171       |                          | 50,577          | 93,294                 | 174,077     |
| Maryland.....                 | 46,976       | 14,087      | \$67,232                 | 1,205,317       | 231,030                | 1,564,642   |
| District of Columbia.....     | 308,667      | 133,092     |                          | 180,563         | 10,294                 | 632,616     |
| Total Eastern States.....     | 23,265,430   | 3,219,903   | 67,232                   | 19,211,121      | 29,450,591             | 75,314,277  |
| Virginia.....                 | 164,542      | 86,551      | 438,688                  | 957,117         |                        | 1,646,898   |
| West Virginia.....            | 215,964      | 48,880      |                          | 443,071         | 49,903                 | 757,824     |
| North Carolina.....           | 197,871      | 106,711     |                          | 420,440         |                        | 725,031     |
| South Carolina.....           | 20,092       | 13,244      |                          | 72,935          | 258,949                | 365,130     |
| Georgia.....                  | 440,523      | 393,050     |                          | 1,787,150       |                        | 2,620,732   |
| Florida.....                  | 23,362       | 63,071      |                          | 134,278         | 58,679                 | 329,390     |
| Alabama.....                  | 114,504      | 28,190      |                          | 123,617         | 79,130                 | 345,351     |
| Mississippi.....              | 118,327      | 129,863     |                          | 192,769         | 844,089                | 1,276,053   |
| Louisiana.....                | 133,076      | 85,075      |                          | 69,644          | 2,672,753              | 2,900,548   |
| Texas.....                    | 31,510       | 22,034      |                          | 85,505          | 120,878                | 259,927     |
| Arkansas.....                 | 129,314      | 59,303      |                          | 128,085         | 203,959                | 580,661     |
| Kentucky.....                 | 1,225,287    | 152,792     |                          | 936,969         | 1,091,717              | 3,406,865   |
| Tennessee.....                | 123,068      | 121,591     |                          | 861,474         | 336,914                | 1,443,047   |
| Total Southern States.....    | 2,937,450    | 1,301,285   | 438,688                  | 6,263,063       | 5,776,971              | 16,717,457  |
| Ohio.....                     | 137,197      | 42,705      | 1,625,997                | 2,876,617       | 393,826                | 5,076,342   |
| Indiana.....                  | 149,681      | 50,510      |                          | 216,966         | 2,947,908              | 3,365,065   |
| Illinois.....                 | 167,447      | 73,791      |                          | 305,090         | 20,673,517             | 21,219,845  |
| Michigan.....                 | 2,420,276    | 420,942     |                          | 2,954,034       |                        | 5,795,252   |
| Wisconsin.....                | 1,476,533    | 261,550     |                          | 1,877,744       |                        | 3,615,833   |
| Minnesota.....                | 49,708       | 22,181      |                          | 49,520          | 3,429,530              | 3,550,939   |
| Iowa.....                     | 152,570      | 44,603      |                          | 154,926         | 4,256,615              | 4,608,714   |
| Missouri.....                 | 3,201,406    | 660,220     |                          | 6,092,722       |                        | 9,963,348   |
| Total Middle States.....      | 7,754,818    | 1,585,508   | 1,625,997                | 14,527,619      | 31,701,396             | 57,195,338  |

608 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE X—Continued.

GOLD, SILVER, SPECIE (NOT CLASSIFIED), PAPER CURRENCY, AND CASH (NOT CLASSIFIED) HELD BY BANKS OTHER THAN NATIONAL IN EACH STATE AND TERRITORY AT DATE OF LATEST REPORTS, 1897-98—Continued.

| States, etc.              | Gold.        | Silver.     | Specie (not classified). | Paper currency. | Cash (not classified). | Total.        |
|---------------------------|--------------|-------------|--------------------------|-----------------|------------------------|---------------|
| North Dakota.....         | \$121, 200   | \$37, 800   |                          | \$308, 341      |                        | \$467, 341    |
| South Dakota.....         | 78, 690      | 27, 163     |                          | 69, 938         | \$585, 776             | 761, 567      |
| Nebraska.....             | 610, 615     | 293, 991    |                          | 847, 716        |                        | 1, 752, 322   |
| Kansas.....               | 994, 509     | 327, 566    |                          | 1, 370, 221     |                        | 2, 692, 296   |
| Montana.....              | 260, 080     | 25, 057     |                          | 88, 440         |                        | 373, 577      |
| Wyoming.....              |              |             |                          |                 | 76, 737                | 76, 737       |
| Colorado.....             | 101, 070     | 24, 562     |                          | 24, 006         | 437, 657               | 587, 295      |
| New Mexico.....           | 27, 450      | 4, 329      |                          | 40, 030         | 102, 082               | 173, 900      |
| Oklahoma.....             | 19, 343      | 8, 824      |                          | 56, 198         | 145, 529               | 229, 894      |
| Indian Territory.....     | 295          | 243         |                          | 1, 439          | 51, 632                | 53, 609       |
| Total Western States..... | 2, 213, 252  | 749, 535    |                          | 2, 806, 338     | 1, 399, 413            | 7, 168, 538   |
| Washington.....           | 433, 272     | 30, 942     |                          | 82, 381         | 23, 308                | 569, 903      |
| Oregon.....               | 159, 230     | 15, 905     |                          | 7, 840          | 52, 063                | 235, 038      |
| California.....           | 18, 952, 810 | 1, 263, 521 |                          | 842, 345        |                        | 21, 058, 676  |
| Idaho.....                | 20, 216      | 2, 837      |                          | 37, 545         |                        | 60, 598       |
| Utah.....                 | 187, 025     | 9, 139      |                          | 5, 084          | 173, 079               | 374, 327      |
| Nevada.....               | 100, 095     | 11, 177     |                          | 4, 972          |                        | 116, 244      |
| Arizona.....              | 64, 010      | 1, 716      |                          | 15, 865         | 83, 082                | 164, 673      |
| Total Pacific States..... | 19, 916, 658 | 1, 335, 237 |                          | 996, 032        | 331, 532               | 22, 579, 459  |
| Total United States.....  | 56, 187, 608 | 8, 191, 468 | \$2, 131, 917            | 43, 804, 173    | 84, 598, 284           | 194, 913, 450 |

<sup>a</sup> Estimated by the secretary of the board of bank commissioners.

TABLE XI.

GOLD, SILVER, ETC., HELD BY STATE BANKS IN 1873 TO 1898, INCLUSIVE. <sup>a</sup>

| Years.    | Gold.          | Silver.       | Specie.       | Paper currency. | Cash not classified. | Total.         |
|-----------|----------------|---------------|---------------|-----------------|----------------------|----------------|
| 1873..... |                |               | \$3, 000, 000 | \$8, 400, 000   |                      | \$11, 400, 000 |
| 1874..... |                |               | 2, 000, 000   | 25, 100, 000    |                      | 27, 100, 000   |
| 1875..... |                |               | 1, 200, 000   | 26, 700, 000    |                      | 27, 900, 000   |
| 1876..... |                |               | 1, 900, 000   | 27, 600, 000    |                      | 29, 500, 000   |
| 1877..... |                |               | 2, 300, 000   | 34, 400, 000    |                      | 36, 700, 000   |
| 1878..... |                |               | 3, 000, 000   | 28, 500, 000    |                      | 31, 500, 000   |
| 1879..... |                |               | 2, 000, 000   | 37, 100, 000    |                      | 39, 100, 000   |
| 1880..... |                |               | 6, 200, 000   | 48, 800, 000    |                      | 55, 000, 000   |
| 1881..... |                |               | 17, 100, 000  | 23, 800, 000    |                      | 40, 900, 000   |
| 1882..... |                |               | 17, 200, 000  | 24, 600, 000    |                      | 41, 800, 000   |
| 1883..... |                |               | 17, 400, 000  | 25, 300, 000    |                      | 42, 700, 000   |
| 1884..... |                |               | 25, 400, 000  | 28, 800, 000    |                      | 54, 200, 000   |
| 1885..... |                |               | 29, 900, 000  | 31, 000, 000    |                      | 60, 900, 000   |
| 1886..... |                |               | 24, 700, 000  | 14, 700, 000    |                      | 39, 400, 000   |
| 1887..... | \$27, 953, 662 | \$2, 422, 970 | 13, 744, 873  | 35, 462, 589    |                      | 79, 584, 094   |
| 1888..... | 25, 842, 903   | 1, 912, 020   | 18, 445, 351  | 28, 954, 575    | \$86, 340, 884       | 161, 495, 733  |
| 1889..... | 27, 340, 167   | 1, 514, 381   | 17, 835, 227  | 38, 534, 576    | 115, 062, 737        | 200, 287, 088  |
| 1890..... | 25, 821, 919   | 1, 919, 822   | 15, 573, 102  | 39, 685, 670    | 102, 253, 574        | 185, 254, 087  |
| 1891..... | 8, 883, 552    | 1, 939, 647   | 15, 713, 390  | 45, 456, 720    | 93, 640, 772         | 165, 634, 081  |
| 1892..... | 8, 889, 370    | 1, 925, 187   | 22, 119, 226  | 46, 812, 692    | 118, 042, 909        | 197, 789, 324  |
| 1893..... | 7, 618, 014    | 1, 815, 624   | 15, 093, 221  | 64, 512, 344    | 116, 606, 000        | 205, 645, 203  |
| 1894..... | 8, 347, 109    | 3, 867, 073   | 20, 480, 340  | 77, 016, 728    | 119, 661, 754        | 229, 373, 004  |
| 1895..... | 10, 144, 262   | 2, 511, 737   | 19, 298, 363  | 70, 953, 721    | 124, 835, 220        | 227, 743, 303  |
| 1896..... | 39, 127, 271   | 6, 850, 778   | 2, 413, 485   | 48, 699, 917    | 72, 107, 150         | 169, 198, 601  |
| 1897..... | 48, 666, 406   | 6, 455, 724   | 1, 697, 072   | 53, 746, 378    | 82, 528, 449         | 193, 094, 029  |
| 1898..... | 56, 187, 608   | 8, 191, 468   | 2, 131, 917   | 43, 804, 173    | 84, 598, 284         | 194, 913, 450  |

<sup>a</sup> From 1887 holdings of all banks other than national.

TABLE XII.

DIVIDENDS PAID BY STATE BANKS AND LOAN AND TRUST COMPANIES REPORTING THAT INFORMATION, 1897-98.

STATE BANKS.

| States, etc.         | Number of banks. | Capital.   | Dividends paid. |          |
|----------------------|------------------|------------|-----------------|----------|
|                      |                  |            | Amount.         | Percent. |
| Rhode Island .....   | 6                | \$916,675  | \$98,137        | 4.16     |
| Connecticut .....    | 8                | 2,240,000  | 129,900         | 5.80     |
| New York .....       | 210              | 30,014,200 | 2,115,590       | 7.05     |
| New Jersey .....     | 21               | 1,685,480  | 141,452         | 8.40     |
| Delaware .....       | 4                | 680,000    | 40,800          | 6        |
| Virginia .....       | 32               | 1,979,012  | 146,612         | 7.41     |
| West Virginia .....  | 28               | 1,401,180  | 113,916         | 7.78     |
| South Carolina ..... | 16               | 883,221    | 62,759          | 7.11     |
| Georgia .....        | 32               | 1,950,000  | 180,277         | 9.20     |
| Florida .....        | 13               | 440,000    | 27,400          | 6.23     |
| Alabama .....        | 11               | 556,000    | 51,815          | 9.32     |
| Mississippi .....    | 38               | 1,650,928  | 161,699         | 9.56     |
| Louisiana .....      | 20               | 857,875    | 59,628          | 6.95     |
| Texas .....          | 2                | 300,000    | 22,000          | 7.33     |
| Arkansas .....       | 30               | 1,347,739  | 95,404          | 7.06     |
| Kentucky .....       | 89               | 8,538,040  | 651,685         | 7.63     |
| Tennessee .....      | 42               | 2,089,570  | 175,457         | 8.44     |
| Kansas .....         | 304              | 6,512,976  | 396,849         | 6.10     |
| Nevada .....         | 3                | 320,000    | 30,250          | 9.45     |
| Oregon .....         | 11               | 955,159    | 40,311          | 4.22     |
| Colorado .....       | 11               | 595,000    | 26,900          | 4.52     |
| Utah .....           | 6                | 356,800    | 17,544          | 4.92     |
| Idaho .....          | 2                | 75,000     | 6,250           | 8.33     |
| Montana .....        | 4                | 260,000    | 26,600          | 10.23    |
| Wyoming .....        | 3                | 52,000     | 5,720           | 10.96    |
| North Dakota .....   | 86               | 1,142,000  | 89,634          | 7.85     |
| South Dakota .....   | 48               | 614,550    | 66,630          | 10.84    |
| Washington .....     | 8                | 485,700    | 11,012          | 2.25     |
| Arizona .....        | 2                | 192,200    | 9,815           | 9.60     |
| Oklahoma .....       | 10               | 108,000    | 20,164          | 18.67    |
| Total .....          | 1,163            | 69,209,285 | 4,963,240       | a 7.17   |

LOAN AND TRUST COMPANIES.

|                            |    |             |           |         |
|----------------------------|----|-------------|-----------|---------|
| Maine .....                | 16 | \$1,386,400 | \$83,184  | 6       |
| Rhode Island .....         | 8  | 2,840,255   | 175,370   | 3.87    |
| Connecticut .....          | 12 | 1,245,000   | 75,500    | 6.06    |
| New York .....             | 44 | 33,300,000  | 4,354,553 | 13.19   |
| New Jersey .....           | 11 | 1,435,000   | 93,500    | 6.50    |
| Delaware .....             | 2  | 1,600,000   | 55,000    | 5.50    |
| Maryland .....             | 2  | 600,000     | 30,000    | 5       |
| District of Columbia ..... | 3  | 3,250,000   | 195,000   | 6       |
| Total .....                | 98 | 45,059,655  | 5,062,107 | a 11.23 |

a Average.

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TABLE XIII.

CAPITAL STOCK OF NATIONAL BANKS ON JULY 14, 1898, AND STATE, STOCK SAVINGS, PRIVATE BANKS, LOAN AND TRUST COMPANIES AT DATE OF LATEST REPORTS TO THIS BUREAU.

| States, etc.                   | National banks. | State banks. | Stock savings banks. | Private banks. | Loan and trust companies. | Total.       |
|--------------------------------|-----------------|--------------|----------------------|----------------|---------------------------|--------------|
| Maine .....                    | \$11,071,000    | .....        | .....                | .....          | \$1,386,400               | \$12,457,400 |
| New Hampshire .....            | 5,830,000       | .....        | .....                | .....          | .....                     | 5,830,000    |
| Vermont .....                  | 6,885,000       | .....        | .....                | .....          | .....                     | 6,885,000    |
| Massachusetts .....            | 90,577,500      | .....        | .....                | .....          | 11,375,000                | 101,952,500  |
| Rhode Island .....             | 19,337,050      | \$916,675    | .....                | .....          | 2,840,255                 | 23,093,980   |
| Connecticut .....              | 21,281,670      | 2,240,000    | .....                | .....          | 1,245,000                 | 24,766,670   |
| Total New England States ..... | 154,981,620     | 3,156,675    | .....                | .....          | 16,846,655                | 174,984,950  |
| New York .....                 | 82,894,940      | 30,014,200   | .....                | \$310,000      | 33,600,000                | 146,219,140  |
| New Jersey .....               | 14,445,000      | 1,736,850    | .....                | .....          | 2,700,000                 | 18,881,850   |
| Pennsylvania .....             | 72,629,390      | 9,199,985    | .....                | 1,706,848      | 37,380,974                | 120,917,197  |
| Delaware .....                 | 2,083,985       | 680,000      | .....                | .....          | 1,000,000                 | 3,763,985    |
| Maryland .....                 | 17,024,560      | 646,250      | .....                | 261,420        | 1,600,000                 | 19,532,630   |
| District of Columbia .....     | 3,027,000       | .....        | \$132,300            | .....          | 3,250,000                 | 6,409,300    |
| Total Eastern States .....     | 192,105,275     | 42,277,285   | 132,300              | 2,278,268      | 78,950,974                | 315,724,102  |
| Virginia .....                 | 4,546,300       | 5,486,643    | .....                | .....          | .....                     | 10,032,943   |
| West Virginia .....            | 3,351,000       | 1,783,683    | .....                | .....          | .....                     | 5,134,683    |
| North Carolina .....           | 2,701,000       | 1,946,060    | 280,000              | 299,237        | .....                     | 5,226,297    |
| South Carolina .....           | 1,898,000       | 1,142,947    | 134,600              | .....          | .....                     | 3,175,547    |
| Georgia .....                  | 3,916,000       | 9,146,842    | .....                | .....          | .....                     | 13,062,842   |
| Florida .....                  | 1,150,000       | 710,000      | .....                | 10,000         | .....                     | 1,870,000    |
| Alabama .....                  | 3,295,000       | 686,000      | .....                | .....          | .....                     | 3,981,000    |
| Mississippi .....              | 3,855,000       | 3,700,595    | .....                | .....          | .....                     | 4,555,595    |
| Louisiana .....                | 3,160,000       | 2,258,375    | 300,000              | .....          | .....                     | 5,718,375    |
| Texas .....                    | 19,190,000      | 400,000      | 100,000              | 764,041        | .....                     | 20,454,041   |
| Arkansas .....                 | 1,070,000       | 1,502,524    | .....                | .....          | .....                     | 2,572,524    |
| Kentucky .....                 | 11,064,900      | 14,202,946   | .....                | .....          | .....                     | 25,267,846   |
| Tennessee .....                | 8,435,000       | 2,789,520    | 355,000              | .....          | .....                     | 11,579,520   |
| Total Southern States .....    | 64,542,200      | 45,756,137   | 1,169,600            | 1,073,278      | .....                     | 112,541,215  |
| Ohio .....                     | 45,040,100      | 12,702,109   | 1,151,000            | 1,031,567      | .....                     | 59,924,767   |
| Indiana .....                  | 14,217,000      | 4,455,250    | .....                | 1,270,415      | 1,810,900                 | 21,753,565   |
| Illinois .....                 | 36,990,000      | 17,148,900   | .....                | 2,781,884      | .....                     | 56,920,384   |
| Michigan .....                 | 11,895,000      | 11,940,050   | .....                | 791,942        | .....                     | 24,566,992   |
| Wisconsin .....                | 9,960,000       | 6,878,425    | .....                | 1,072,969      | .....                     | 17,911,394   |
| Minnesota .....                | 12,940,000      | 6,266,800    | 200,000              | 694,872        | 3,640,026                 | 23,651,698   |
| Iowa .....                     | 12,985,000      | 9,260,700    | 7,186,300            | 3,723,141      | .....                     | 33,160,141   |
| Missouri .....                 | 14,665,000      | 19,486,900   | .....                | 921,370        | .....                     | 35,073,270   |
| Total Middle States .....      | 158,698,100     | 88,133,225   | 8,537,300            | 12,142,660     | 5,450,926                 | 272,967,211  |
| North Dakota .....             | 1,560,000       | 1,142,000    | .....                | .....          | .....                     | 2,642,000    |
| South Dakota .....             | 1,585,000       | 2,077,980    | .....                | .....          | .....                     | 3,662,980    |
| Nebraska .....                 | 10,275,000      | 7,601,204    | .....                | .....          | .....                     | 17,876,204   |
| Kansas .....                   | 8,442,100       | 6,512,976    | .....                | .....          | .....                     | 14,955,076   |
| Montana .....                  | 2,555,000       | 485,000      | .....                | .....          | .....                     | 3,040,000    |
| Wyoming .....                  | 860,000         | 72,000       | .....                | 173,517        | .....                     | 1,105,517    |
| Colorado .....                 | 4,707,000       | 1,641,664    | .....                | .....          | .....                     | 6,348,664    |
| New Mexico .....               | 600,000         | 231,700      | 30,000               | .....          | .....                     | 861,700      |
| Oklahoma .....                 | 290,450         | 264,167      | .....                | .....          | .....                     | 554,617      |
| Indian Territory .....         | 760,000         | .....        | .....                | 80,000         | .....                     | 840,000      |
| Total Western States .....     | 31,574,550      | 20,028,991   | 30,000               | 253,517        | .....                     | 51,887,058   |
| Washington .....               | 3,888,000       | 6,773,780    | .....                | .....          | .....                     | 4,561,780    |
| Oregon .....                   | 2,520,000       | 1,014,159    | .....                | .....          | .....                     | 3,534,159    |
| California .....               | 10,825,000      | 31,139,301   | 7,941,930            | 964,027        | .....                     | 50,870,258   |
| Idaho .....                    | 600,000         | 144,400      | .....                | 10,000         | .....                     | 754,400      |
| Utah .....                     | 1,750,000       | 666,800      | 725,000              | .....          | .....                     | 3,141,800    |
| Nevada .....                   | 82,000          | 370,000      | .....                | .....          | .....                     | 452,000      |
| Arizona .....                  | 400,000         | 221,600      | .....                | .....          | .....                     | 621,600      |
| Alaska .....                   | 50,000          | .....        | .....                | .....          | .....                     | 50,000       |
| Total Pacific States .....     | 20,115,000      | 34,230,040   | 8,666,930            | 974,027        | .....                     | 63,985,997   |
| Total United States .....      | 622,016,745     | 233,587,353  | 18,536,139           | 16,721,750     | 101,228,555               | 992,090,533  |

a Includes private banks.

TABLE XIV.

POPULATION OF THE STATES AND TERRITORIES ON JUNE 1, 1898; THE AGGREGATE CAPITAL, SURPLUS, UNDIVIDED PROFITS, AND INDIVIDUAL DEPOSITS OF NATIONAL BANKS, ETC., ON OR ABOUT JUNE 30, 1898; THE AVERAGE OF THESE ITEMS PER CAPITA, AND THE PER CAPITA AVERAGES IN EACH CLASS OF BANKS AND IN ALL BANKS.

| States, etc.             | Population June 1, 1898. <i>a</i> | All banks.    |                     | Average per capita. |              |                           |                |                |
|--------------------------|-----------------------------------|---------------|---------------------|---------------------|--------------|---------------------------|----------------|----------------|
|                          |                                   | Capital, etc. | Average per capita. | National banks.     | State banks. | Loan and trust companies. | Savings banks. | Private banks. |
| Maine                    | 688,000                           | \$102,431,935 | \$148.88            | \$45.90             |              | \$10.47                   | \$92.51        |                |
| New Hampshire            | 390,000                           | 69,575,445    | 178.40              | 44.64               |              |                           | 133.76         |                |
| Vermont                  | 335,000                           | 55,505,328    | 165.69              | 56.03               |              |                           | 109.66         |                |
| Massachusetts            | 2,678,000                         | 964,510,901   | 360.16              | 126.96              |              | 45.07                     | 188.13         |                |
| Rhode Island             | 405,000                           | 143,146,858   | 353.45              | 111.59              | \$4.44       | 62.09                     | 175.42         |                |
| Connecticut              | 865,000                           | 253,719,334   | 293.32              | 81.65               | 10.20        | 9.39                      | 192.68         |                |
| Total New England States | 5,361,000                         | 1,588,889,801 | 296.38              | 97.67               | 1.98         | 30.06                     | 166.67         |                |
| New York                 | 7,100,000                         | 2,274,277,581 | 320.32              | 95.79               | 35.18        | 66.42                     | 122.41         | \$0.52         |
| New Jersey               | 1,820,000                         | 175,205,904   | 96.27               | 47.23               | 5.77         | 15.12                     | 28.15          |                |
| Pennsylvania             | 6,060,000                         | 751,133,388   | 123.95              | 67.88               | 10.82        | 28.15                     | 15.91          | 1.79           |
| Delaware                 | 187,000                           | 16,184,602    | 86.55               | 47.08               | 12.96        | 21.26                     | 5.25           |                |
| Maryland                 | 1,220,000                         | 129,750,615   | 106.35              | 52.55               | 1.71         | 4.50                      | 46.71          | .68            |
| District of Columbia     | 296,000                           | 32,340,331    | 109.26              | 67.43               |              | 39.92                     | 1.91           |                |
| Total Eastern States     | 16,683,000                        | 3,378,802,421 | 202.53              | 76.16               | 19.80        | 41.42                     | 64.24          | .91            |
| Virginia                 | 1,772,000                         | 49,387,178    | 27.87               | 13.51               | 14.36        |                           |                |                |
| West Virginia            | 910,000                           | 22,626,144    | 24.86               | 14.28               | 10.25        |                           | .33            |                |
| North Carolina           | 1,810,000                         | 18,649,057    | 10.30               | 5.29                | 3.68         |                           | .70            | .72            |
| South Carolina           | 1,320,000                         | 12,854,253    | 9.74                | 5.46                | 3.24         |                           | 1.94           |                |
| Georgia                  | 2,235,000                         | 42,989,791    | 19.23               | 5.95                | 13.28        |                           |                |                |
| Florida                  | 510,000                           | 9,544,287     | 18.71               | 12.78               | 5.79         |                           |                | .14            |
| Alabama                  | 1,690,000                         | 13,601,494    | 8.04                | 6.79                | 1.25         |                           |                |                |
| Mississippi              | 1,485,000                         | 18,004,165    | 12.12               | 2.66                | 9.46         |                           |                |                |
| Louisiana                | 1,295,000                         | 38,139,488    | 29.45               | 18.65               | 8.40         |                           | 2.40           |                |
| Texas                    | 2,842,000                         | 66,707,463    | 23.47               | 22.13               | .34          |                           | .28            | .72            |
| Arkansas                 | 1,390,000                         | 9,519,566     | 6.84                | 2.79                | 4.65         |                           |                |                |
| Kentucky                 | 2,150,000                         | 79,492,169    | 36.97               | 15.36               | 6.21         |                           | 21.61          |                |
| Tennessee                | 1,935,000                         | 42,137,239    | 21.78               | 15.46               | 4.89         |                           | 1.52           |                |
| Total Southern States    | 21,344,000                        | 423,652,299   | 19.84               | 11.37               | 7.80         |                           | .51            | .16            |
| Ohio                     | 4,335,000                         | 294,902,920   | 68.03               | 41.31               | 15.39        |                           | 9.85           | 1.48           |
| Indiana                  | 2,525,000                         | 94,366,187    | 37.37               | 24.63               | 6.76         | 1.61                      | 2.03           | 2.64           |
| Illinois                 | 4,625,000                         | 353,407,653   | 76.41               | 41.67               | 31.68        |                           |                | 3.06           |
| Michigan                 | 2,385,000                         | 158,449,049   | 66.44               | 24.10               | 40.72        |                           |                | 1.62           |
| Wisconsin                | 2,110,000                         | 110,137,927   | 52.20               | 28.66               | 19.33        |                           | .14            | 4.07           |
| Minnesota                | 1,820,000                         | 99,282,334    | 54.55               | 29.03               | 15.52        | 2.72                      | 5.97           | 1.51           |
| Iowa                     | 2,194,000                         | 140,551,132   | 64.18               | 22.68               | 15.50        |                           | 20.32          | 5.78           |
| Missouri                 | 3,310,000                         | 174,743,563   | 52.79               | 19.53               | 31.39        |                           |                | 1.87           |
| Total Middle States      | 23,300,000                        | 1,425,840,765 | 61.19               | 39.77               | 22.91        | .39                       | 4.49           | 2.63           |
| North Dakota             | 258,000                           | 11,807,745    | 45.76               | 25.17               | 6.26         | 59.59                     |                |                |
| South Dakota             | 395,000                           | 14,249,541    | 36.07               | 15.42               | 6.20         | 60.65                     |                |                |
| Nebraska                 | 1,410,000                         | 63,303,652    | 44.90               | 25.78               | 19.12        |                           |                |                |
| Kansas                   | 1,350,000                         | 61,965,215    | 45.90               | 23.58               | 6.22         | 32.32                     |                |                |
| Montana                  | 230,000                           | 15,440,675    | 67.13               | 57.24               | 9.89         |                           |                |                |
| Wyoming                  | 90,000                            | 4,758,424     | 52.86               | 37.73               | 3.82         |                           |                | 11.26          |
| Colorado                 | 525,000                           | 44,235,024    | 84.25               | 70.72               | 13.53        |                           |                |                |
| New Mexico               | 200,000                           | 4,452,133     | 22.26               | 16.38               | 5.39         |                           | .49            |                |
| Oklahoma                 | 223,000                           | 2,761,451     | 12.38               | 5.63                | 6.55         |                           |                |                |
| Indian Territory         | 215,000                           | 2,539,384     | 11.81               | 10.73               |              |                           |                | 1.03           |
| Total Western States     | 4,896,000                         | 225,513,264   | 46.06               | 23.87               | 16.92        |                           | .92            | .25            |
| Washington               | 475,000                           | 21,917,242    | 46.14               | 37.75               | 6.39         |                           |                |                |
| Oregon                   | 435,000                           | 17,401,448    | 40.00               | 29.98               | 10.02        |                           |                |                |
| California               | 1,550,000                         | 311,569,262   | 201.04              | 27.54               | 74.53        |                           | 97.19          | 1.75           |
| Idaho                    | 165,000                           | 4,147,208     | 25.13               | 21.06               | 3.69         |                           |                | .38            |
| Utah                     | 275,000                           | 12,843,561    | 46.70               | 22.14               | 14.72        |                           | 9.84           |                |
| Nevada                   | 45,000                            | 1,975,580     | 43.90               | 9.21                | 34.69        |                           |                |                |
| Arizona                  | 75,000                            | 3,638,220     | 48.51               | 27.70               | 20.81        |                           |                |                |
| Alaska                   | c 50,000                          | 74,557        | 1.49                | 1.49                |              |                           |                |                |
| Total Pacific States     | 3,076,000                         | 373,567,018   | 121.68              | 27.94               | 42.88        |                           | 49.95          | .91            |
| Total United States      | 74,654,000                        | 7,416,355,563 | 99.34               | 39.93               | 16.82        | 11.54                     | 29.93          | 1.12           |

*a* Estimated by the Government actuary.

*b* Includes private banks.

*c* Approximately.

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TABLE XV.

AGGREGATE RESOURCES, EXPRESSED IN MILLIONS OF DOLLARS, OF NATIONAL BANKS ON JULY 14, 1898, AND STATE, SAVINGS, PRIVATE BANKS, AND LOAN AND TRUST COMPANIES AT DATE OF LATEST RETURNS TO THIS BUREAU.

| States, etc.                   | National banks. | State banks. | Loan and trust companies. | Savings banks. | Private banks. | Total.   |
|--------------------------------|-----------------|--------------|---------------------------|----------------|----------------|----------|
| Maine .....                    | 39.7            | .....        | 8.0                       | 63.7           | .....          | 111.4    |
| New Hampshire .....            | 23.7            | .....        | .....                     | 54.8           | .....          | 78.5     |
| Vermont .....                  | 23.1            | .....        | .....                     | 36.0           | .....          | 60.0     |
| Massachusetts .....            | 435.1           | .....        | 134.3                     | 594.0          | .....          | 1,073.4  |
| Rhode Island .....             | 56.0            | 1.9          | 26.0                      | 71.7           | .....          | 155.6    |
| Connecticut .....              | 84.0            | 9.4          | 8.3                       | 166.2          | .....          | 267.9    |
| Total New England States ..... | 661.6           | 11.3         | 176.6                     | 897.3          | .....          | 1,746.8  |
| New York .....                 | 1,081.2         | 203.7        | 483.7                     | 869.8          | 3.7            | 2,732.1  |
| New Jersey .....               | 97.1            | 11.0         | 29.3                      | 51.3           | .....          | 188.7    |
| Pennsylvania .....             | 493.0           | 67.7         | 220.3                     | 92.8           | 11.1           | 884.9    |
| Delaware .....                 | 9.9             | 2.6          | 4.1                       | 1.0            | .7             | 18.3     |
| Maryland .....                 | 79.9            | 2.2          | 6.1                       | 57.0           | .....          | 145.2    |
| District of Columbia .....     | 22.0            | .....        | 12.5                      | .6             | .....          | 35.1     |
| Total Eastern States .....     | 1,783.1         | 377.2        | 756.0                     | 1,072.5        | 15.5           | 4,004.3  |
| Virginia .....                 | 28.3            | 26.4         | .....                     | .....          | .....          | 54.7     |
| West Virginia .....            | 14.9            | 9.6          | .....                     | .3             | .....          | 24.8     |
| North Carolina .....           | 10.8            | 7.1          | .....                     | 2.0            | 1.5            | 21.4     |
| South Carolina .....           | 9.3             | 3.7          | .....                     | 2.6            | .....          | 15.6     |
| Georgia .....                  | 15.9            | 32.8         | .....                     | .....          | .....          | 48.7     |
| Florida .....                  | 7.5             | 3.1          | .....                     | .....          | .1             | 10.7     |
| Alabama .....                  | 13.1            | 2.2          | .....                     | .....          | .....          | 15.3     |
| Mississippi .....              | 4.4             | 15.0         | .....                     | .....          | .....          | 19.4     |
| Louisiana .....                | 27.5            | 11.0         | .....                     | 3.1            | .....          | 41.6     |
| Texas .....                    | 73.0            | 1.0          | .....                     | .9             | 2.3            | 77.2     |
| Arkansas .....                 | 4.3             | 5.9          | .....                     | .....          | .....          | 10.2     |
| Kentucky .....                 | 46.0            | 51.0         | .....                     | .....          | .....          | 97.0     |
| Tennessee .....                | 35.8            | 9.6          | .....                     | 2.0            | .....          | 48.3     |
| Total Southern States .....    | 290.8           | 178.4        | .....                     | 11.8           | 3.9            | 484.9    |
| Ohio .....                     | 226.2           | 67.9         | .....                     | 42.7           | 6.5            | 343.3    |
| Indiana .....                  | 71.7            | 17.3         | 4.1                       | 5.1            | 6.7            | 104.9    |
| Illinois .....                 | 288.2           | 160.0        | .....                     | .....          | 14.6           | 462.8    |
| Michigan .....                 | 71.6            | 101.1        | .....                     | .....          | 3.9            | 176.6    |
| Wisconsin .....                | 70.2            | 42.1         | .....                     | .3             | 8.7            | 121.3    |
| Minnesota .....                | 65.2            | 29.6         | 5.7                       | 10.9           | 2.8            | 114.2    |
| Iowa .....                     | 62.2            | 34.0         | .....                     | 45.7           | 17.5           | 159.4    |
| Missouri .....                 | 112.8           | 109.8        | .....                     | .....          | 7.2            | 229.8    |
| Total Middle States .....      | 968.1           | 561.8        | 9.8                       | 104.7          | 67.9           | 1,712.3  |
| North Dakota .....             | 7.2             | 5.6          | .....                     | .....          | .....          | 12.8     |
| South Dakota .....             | 6.9             | 8.5          | .....                     | .....          | .....          | 15.4     |
| Nebraska .....                 | 50.4            | 27.2         | .....                     | .....          | .....          | 77.6     |
| Kansas .....                   | 36.9            | 31.0         | .....                     | .....          | .....          | 67.9     |
| Montana .....                  | 14.6            | 2.6          | .....                     | .....          | .....          | 17.2     |
| Wyoming .....                  | 3.8             | .3           | .....                     | .....          | 1.0            | 5.1      |
| Colorado .....                 | 46.4            | 7.6          | .....                     | .....          | .....          | 54.0     |
| New Mexico .....               | 4.0             | 1.1          | .....                     | .1             | .....          | 5.2      |
| Oklahoma .....                 | 1.4             | 1.5          | .....                     | .....          | .....          | 2.9      |
| Indian Territory .....         | 2.5             | .....        | .....                     | .....          | .2             | 2.7      |
| Total Western States .....     | 174.1           | 85.4         | .....                     | .1             | 1.2            | 260.8    |
| Washington .....               | 20.1            | 4.2          | .....                     | .....          | .....          | 24.3     |
| Oregon .....                   | 16.2            | 4.4          | .....                     | .....          | .....          | 20.6     |
| California .....               | 49.9            | 125.4        | .....                     | 152.1          | 2.8            | 330.2    |
| Idaho .....                    | 3.8             | .6           | .....                     | .....          | .1             | 4.5      |
| Utah .....                     | 7.2             | 4.1          | .....                     | 2.8            | .....          | 14.1     |
| Nevada .....                   | .4              | 1.6          | .....                     | .....          | .....          | 2.0      |
| Arizona .....                  | 2.3             | 1.6          | .....                     | .....          | .....          | 3.9      |
| Alaska .....                   | .07             | .....        | .....                     | .....          | .....          | .07      |
| Total Pacific States .....     | 99.97           | 141.9        | .....                     | 154.9          | 2.9            | 399.67   |
| Total United States .....      | 3,977.67        | 1,356.0      | 942.4                     | 2,241.3        | 91.4           | 8,608.77 |

TABLE XVI.

NUMBER OF SAVINGS DEPOSITORS, AGGREGATE SAVINGS DEPOSITS, AND AVERAGE AMOUNT DUE TO DEPOSITORS IN SAVINGS BANKS IN EACH STATE IN 1896-97 AND 1897-98.

| States, etc.                  | 1896-97.              |                              |                            | 1897-98.              |                       |                            |
|-------------------------------|-----------------------|------------------------------|----------------------------|-----------------------|-----------------------|----------------------------|
|                               | Number of depositors. | Amount of deposits. <i>a</i> | Average to each depositor. | Number of depositors. | Amount of deposits.   | Average to each depositor. |
| Maine.....                    | 163, 115              | \$57, 476, 896               | \$352. 37                  | 170, 134              | \$60, 398, 760        | \$355. 01                  |
| New Hampshire.....            | 126, 563              | 49, 493, 056                 | 391. 05                    | 122, 590              | 48, 155, 076          | 392. 81                    |
| Vermont.....                  | 106, 169              | 32, 600, 627                 | 307. 19                    | 108, 511              | 34, 071, 722          | 313. 99                    |
| Massachusetts.....            | 1, 340, 668           | 453, 220, 257                | 338. 06                    | 1, 384, 329           | 473, 919, 094         | 342. 35                    |
| Rhode Island.....             | 136, 148              | 63, 683, 698                 | 504. 48                    | 132, 042              | 67, 910, 921          | 514. 31                    |
| Connecticut.....              | 356, 445              | 149, 496, 556                | 419. 41                    | 366, 661              | 155, 969, 798         | 425. 37                    |
| Total New England States..... | 2, 229, 108           | 810, 971, 090                | 363. 81                    | 2, 284, 267           | 840, 425, 371         | 367. 92                    |
| New York.....                 | 1, 736, 968           | 718, 176, 889                | 413. 46                    | 1, 895, 280           | 766, 684, 916         | 424. 69                    |
| New Jersey.....               | 161, 710              | 43, 271, 047                 | 267. 58                    | 170, 100              | 46, 596, 668          | 273. 94                    |
| Pennsylvania.....             | 294, 852              | 77, 429, 348                 | 262. 60                    | 307, 309              | 82, 245, 532          | 267. 63                    |
| Delaware.....                 | 19, 326               | 4, 030, 153                  | 208. 53                    | 3, 050                | 848, 126              | 278. 07                    |
| Maryland.....                 | 161, 058              | 51, 810, 877                 | 321. 69                    | 168, 830              | 54, 769, 195          | 324. 40                    |
| District of Columbia.....     | 1, 195                | 14, 000                      | 11. 71                     | 2, 220                | 426, 289              | 192. 02                    |
| Total Eastern States.....     | 2, 375, 109           | 894, 732, 314                | 376. 71                    | 2, 456, 789           | 951, 570, 726         | 387. 32                    |
| West Virginia.....            | <i>b</i> 3, 737       | 249, 333                     | 66. 72                     | 5, 631                | 296, 974              | 52. 74                     |
| North Carolina.....           | <i>b</i> 18, 743      | 905, 477                     | 48. 31                     | <i>b</i> 18, 968      | 916, 367              | 48. 31                     |
| South Carolina.....           | <i>b</i> 16, 759      | 4, 533, 459                  | 270. 51                    | 7, 125                | 2, 214, 508           | 310. 80                    |
| Georgia.....                  | 5, 384                | 288, 010                     | 53. 49                     |                       |                       |                            |
| Louisiana.....                | <i>b</i> 9, 822       | 2, 519, 393                  | 256. 50                    | 9, 179                | 2, 425, 818           | 264. 28                    |
| Texas.....                    | 2, 090                | 355, 531                     | 177. 76                    | 1, 700                | 374, 525              | 220. 31                    |
| Tennessee.....                | 12, 426               | 1, 627, 877                  | 131. 01                    | 17, 893               | 2, 144, 136           | 119. 83                    |
| Total Southern States.....    | 68, 871               | 10, 479, 080                 | 152. 16                    | 60, 496               | 8, 372, 328           | 138. 39                    |
| Ohio.....                     | 87, 302               | 29, 950, 871                 | 343. 07                    | 84, 643               | 37, 404, 341          | 441. 91                    |
| Indiana.....                  | 17, 437               | 4, 082, 359                  | 234. 18                    | 18, 579               | 4, 455, 129           | 239. 79                    |
| Illinois.....                 | <i>b</i> 101, 710     | 26, 589, 141                 | 261. 42                    | <i>b</i> 146, 865     | <i>c</i> 38, 393, 455 | 261. 42                    |
| Wisconsin.....                | 1, 546                | 209, 498                     | 129. 69                    | 1, 914                | 277, 394              | 144. 93                    |
| Minnesota.....                | 44, 613               | 3, 545, 008                  | 79. 48                     | 47, 328               | 10, 463, 399          | 221. 08                    |
| Iowa.....                     | 78, 967               | 28, 585, 653                 | 361. 99                    | 101, 189              | 36, 635, 063          | 362. 05                    |
| Total Middle States.....      | 331, 605              | 92, 953, 532                 | 280. 31                    | 400, 518              | 127, 628, 781         | 318. 66                    |
| Montana.....                  | <i>b</i> 5, 469       | 1, 123, 481                  | 205. 43                    |                       |                       |                            |
| New Mexico.....               |                       |                              |                            | 230                   | 67, 457               | 293. 29                    |
| Total Western States.....     | 5, 469                | 1, 123, 481                  | 205. 43                    | 230                   | 67, 457               | 293. 29                    |
| California.....               | 186, 028              | 127, 929, 281                | 687. 69                    | 178, 241              | 136, 119, 226         | 772. 35                    |
| Utah.....                     | 4, 942                | 1, 187, 257                  | 240. 24                    | 7, 205                | 1, 447, 409           | 200. 89                    |
| Total Pacific States.....     | 196, 439              | 130, 240, 019                | 663. 00                    | 183, 446              | 137, 566, 635         | 749. 90                    |
| Total United States.....      | 5, 201, 132           | 1, 939, 376, 635             | 372. 88                    | 5, 385, 746           | 2, 065, 631, 298      | 383. 54                    |

*a* Deposits subject to check (1896-97, \$44,037,529) not included in this and the following table.

*b* Partially estimated.

*c* Savings deposits in State institutions having savings departments—abstract of report included with State banks.

TABLE XVII.

NUMBER OF SAVINGS BANKS IN THE UNITED STATES, NUMBER OF DEPOSITORS, AMOUNT OF SAVINGS DEPOSITS, AVERAGE AMOUNT DUE EACH DEPOSITOR IN THE YEARS 1820, 1825, 1830, 1835, 1840, AND 1845 TO 1898, AND AVERAGE PER CAPITA IN THE UNITED STATES IN THE YEARS GIVEN.

| Years. | Number of banks. | Number of depositors. | Deposits.     | Average due each depositor. | Average per capita in the United States. |
|--------|------------------|-----------------------|---------------|-----------------------------|------------------------------------------|
| 1820   | 10               | 8,695                 | \$1,138,576   | \$131.86                    | \$0.12                                   |
| 1825   | 15               | 16,931                | 2,537,082     | 149.84                      |                                          |
| 1830   | 30               | 38,085                | 6,973,304     | 183.09                      | .54                                      |
| 1835   | 52               | 60,058                | 10,613,726    | 176.72                      |                                          |
| 1840   | 61               | 78,701                | 14,051,520    | 178.54                      | .82                                      |
| 1845   | 70               | 145,206               | 24,506,677    | 168.77                      |                                          |
| 1846   | 74               | 158,709               | 27,374,325    | 172.48                      |                                          |
| 1847   | 76               | 187,739               | 31,627,479    | 163.46                      |                                          |
| 1848   | 83               | 199,764               | 33,087,488    | 165.63                      |                                          |
| 1849   | 90               | 217,318               | 36,073,924    | 165.69                      |                                          |
| 1850   | 108              | 251,354               | 43,431,130    | 172.78                      | 1.87                                     |
| 1851   | 128              | 277,148               | 50,457,913    | 182.00                      |                                          |
| 1852   | 141              | 308,869               | 59,407,453    | 192.54                      |                                          |
| 1853   | 159              | 365,538               | 72,513,696    | 197.82                      |                                          |
| 1854   | 190              | 396,173               | 77,823,806    | 196.44                      |                                          |
| 1855   | 215              | 431,602               | 84,290,076    | 195.29                      |                                          |
| 1856   | 222              | 487,986               | 95,598,230    | 195.60                      |                                          |
| 1857   | 231              | 490,428               | 98,512,968    | 200.87                      |                                          |
| 1858   | 245              | 538,840               | 108,438,287   | 201.24                      |                                          |
| 1859   | 259              | 622,556               | 128,657,901   | 206.66                      |                                          |
| 1860   | 278              | 693,870               | 149,277,504   | 215.13                      | 4.75                                     |
| 1861   | 285              | 694,487               | 146,720,882   | 211.27                      |                                          |
| 1862   | 289              | 787,943               | 169,434,540   | 215.03                      |                                          |
| 1863   | 293              | 887,096               | 206,235,202   | 232.48                      |                                          |
| 1864   | 305              | 976,025               | 236,280,401   | 242.68                      |                                          |
| 1865   | 317              | 980,844               | 242,619,382   | 247.35                      |                                          |
| 1866   | 336              | 1,067,061             | 282,455,794   | 264.70                      |                                          |
| 1867   | 371              | 1,188,202             | 337,009,452   | 283.63                      |                                          |
| 1868   | 406              | 1,310,144             | 392,781,813   | 299.80                      |                                          |
| 1869   | 476              | 1,466,684             | 457,675,050   | 312.04                      |                                          |
| 1870   | 517              | 1,630,846             | 549,874,358   | 337.17                      | 14.26                                    |
| 1871   | 577              | 1,902,047             | 650,745,442   | 342.13                      |                                          |
| 1872   | 617              | 1,992,925             | 735,046,805   | 368.82                      |                                          |
| 1873   | 669              | 2,185,832             | 802,363,609   | 367.07                      |                                          |
| 1874   | 693              | 2,293,401             | 864,556,902   | 376.98                      |                                          |
| 1875   | 771              | 2,359,864             | 924,037,304   | 391.56                      |                                          |
| 1876   | 781              | 2,368,630             | 941,350,255   | 397.42                      |                                          |
| 1877   | 675              | 2,395,314             | 866,218,506   | 361.63                      |                                          |
| 1878   | 663              | 2,400,785             | 879,897,425   | 366.50                      |                                          |
| 1879   | 639              | 2,268,707             | 802,490,298   | 353.72                      |                                          |
| 1880   | 629              | 2,335,582             | 819,100,973   | 350.71                      | 16.33                                    |
| 1881   | 629              | 2,528,749             | 891,961,142   | 352.73                      |                                          |
| 1882   | 629              | 2,710,354             | 966,797,081   | 356.70                      |                                          |
| 1883   | 630              | 2,876,438             | 1,024,856,787 | 358.29                      |                                          |
| 1884   | 636              | 3,015,151             | 1,073,294,955 | 355.96                      |                                          |
| 1885   | 646              | 3,071,495             | 1,095,172,147 | 356.56                      |                                          |
| 1886   | 638              | 3,158,950             | 1,141,530,578 | 361.36                      |                                          |
| 1887   | 684              | 3,418,013             | 1,235,247,371 | 361.39                      |                                          |
| 1888   | 801              | 3,838,291             | 1,364,196,550 | 355.41                      |                                          |
| 1889   | 849              | 4,021,523             | 1,425,230,349 | 354.40                      |                                          |
| 1890   | 921              | 4,258,893             | 1,524,844,506 | 358.03                      | 24.35                                    |
| 1891   | 1,011            | 4,533,217             | 1,623,073,749 | 358.04                      | 25.29                                    |
| 1892   | 1,050            | 4,781,005             | 1,712,769,026 | 358.20                      | 26.11                                    |
| 1893   | 1,030            | 4,820,599             | 1,785,150,957 | 369.55                      | 26.63                                    |
| 1894   | 1,024            | 4,777,687             | 1,747,961,280 | 365.86                      | 25.53                                    |
| 1895   | 1,017            | 4,875,519             | 1,810,597,023 | 371.36                      | 25.88                                    |
| 1896   | 988              | 5,065,494             | 1,907,156,277 | 376.50                      | 26.68                                    |
| 1897   | 980              | 5,201,132             | 1,939,376,035 | 372.88                      | 26.56                                    |
| 1898   | 979              | 5,385,746             | 2,065,631,298 | 383.54                      | 27.67                                    |

TABLE XVIII.

NUMBER, ASSETS, AND LIABILITIES OF STATE AND SAVINGS BANKS, TRUST, MORTGAGE, AND INVESTMENT COMPANIES, AND PRIVATE BANKS WHICH FAILED DURING THE YEAR ENDED AUGUST 31, 1898.

[From reports to the Bradstreet Company.]

| States and Territories.    | State banks. |           |              | Savings banks. |           |              | Trust companies. <sup>a</sup> |             |              | Private banks. |           |              | Total. |           |              |
|----------------------------|--------------|-----------|--------------|----------------|-----------|--------------|-------------------------------|-------------|--------------|----------------|-----------|--------------|--------|-----------|--------------|
|                            | No.          | Assets.   | Liabilities. | No.            | Assets.   | Liabilities. | No.                           | Assets.     | Liabilities. | No.            | Assets.   | Liabilities. | No.    | Assets.   | Liabilities. |
| Massachusetts .....        |              |           |              | 1              | \$700,000 | \$815,627    |                               |             |              | 1              | \$10,000  | \$40,000     | 2      | \$710,000 | \$855,627    |
| New York .....             |              |           |              |                |           |              |                               |             |              | 9              | 537,436   | 1,708,563    | 9      | 537,436   | 1,708,563    |
| Pennsylvania .....         |              |           |              |                |           |              | 1                             | \$1,250,000 | \$1,500,000  | 1              | 150,000   | 200,000      | 2      | 1,400,000 | 1,700,000    |
| District of Columbia ..... |              |           |              |                |           |              |                               |             |              | 1              | 36,000    | 261,000      | 1      | 36,000    | 261,000      |
| North Carolina .....       |              |           |              |                |           |              |                               |             |              | 2              | 245,000   | 235,000      | 2      | 245,000   | 235,000      |
| Georgia .....              |              |           |              |                |           |              |                               |             |              | 2              | 5,000     | 45,000       | 2      | 5,000     | 45,000       |
| Texas .....                | 1            | \$200,000 | \$240,000    |                |           |              |                               |             |              | 3              | 145,000   | 200,000      | 4      | 345,000   | 440,000      |
| Arkansas .....             |              |           |              |                |           |              |                               |             |              | 1              | 5,000     | 10,000       | 1      | 5,000     | 10,000       |
| Indiana .....              |              |           |              |                |           |              |                               |             |              | 2              | 60,000    | 180,000      | 2      | 60,000    | 180,000      |
| Illinois .....             |              |           |              |                |           |              |                               |             |              | 6              | 335,641   | 440,000      | 6      | 335,641   | 440,000      |
| Michigan .....             |              |           |              | 1              | 10,000    | 20,000       |                               |             |              | 3              | 174,000   | 187,000      | 4      | 184,000   | 207,000      |
| Wisconsin .....            | 3            | 212,000   | 305,600      |                |           |              |                               |             |              | 3              | 212,000   | 305,600      | 3      | 212,000   | 305,600      |
| Iowa .....                 | 1            | 100,000   | 172,000      | 2              | 90,000    | 120,000      |                               |             |              | 1              | 15,000    | 40,000       | 4      | 205,000   | 332,000      |
| Missouri .....             |              |           |              |                |           |              | 1                             | 25,000      | 75,000       |                |           |              | 1      | 25,000    | 75,000       |
| Nebraska .....             |              |           |              |                |           |              |                               |             |              | 1              | 6,500     | 17,000       | 1      | 6,500     | 17,000       |
| Kansas .....               | 6            | 117,000   | 172,000      |                |           |              |                               |             |              | 6              | 117,000   | 172,000      | 6      | 117,000   | 172,000      |
| Oklahoma .....             | 1            | 15,000    | 25,000       |                |           |              |                               |             |              | 1              | 15,000    | 25,000       | 1      | 15,000    | 25,000       |
| Washington .....           | 2            | 50,000    | 74,000       |                |           |              |                               |             |              | 2              | 50,000    | 74,000       | 2      | 50,000    | 74,000       |
| Total United States...     | 14           | 694,000   | 988,000      | 4              | 800,000   | 955,627      | 2                             | 1,275,000   | 1,575,000    | 33             | 1,724,577 | 3,561,563    | 53     | 4,493,577 | 7,080,190    |

<sup>a</sup> Includes loan and trust, mortgage, and investment companies.

TABLE XIX.

REPORTS OF THE CONDITION OF THE LOAN AND TRUST COMPANIES IN THE DISTRICT OF COLUMBIA AT THE CLOSE OF BUSINESS ON TUESDAY, SEPTEMBER 20, 1898.

*American Security and Trust Company, Washington, D. C.*

C. J. BELL, *President.*

J. W. WHELPLEY, *Treasurer.*

| RESOURCES.                                   |                     | LIABILITIES.                                                |                     |
|----------------------------------------------|---------------------|-------------------------------------------------------------|---------------------|
| Loans and discounts.....                     | \$2,655,705.54      | Capital stock paid in.....                                  | \$1,250,000.00      |
| Overdrafts.....                              | 264.63              | Surplus fund.....                                           | 275,000.00          |
| U. S. bonds on hand.....                     | 110,000.00          | Undivided profits less current expenses and taxes paid..... | 43,448.75           |
| Premiums on U. S. bonds.....                 | 10,000.00           | Dividends unpaid.....                                       | 1,890.25            |
| Stocks, securities, etc.....                 | 126,270.91          | Individual deposits.....                                    | 2,540,342.92        |
| Banking house, furniture, and fixtures.....  | 252,008.83          | Debenture bonds.....                                        | 675,100.00          |
| Other real estate and mortgages owned.....   | 533,307.23          |                                                             |                     |
| Due from national banks.....                 | 519,385.54          |                                                             |                     |
| Due from State banks and bankers.....        | 354,829.92          |                                                             |                     |
| Checks and other cash items.....             | 26,052.02           |                                                             |                     |
| Fractional currency, nickels, and cents..... | 41.80               |                                                             |                     |
| Specie.....                                  | 177,915.50          |                                                             |                     |
| Legal-tender notes.....                      | 20,000.00           |                                                             |                     |
| <b>Total.....</b>                            | <b>4,785,781.92</b> | <b>Total.....</b>                                           | <b>4,785,781.92</b> |

*National Safe Deposit, Savings, and Trust Company, Washington, D. C.*

THOMAS R. JONES, *President.*

GEORGE HOWARD, *Cashier.*

|                                              |                     |                                                             |                     |
|----------------------------------------------|---------------------|-------------------------------------------------------------|---------------------|
| Loans and discounts.....                     | \$2,065,830.95      | Capital stock paid in.....                                  | \$1,000,000.00      |
| U. S. bonds on hand.....                     | 50,000.00           | Undivided profits less current expenses and taxes paid..... | 67,967.96           |
| Premiums on U. S. bonds.....                 | 4,000.00            | Individual deposits.....                                    | 2,530,677.55        |
| Stocks, securities, etc.....                 | 43,125.00           |                                                             |                     |
| Banking house, furniture, and fixtures.....  | 777,000.00          |                                                             |                     |
| Other real estate and mortgages owned.....   | 156,870.44          |                                                             |                     |
| Due from national banks.....                 | 372,188.12          |                                                             |                     |
| Checks and other cash items.....             | 12,008.56           |                                                             |                     |
| Fractional currency, nickels, and cents..... | 9.94                |                                                             |                     |
| Specie.....                                  | 112,112.50          |                                                             |                     |
| Legal-tender notes.....                      | 5,500.00            |                                                             |                     |
| <b>Total.....</b>                            | <b>3,598,645.51</b> | <b>Total.....</b>                                           | <b>3,598,645.51</b> |

*Washington Loan and Trust Company, Washington, D. C.*

JOHN JOY EDSON, *President.*

ANDREW PARKER, *Secretary.*

|                                              |                     |                                                             |                     |
|----------------------------------------------|---------------------|-------------------------------------------------------------|---------------------|
| Loans and discounts.....                     | \$2,423,224.05      | Capital stock paid in.....                                  | \$1,000,000.00      |
| Overdrafts.....                              | 397.93              | Surplus fund.....                                           | 175,000.00          |
| Stocks, securities, etc.....                 | 27,067.54           | Undivided profits less current expenses and taxes paid..... | 41,274.61           |
| Banking house, furniture, and fixtures.....  | 606,840.31          | Dividends unpaid.....                                       | 932.57              |
| Other real estate and mortgages owned.....   | 33,825.63           | Individual deposits.....                                    | 2,720,124.39        |
| Due from national banks.....                 | 366,483.25          | Real-estate trust bonds.....                                | 6,700.00            |
| Due from trust companies.....                | 182,519.78          | Liabilities other than those above stated.....              | 12.50               |
| Checks and other cash items.....             | 15,340.03           |                                                             |                     |
| Fractional currency, nickels, and cents..... | 375.80              |                                                             |                     |
| Specie.....                                  | 157,969.75          |                                                             |                     |
| Legal-tender notes.....                      | 130,000.00          |                                                             |                     |
| <b>Total.....</b>                            | <b>3,944,044.07</b> | <b>Total.....</b>                                           | <b>3,944,044.07</b> |

TABLE XX.

RESOURCES AND LIABILITIES OF THE FIRST BANK OF THE UNITED STATES.

[Incorporated by Congress in 1791 for twenty years.]

[In millions of dollars.]

|                                                             | January. |       |
|-------------------------------------------------------------|----------|-------|
|                                                             | 1809.    | 1811. |
| <b>RESOURCES.</b>                                           |          |       |
| Loans and discounts.....                                    | 15.0     | 14.6  |
| United States 6 per cent and other United States stock..... | 2.2      | 2.8   |
| Due from other banks.....                                   | .8       | .9    |
| Real estate.....                                            | .5       | .5    |
| Notes of other banks.....                                   |          | .4    |
| Specie.....                                                 | 5.0      | 5.0   |
| Total.....                                                  | 23.5     | 24.2  |
| <b>LIABILITIES.</b>                                         |          |       |
| Capital.....                                                | 10.0     | 10.0  |
| Surplus.....                                                | .5       | .5    |
| Circulation.....                                            | 4.5      | 5.0   |
| Individual deposits.....                                    | 8.5      | 5.9   |
| United States deposits.....                                 |          | 1.9   |
| Due to other banks.....                                     |          | .6    |
| Unpaid drafts outstanding.....                              |          | .2    |
| Total.....                                                  | 23.5     | 24.2  |

TABLE XXI.

RESOURCES AND LIABILITIES OF THE SECOND BANK OF THE UNITED STATES.

[Chartered by Congress in 1816, for 20 years; renewal of charter denied, in consequence reorganization was effected by means of authority of the legislature of the State of Pennsylvania. The bank assigned in 1841, the affairs being finally liquidated in 1856, and resulted in the payment in full, interest and principal, of liabilities to depositors and note holders; the shareholders, however, received nothing on their investment in stock of the bank.]

[In millions of dollars.]

|                                 | 1817.       | 1818.       | 1819.       | 1820.       | 1821.       | 1822.       | 1823.       | 1824.       |
|---------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>RESOURCES.</b>               |             |             |             |             |             |             |             |             |
| Loans and discounts .....       | 32.2        | 41.2        | 35.8        | 31.4        | 30.9        | 28.1        | 30.7        | 33.4        |
| Stocks .....                    | 4.8         | 9.5         | 7.4         | 7.2         | 9.2         | 13.3        | 11.0        | 10.9        |
| Real estate .....               |             |             |             |             |             | .6          | .6          | 1.3         |
| Banking house .....             |             | .2          | .4          | 1.3         | 1.9         | 1.9         | 2.0         | 1.9         |
| Due from foreign bankers .....  |             | 1.0         | .6          | .3          | .1          | 1.1         |             | 1.4         |
| Due from State banks .....      | 8.8         | 1.2         | 2.6         | 2.7         | 1.2         | 1.7         | 1.4         | 1.3         |
| Notes of State banks .....      | .6          | 1.8         | 1.9         | 1.4         | .7          | .9          | .8          | .7          |
| Specie .....                    | 1.7         | 2.5         | 2.7         | 3.4         | 7.6         | 4.8         | 4.4         | 5.8         |
| <b>Total .....</b>              | <b>48.1</b> | <b>57.4</b> | <b>51.4</b> | <b>47.7</b> | <b>51.0</b> | <b>52.4</b> | <b>50.9</b> | <b>56.7</b> |
| <b>LIABILITIES.</b>             |             |             |             |             |             |             |             |             |
| Capital .....                   | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        |
| Circulation .....               | 1.9         | 8.3         | 6.6         | 3.6         | 4.6         | 5.6         | 4.4         | 4.6         |
| Deposits .....                  | 11.2        | 12.3        | 5.8         | 6.6         | 7.9         | 8.1         | 7.6         | 13.7        |
| Due to State banks .....        |             |             |             |             |             |             |             |             |
| Due to foreign banks, etc ..... |             | 1.4         | 1.4         | 2.0         | 2.1         | 2.0         | 1.3         | 1.0         |
| Other liabilities .....         |             | .4          | 2.6         | .5          | 2.0         | 1.7         | 2.6         | 2.4         |
|                                 | 1825.       | 1826.       | 1827.       | 1828.       | 1829.       | 1830.       | 1831.       | 1832.       |
| <b>RESOURCES.</b>               |             |             |             |             |             |             |             |             |
| Loans and discounts .....       | 31.8        | 33.4        | 30.9        | 33.7        | 39.2        | 40.7        | 44.0        | 66.3        |
| Stocks .....                    | 18.4        | 18.3        | 17.8        | 17.6        | 16.1        | 11.6        | 8.7         |             |
| Real estate .....               | 1.5         | 1.8         | 2.0         | 2.3         | 2.3         | 2.9         | 2.6         | 2.1         |
| Banking house .....             | 1.9         | 1.8         | 1.7         | 1.6         | 1.6         | 1.4         | 1.3         | 1.2         |
| Due from foreign bankers .....  |             | .4          | .5          | .4          | .5          | 1.5         | 2.4         | .1          |
| Due from State banks .....      | 2.1         | .7          | 1.7         |             | 1.7         | 1.2         |             | 3.9         |
| Notes of State banks .....      | 1.1         | 1.1         | 1.1         | 1.4         | 1.3         | 1.5         | 1.5         | 2.2         |
| Specie .....                    | 6.7         | 4.0         | 6.5         | 6.2         | 6.1         | 7.6         | 10.8        | 7.0         |
| <b>Total .....</b>              | <b>63.5</b> | <b>61.5</b> | <b>62.2</b> | <b>63.2</b> | <b>68.8</b> | <b>68.4</b> | <b>71.3</b> | <b>82.8</b> |
| <b>LIABILITIES.</b>             |             |             |             |             |             |             |             |             |
| Capital .....                   | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        |
| Circulation .....               | 6.1         | 9.5         | 8.5         | 9.9         | 11.9        | 12.9        | 16.3        | 21.4        |
| Deposits .....                  | 12.0        | 11.2        | 14.3        | 14.5        | 17.1        | 16.0        | 17.3        | 22.8        |
| Due to State banks .....        |             |             |             | 1.7         |             |             | .7          | 2.0         |
| Due to foreign banks, etc ..... | 2.4         | .3          | .3          | 1.5         | 1.4         |             |             |             |
| Other liabilities .....         | 8.0         | 5.5         | 4.1         | .6          | 3.4         | 4.5         | 2.0         | 1.6         |
|                                 | 1833.       | 1834.       | 1835.       | 1836.       | 1837.       | 1838.       | 1839.       | 1840.       |
| <b>RESOURCES.</b>               |             |             |             |             |             |             |             |             |
| Loans and discounts .....       | 61.7        | 54.9        | 51.8        | 59.2        | 57.4        | 45.3        | 41.6        | 36.8        |
| Stocks .....                    |             |             |             |             |             | 14.9        | 18.0        | 16.3        |
| Real estate .....               | 1.9         | 1.7         | 1.8         | 1.5         | .8          | 1.1         | 1.1         | 1.2         |
| Banking house .....             | 1.2         | 1.2         | 1.2         | 1.0         | .4          | .4          | .4          | .6          |
| Due from foreign bankers .....  | 3.1         | 1.8         | 1.9         | .1          |             |             |             |             |
| Due from State banks .....      | 3.7         | 3.1         | 4.6         | 4.1         | 2.3         | 3.7         | 5.8         | 7.5         |
| Notes of State banks .....      | 2.3         | 2.0         | 1.5         | 1.7         | 1.2         | .9          | 1.8         | 1.4         |
| Specie .....                    | 9.0         | 10.0        | 15.7        | 8.4         | 2.6         | 3.8         | 4.2         | 1.5         |
| <b>Total .....</b>              | <b>82.9</b> | <b>74.7</b> | <b>78.5</b> | <b>76.0</b> | <b>64.7</b> | <b>70.1</b> | <b>72.9</b> | <b>65.3</b> |
| <b>LIABILITIES.</b>             |             |             |             |             |             |             |             |             |
| Capital .....                   | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        | 35.0        |
| Circulation .....               | 17.5        | 19.2        | 17.3        | 23.1        | 11.4        | 6.8         | 6.0         | 6.7         |
| Deposits .....                  | 20.3        | 10.8        | 11.8        | 5.1         | 2.3         | 2.6         | 6.8         | 3.3         |
| Due to State banks .....        | 2.1         | 1.5         | 3.1         | 2.7         | 2.3         | 5.0         | 3.1         | 4.2         |
| Due to foreign banks, etc ..... |             |             |             |             | 6.9         | 20.5        | 22.0        | 13.1        |
| Other liabilities .....         | 8.0         | 8.2         | 11.3        | 10.1        | 6.8         | .2          |             | 3.0         |

TABLE XXII.

NUMBER OF STATE BANKS, THEIR CAPITAL, CIRCULATION, DEPOSITS, SPECIE, AND LOANS, IN THE YEARS MENTIONED FROM 1774 TO 1833.

[Data from report of the Comptroller of the Currency for 1878 and from Sound Currency, Vol. II, No. 13.]

| Years.    | Number of banks. | Capital.  | Circulation. | Deposits. | Specie.   | Loans.    |
|-----------|------------------|-----------|--------------|-----------|-----------|-----------|
|           |                  | Millions. | Millions.    | Millions. | Millions. | Millions. |
| 1774..... |                  |           |              |           | 4.0       |           |
| 1784..... | 3                | 2.1       | 2.0          |           | 10.0      |           |
| 1790..... | 4                | 2.5       | 2.5          |           | 9.0       |           |
| 1791..... | 6                | 12.9      | 9.0          |           | 16.0      |           |
| 1792..... | 16               | 17.1      | 11.5         |           | 18.0      |           |
| 1793..... | 17               | 18.0      | 11.0         |           | 20.0      |           |
| 1794..... | 17               | 18.0      | 11.6         |           | 21.5      |           |
| 1795..... | 23               | 19.0      | 11.0         |           | 19.0      |           |
| 1796..... | 24               | 19.2      | 10.5         |           | 16.5      |           |
| 1797..... | 25               | 19.2      | 10.0         |           | 16.0      |           |
| 1798..... | 25               | 19.2      | 9.0          |           | 14.0      |           |
| 1799..... | 26               | 21.2      | 10.0         |           | 17.0      |           |
| 1800..... | 28               | 21.3      | 10.5         |           | 17.5      |           |
| 1801..... | 31               | 22.4      | 11.0         |           | 17.0      |           |
| 1802..... | 32               | 22.6      | 10.0         |           | 16.5      |           |
| 1803..... | 36               | 26.0      | 11.0         |           | 16.0      |           |
| 1804..... | 59               | 39.5      | 14.0         |           | 17.5      |           |
| 1805..... | 75               | 40.4      |              |           |           |           |
| 1806..... | a 15             | 5.4       | 1.6          | 2.0       | .9        | 7.0       |
| 1807..... | a 16             | 5.5       | 1.4          | 1.7       | .7        | 6.8       |
| 1808..... | a 16             | 5.9       | 1.0          | 2.5       | 1.0       | 7.4       |
| 1809..... | ab 29            | 7.2       | 1.7          | 2.7       | 1.2       | 9.7       |
| 1810..... | ab 28            | c 6.6     | 2.5          | 2.8       | 1.6       | 11.1      |
| 1811..... | 88               | 42.6      | 22.7         |           | 9.6       |           |
| 1812..... | ab 29            | c 7.9     | 2.6          | 5.3       | 4.0       | 12.8      |
| 1813..... |                  | 65.0      | 66.0         |           | 28.0      | 117.0     |
| 1814..... |                  | 80.3      |              |           |           |           |
| 1815..... | 208              | 82.2      | 45.5         |           | 17.0      | 150.0     |
| 1816..... | 246              | 89.8      | 68.0         |           | 19.0      |           |
| 1817..... |                  | 90.6      |              |           |           |           |
| 1818..... | a 27             | 9.7       | 2.6          | 2.9       | 1.1       | 12.5      |
| 1819..... |                  | 72.3      | 35.7         | 11.1      | 9.8       | 73.6      |
| 1820..... | 307              | 102.1     | 40.6         | 31.2      | 19.7      |           |
| 1821..... | a 28             | 9.8       | 3.0          | 5.4       | 3.0       | 13.0      |
| 1822..... | a 33             | 10.8      | 3.1          | 3.2       | .9        | 14.5      |
| 1823..... | a 34             | 11.6      | 3.1          | 3.1       | 1.0       | 15.6      |
| 1824..... | a 37             | 12.8      | 3.8          | 5.2       | 1.9       | 17.4      |
| 1825..... | a 41             | 14.5      | 4.0          | 2.7       | 1.0       | 21.9      |
| 1826..... | a 55             | 16.6      | 4.5          | 2.6       | 1.3       | 23.6      |
| 1827..... | a 60             | 18.2      | 4.9          | 2.9       | 1.4       | 24.2      |
| 1828..... | ab 108           | 25.4      | 5.6          | 3.0       | 1.4       | 34.5      |
| 1829..... | 329              | 110.1     | 48.2         | 40.7      | 14.9      |           |
| 1830..... | 329              | 110.1     | 48.4         | 39.5      | 14.5      | 159.8     |
| 1831..... | a d 91           | 23.4      | 8.8          | 4.6       | 1.3       | 38.9      |
| 1832..... | ab d e 172       | 35.5      | 10.2         | 4.7       | 1.6       | 53.2      |
| 1833..... | ab d 175         | 37.8      | 10.2         | 5.4       | 1.7       | 57.6      |

a Massachusetts.  
b Rhode Island.

c Capital stock of Massachusetts only.  
d New Hampshire.

e Maine.

TABLE XXIII.

COMPARATIVE STATEMENT OF THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF STATE BANKS, 1834 TO 1863.

[In millions of dollars.]

|                           | 1834.         | 1835.         | 1836.         | 1837.         | 1838.         | 1839.         | 1840.         | 1841.         |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                           | 596<br>banks. | 704<br>banks. | 713<br>banks. | 788<br>banks. | 829<br>banks. | 840<br>banks. | 901<br>banks. | 784<br>banks. |
| <b>RESOURCES.</b>         |               |               |               |               |               |               |               |               |
| Loans and discounts.....  | 324.1         | 365.2         | 457.5         | 525.1         | 485.6         | 492.3         | 462.9         | 386.5         |
| Stocks.....               | 6.1           | 9.2           | 11.7          | 12.4          | 33.9          | 36.1          | 42.4          | 64.8          |
| Due from banks.....       | 27.3          | 40.1          | 51.9          | 59.7          | 58.2          | 52.9          | 41.1          | 47.9          |
| Real estate.....          | 10.8          | 11.1          | 14.2          | 19.1          | 19.1          | 16.6          | 29.2          | 33.5          |
| Notes of other banks..... | 22.2          | 21.1          | 32.1          | 36.5          | 25.0          | 27.4          | 20.8          | 25.6          |
| Specie funds.....         | 26.6          | 3.1           | 4.8           | 5.4           | .9            | 3.6           | 3.6           | 3.2           |
| Specie.....               | 43.9          | 43.9          | 40.0          | 37.9          | 35.2          | 45.1          | 33.1          | 34.8          |
| Other resources.....      | 1.7           | 4.6           | 10.0          | 10.4          | 24.2          | 28.4          | 24.6          | 11.8          |
| <b>Total.....</b>         | <b>418.8</b>  | <b>498.3</b>  | <b>622.2</b>  | <b>706.5</b>  | <b>682.1</b>  | <b>702.4</b>  | <b>657.7</b>  | <b>608.1</b>  |
| <b>LIABILITIES.</b>       |               |               |               |               |               |               |               |               |
| Capital.....              | 200.0         | 231.2         | 251.9         | 290.8         | 317.6         | 327.1         | 358.4         | 313.6         |
| Circulation.....          | 94.8          | 103.7         | 140.3         | 149.2         | 116.1         | 135.2         | 107.0         | 107.3         |
| Deposits.....             | 75.7          | 83.1          | 115.1         | 127.4         | 84.7          | 90.2          | 75.7          | 64.9          |
| Due to banks.....         | 26.6          | 39.0          | 50.4          | 62.4          | 61.0          | 53.1          | 44.2          | 42.9          |
| Other liabilities.....    |               | 19.3          | 26.0          | 36.6          | 60.0          | 62.9          | 43.3          | 42.9          |

  

|                           | 1842.         | 1843.         | 1844.         | 1845.         | 1846.         | 1847.         | 1848.         |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                           | 692<br>banks. | 691<br>banks. | 696<br>banks. | 707<br>banks. | 707<br>banks. | 715<br>banks. | 751<br>banks. |
| <b>RESOURCES.</b>         |               |               |               |               |               |               |               |
| Loans and discounts.....  | 324.0         | 254.5         | 264.9         | 288.6         | 312.1         | 310.3         | 344.5         |
| Stocks.....               | 24.6          | 28.4          | 22.9          | 20.4          | 21.5          | 20.2          | 26.5          |
| Due from banks.....       | 30.8          | 20.7          | 35.9          | 29.6          | 31.7          | 31.8          | 38.9          |
| Real estate.....          | 33.3          | 22.8          | 22.5          | 22.2          | 19.1          | 21.2          | 20.5          |
| Notes of other banks..... | 19.4          | 13.3          | 11.7          | 12.0          | 12.9          | 13.1          | 16.4          |
| Specie funds.....         | 3.1           | 6.6           | 6.7           | 6.8           | 8.4           | 13.8          | 10.5          |
| Specie.....               | 28.4          | 33.5          | 49.9          | 44.2          | 42.0          | 35.1          | 46.4          |
| Other resources.....      | 8.2           | 13.3          | 12.2          | 10.1          | 7.9           | 12.2          | 8.2           |
| <b>Total.....</b>         | <b>471.8</b>  | <b>393.1</b>  | <b>426.7</b>  | <b>433.9</b>  | <b>455.6</b>  | <b>457.7</b>  | <b>511.9</b>  |
| <b>LIABILITIES.</b>       |               |               |               |               |               |               |               |
| Capital.....              | 260.2         | 228.9         | 210.9         | 206.0         | 196.9         | 203.1         | 204.8         |
| Circulation.....          | 83.8          | 58.6          | 75.2          | 89.6          | 105.6         | 105.5         | 128.5         |
| Deposits.....             | 62.4          | 56.2          | 84.6          | 88.0          | 96.9          | 91.8          | 103.2         |
| Due to banks.....         | 25.9          | 21.5          | 32.0          | 26.3          | 28.2          | 28.5          | 39.4          |
| Other liabilities.....    | 12.8          | 7.4           | 5.8           | 5.9           | 5.3           | 4.7           | 5.5           |

  

|                           | 1849.         | 1850.         | 1851.         | 1853.         | 1854.           | 1855.           | 1856.           |
|---------------------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|
|                           | 782<br>banks. | 824<br>banks. | 879<br>banks. | 750<br>banks. | 1,208<br>banks. | 1,307<br>banks. | 1,398<br>banks. |
| <b>RESOURCES.</b>         |               |               |               |               |                 |                 |                 |
| Loans and discounts.....  | 332.3         | 304.2         | 413.8         | 408.9         | 557.4           | 576.1           | 634.2           |
| Stocks.....               | 23.6          | 20.6          | 22.4          | 22.3          | 44.4            | 52.7            | 49.5            |
| Due from banks.....       | 32.2          | 41.6          | 50.7          | 48.9          | 55.5            | 55.7            | 62.6            |
| Real estate.....          | 17.5          | 20.6          | 20.2          | 10.2          | 22.4            | 24.1            | 20.9            |
| Notes of other banks..... | 12.7          | 16.3          | 17.2          | 30.4          | 22.7            | 23.4            | 24.8            |
| Specie funds.....         | 8.7           | 11.6          | 15.3          |               | 25.6            | 21.9            | 19.9            |
| Specie.....               | 43.6          | 45.4          | 48.7          | 47.1          | 59.4            | 53.9            | 59.3            |
| Other resources.....      | 8.0           | 11.9          | 8.9           | 3.9           | 7.6             | 8.7             | 8.9             |
| <b>Total.....</b>         | <b>478.6</b>  | <b>532.2</b>  | <b>597.2</b>  | <b>571.7</b>  | <b>795.0</b>    | <b>816.5</b>    | <b>880.1</b>    |
| <b>LIABILITIES.</b>       |               |               |               |               |                 |                 |                 |
| Capital.....              | 207.3         | 217.3         | 227.8         | 207.9         | 301.4           | 332.2           | 343.9           |
| Circulation.....          | 114.7         | 131.4         | 155.2         | 146.1         | 204.7           | 187.0           | 195.7           |
| Deposits.....             | 91.2          | 108.6         | 129.0         | 145.6         | 188.2           | 190.4           | 212.7           |
| Due to banks.....         | 30.1          | 36.7          | 46.4          | 49.6          | 50.3            | 45.2            | 52.7            |
| Other liabilities.....    | 6.7           | 8.8           | 6.4           | 28.0          | 13.4            | 15.6            | 12.2            |

COMPARATIVE STATEMENT OF THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF STATE BANKS, 1834 TO 1863—Continued.

|                            | 1857.           | 1858.           | 1859.           | 1860.           | 1861.           | 1862.           | 1863.           |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                            | 1,416<br>banks. | 1,422<br>banks. | 1,476<br>banks. | 1,562<br>banks. | 1,601<br>banks. | 1,492<br>banks. | 1,466<br>banks. |
| <b>RESOURCES.</b>          |                 |                 |                 |                 |                 |                 |                 |
| Loans and discounts .....  | 684.5           | 583.2           | 657.2           | 691.9           | 696.8           | 646.7           | 648.6           |
| Stocks .....               | 59.3            | 60.3            | 63.5            | 70.3            | 74.0            | 99.0            | 180.5           |
| Due from banks .....       | 65.9            | 58.1            | 78.2            | 67.2            | 58.8            | 65.3            | 96.9            |
| Real estate .....          | 26.1            | 28.8            | 26.0            | 30.8            | 30.7            | 32.3            | 31.9            |
| Notes of other banks ..... | 28.1            | 22.4            | 18.9            | 23.5            | 21.9            | 25.3            | 58.2            |
| Specie funds .....         | 25.1            | 15.4            | 26.8            | 19.3            | 29.3            | 27.8            | 46.2            |
| Specie .....               | 58.3            | 74.4            | 104.5           | 83.6            | 87.7            | 102.1           | 101.2           |
| Other resources .....      | 5.9             | 6.1             | 8.3             | 11.1            | 16.7            | 13.6            | 22.0            |
| <b>Total</b> .....         | <b>953.1</b>    | <b>848.7</b>    | <b>983.4</b>    | <b>999.7</b>    | <b>1,015.9</b>  | <b>1,012.1</b>  | <b>1,185.5</b>  |
| <b>LIABILITIES.</b>        |                 |                 |                 |                 |                 |                 |                 |
| Capital .....              | 370.8           | 394.6           | 402.0           | 421.9           | 429.6           | 418.1           | 405.0           |
| Circulation .....          | 214.8           | 155.2           | 193.3           | 207.1           | 202.0           | 183.8           | 238.7           |
| Deposits .....             | 230.4           | 185.9           | 259.6           | 253.8           | 257.2           | 296.3           | 393.7           |
| Due to banks .....         | 57.7            | 51.2            | 68.2            | 55.9            | 61.3            | 61.1            | 100.5           |
| Other liabilities .....    | 19.8            | 14.2            | 15.0            | 14.7            | 23.3            | 21.6            | 53.8            |

TABLE XXIV.

NUMBER AND CAPITAL OF STATE BANKS, 1864 TO 1872. *a*

| Year.      | Num-ber of banks. | Capital.      |
|------------|-------------------|---------------|
| 1864 ..... | 1,089             | \$311,554,148 |
| 1865 ..... | 349               | 71,181,754    |
| 1866 ..... | 297               | 66,478,725    |
| 1867 ..... | 272               | 65,203,868    |
| 1868 ..... | 247               | 66,363,925    |
| 1869 ..... | 259               | 66,968,579    |
| 1870 ..... | 325               | 86,512,845    |
| 1871 ..... | 452               | 111,444,256   |
| 1872 ..... | 566               | 122,129,334   |

*a* From Homan's Bankers' Almanac.

*b* Circulation, \$163,363,000; specie held, \$50,751,480; no information for subsequent years.

TABLE XXV.

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF STATE BANKS FROM 1873 TO 1898.

| Classification.                 | 1873. <i>a</i>   | 1874.            | 1875.            | 1876.            | 1877.            | 1878.            |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                 | banks.           | banks.           | 551<br>banks.    | 633<br>banks.    | 592<br>banks.    | 475<br>banks.    |
| RESOURCES.                      |                  |                  |                  |                  |                  |                  |
|                                 | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> |
| Loans on real estate .....      |                  |                  |                  |                  |                  |                  |
| Loans on other collateral ..... | 119.3            | 154.4            | 176.3            | 179.0            | 263.6            | 169.4            |
| Loans, other .....              |                  |                  |                  |                  |                  |                  |
| Overdrafts .....                | .2               | .2               | .4               | .3               | .5               | .3               |
| United States bonds .....       | 1.5              | 2.0              | .3               | .9               | .9               | 2.1              |
| State, etc., bonds .....        |                  |                  |                  |                  |                  |                  |
| Railroad bonds, etc. ....       |                  |                  |                  |                  |                  |                  |
| Bank stocks .....               | 9.6              | 16.4             | 23.7             | 19.4             | 23.2             | 19.4             |
| Other bonds, etc. ....          |                  |                  |                  |                  |                  |                  |
| Due from banks .....            | 12.6             | 19.0             | 19.9             | 23.1             | 25.2             | 25.1             |
| Real estate, etc. ....          | 3.3              | 5.4              | 9.0              | 8.6              | 12.6             | 11.1             |
| Expenses .....                  | .9               | 1.3              | 1.4              | 1.6              | 1.2              | .9               |
| Cash items .....                | 19.0             | 10.4             | 8.6              | 9.1              | 9.8              | 7.3              |
| Specie .....                    | 3.0              | 2.0              | 1.2              | 1.9              | 2.3              | 3.0              |
| Legal tenders .....             | 8.4              | 25.1             | 26.7             | 27.6             | 34.4             | 28.5             |
| Other resources .....           | 1.1              | 1.2              | 4.8              | 6.8              | 6.6              | 10.8             |
| Total .....                     | 178.9            | 237.4            | 272.3            | 278.3            | 383.3            | 277.9            |
| LIABILITIES.                    |                  |                  |                  |                  |                  |                  |
| Capital stock .....             | 42.7             | 59.3             | 69.0             | 80.4             | 110.9            | 95.2             |
| Surplus .....                   | 2.1              | 2.9              | 6.8              | 7.0              | 5.7              | 8.0              |
| Undivided profits .....         | 10.0             | 12.4             | 9.0              | 10.5             | 18.3             | 11.7             |
| State-bank notes .....          | .2               | .2               | .2               | .4               | .4               | .4               |
| Dividends unpaid .....          |                  | .3               | 1                | .4               | .3               | .3               |
| Deposits .....                  | 110.8            | 137.6            | 163.9            | 157.9            | 226.7            | 142.8            |
| Due to banks .....              | 8.8              | 14.2             | 10.5             | 13.3             | 9.4              | 10.3             |
| Other liabilities .....         | 4.3              | 10.5             | 10.8             | 8.4              | 11.6             | 9.2              |
| Total .....                     | 178.9            | 237.4            | 272.3            | 278.3            | 383.3            | 277.9            |
| RESOURCES.                      |                  |                  |                  |                  |                  |                  |
|                                 | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> |
| Loans on real estate .....      |                  |                  |                  |                  |                  |                  |
| Loans on other collateral ..... | 191.4            | 206.8            | 250.8            | 272.5            | 322.4            | 331.0            |
| Loans, other .....              |                  |                  |                  |                  |                  |                  |
| Overdrafts .....                | .4               | .5               | 1.3              | 1.2              | 1.4              | 1.3              |
| United States bonds .....       | 7.7              | 7.1              | 12.0             | 8.7              | 5.3              | 2.3              |
| State, etc., bonds .....        |                  |                  |                  |                  |                  |                  |
| Railroad bonds, etc. ....       |                  |                  |                  |                  |                  |                  |
| Bank stocks .....               | 21.9             | 17.1             | 24.0             | 19.8             | 22.1             | 31.5             |
| Other bonds, etc. ....          |                  |                  |                  |                  |                  |                  |
| Due from banks .....            | 22.2             | 36.2             | 46.7             | 49.0             | 58.7             | 48.8             |
| Real estate, etc. ....          | 14.3             | 14.2             | 13.9             | 13.0             | 13.6             | 15.1             |
| Expenses .....                  | .8               | .9               | 1.0              | 1.0              | .9               | 1.0              |
| Cash items .....                | 8.8              | 11.2             | 16.9             | 18.5             | 35.1             | 28.2             |
| Specie .....                    | 2.0              | 6.2              | 17.1             | 17.2             | 17.4             | 25.4             |
| Legal tenders .....             | 37.1             | 48.8             | 23.8             | 24.6             | 25.3             | 28.8             |
| Other resources .....           | 9.2              | 5.9              | 10.6             | 12.4             | 9.9              | 7.7              |
| Total .....                     | 315.8            | 354.9            | 419.0            | 438.8            | 512.1            | 521.1            |
| LIABILITIES.                    |                  |                  |                  |                  |                  |                  |
| Capital stock .....             | 104.1            | 90.8             | 92.9             | 91.8             | 102.5            | 110.0            |
| Surplus .....                   | 16.7             | 18.8             | 21.0             | 23.1             | 25.8             | 31.5             |
| Undivided profits .....         | 5.7              | 6.7              | 7.9              | 8.9              | 11.3             | 12.7             |
| State-bank notes .....          | .4               | .3               | .3               | .3               | .2               | .2               |
| Dividends unpaid .....          | .5               | .5               | .6               | .5               | .4               | .5               |
| Deposits .....                  | 167.0            | 208.8            | 261.4            | 281.8            | 335.0            | 325.4            |
| Due to banks .....              | 13.1             | 18.5             | 18.9             | 18.2             | 20.7             | 27.1             |
| Other liabilities .....         | 8.3              | 10.5             | 16.0             | 14.1             | 16.2             | 13.7             |
| Total .....                     | 315.8            | 354.9            | 419.0            | 438.8            | 512.1            | 521.1            |

*a* In compliance with House resolution, making it one of the duties of the Comptroller of the Currency, the Annual Report for 1873 contained the first report of State and savings banks made to this office, and was the first call of that character ever made upon State by Federal officers.

TABLE XXV.

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF STATE BANKS FROM 1873 TO 1898—Continued.

| Classification.                | 1885.            | 1886.            | 1887.            | 1888.            | 1889.            | 1890.            |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                | 975 banks.       | 849 banks.       | 1,413 banks.     | 1,403 banks.     | 1,671 banks.     | 2,101 banks.     |
| <b>RESOURCES.</b>              |                  |                  |                  |                  |                  |                  |
|                                | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> | <i>Millions.</i> |
| Loans on real estate.....      | 347.9            | 331.2            | 435.9            | 432.0            | 31.1             | 34.3             |
| Loans on other collateral..... |  |  |  |  |  |  | 97.6 | 77.8 |
| Loans, other.....              | 1.3              | 1.2              | 2.4              | 2.0              | 3.1              | 5.1              |
| Overdrafts..... |  |  |  |  |  |  | 376.6 | 469.4 |
| United States bonds.....       | 3.0              | 4.4              | 2.5              | 2.1              | 3.1              | 1.3              |
| State, etc., bonds.....        | 32.6             | 27.2             | 30.5             | 34.8             | 1.9              | 2.4              |
| Railroad bonds, etc..... |  |  |  |  |  |  | .3 | .7 |
| Bank stocks.....               | 59.1             | 49.7             | 64.8             | 58.8             | 23.7             | 35.0             |
| Other bonds, etc..... |  |  |  |  |  |  | .3 | .5 |
| Due from banks.....            | 15.9             | 14.6             | 20.5             | 20.2             | 25.3             | 27.2             |
| Real estate, etc.....          | 1.1              | 1.0              | 2.1              | 1.8              | 2.9              | 2.6              |
| Expenses.....                  | 26.0             | 51.7             | 110.8            | 105.3            | 133.2            | 129.3            |
| Cash items.....                | 29.9             | 24.7             |                  |                  |                  |                  |
| Specie.....                    | 31.0             | 14.7             | 15.3             | 14.7             | 8.9              | 7.7              |
| Legal tenders.....             | 5.8              | 8.3              |                  |                  |                  |                  |
| Other resources.....           | 553.6            | 528.7            | 684.8            | 671.7            | 796.0            | 870.8            |
| <b>Total.....</b>              |                  |                  |                  |                  |                  |                  |
| <b>LIABILITIES.</b>            |                  |                  |                  |                  |                  |                  |
| Capital stock.....             | 125.3            | 109.6            | 141.0            | 154.9            | 166.7            | 183.7            |
| Surplus.....                   | 30.7             | 27.8             | 38.5             | 41.4             | 48.0             | 51.9             |
| Undivided profits.....         | 11.6             | 10.1             | 14.5             | 15.5             | 16.8             | 21.3             |
| State-bank notes.....          | .1               | .1               | .2               | .1               | .1               | .1               |
| Dividends unpaid.....          | .5               | .4               | .7               | 1.0              | .8               | .8               |
| Deposits.....                  | 344.3            | 342.0            | 446.6            | 410.0            | 507.1            | 533.1            |
| Due to banks.....              | 29.9             | 27.8             | 32.4             | 34.5             | 43.2             | 37.9             |
| Other liabilities.....         | 11.2             | 10.0             | 10.9             | 14.3             | 13.3             | 17.4             |
| <b>Total.....</b>              | 553.6            | 528.7            | 684.8            | 671.7            | 796.0            | 870.8            |

| Classification.                | 1891.            | 1892.            | 1893.            | 1894.            | 1895.            | 1896.            | 1897.            | 1898.            |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                | 2,572 banks.     | 3,191 banks.     | 3,579 banks.     | 3,586 banks.     | 3,774 banks.     | 3,708 banks.     | 3,857 banks.     | 3,965 banks.     |
| <b>RESOURCES.</b>              |                  |                  |                  |                  |                  |                  |                  |                  |
|                                | <i>Millions.</i> | Millions. | Millions. | Millions. | Millions. | Millions. | Millions. | Millions. |
| Loans on real estate.....      | 37.2             | 45.0             | 43.2             | 42.4             | 44.3             | 42.6             | 50.0             | 75.1             |
| Loans on other collateral..... | 78.5             | 42.9             | 39.1             | 89.8             | 42.1             | 105.4            | 92.6             | 116.5            |
| Loans, other.....              | 507.5            | 611.7            | 675.2            | 533.8            | 606.4            | 549.2            | 527.2            | 621.2            |
| Overdrafts.....                | 4.1              | 4.8              | 5.5              | 5.4              | 4.9              | 5.3              | 6.1              | 6.3              |
| United States bonds.....       | 1.1              | .9               | .4               | .6               | .9               | .7               | 1.1              | 4.2              |
| State, etc., bonds.....        | 2.2              | 2.3              | 2.5              | 1.4              | 1.3              | 1.4              | 3.3              | 2.8              |
| Railroad bonds, etc.....       | .6               | .5               | .3               | .1               | .1               | .1               | .5               | .6               |
| Bank stocks.....               | .4               | .9               | .1               | .3               | .4               | .3               | .2               | 2.6              |
| Other bonds, etc.....          | 37.5             | 45.6             | 73.3             | 82.1             | 89.3             | 94.7             | 101.2            | 121.5            |
| Due from banks.....            | 82.5             | 104.6            | 103.8            | 119.7            | 127.6            | 116.7            | 144.9            | 193.9            |
| Real estate, etc.....          | 28.8             | 32.0             | 38.6             | 41.4             | 43.4             | 50.9             | 56.8             | 57.7             |
| Expenses.....                  | 2.9              | 3.3              | 4.2              | 4.1              | 3.4              | 3.9              | 2.7              | .....            |
| Cash and cash items.....       | 107.5            | 129.7            | 137.0            | 144.5            | 143.1            | 127.5            | 144.6            | 144.2            |
| Other resources.....           | 15.2             | 16.5             | 7.5              | 11.6             | 40.3             | 8.5              | 6.2              | 8.5              |
| <b>Total.....</b>              | 906.0            | 1,040.7          | 1,130.7          | 1,077.2          | 1,147.5          | 1,107.2          | 1,138.1          | 1,356.1          |
| <b>LIABILITIES.</b>            |                  |                  |                  |                  |                  |                  |                  |                  |
| Capital stock.....             | 203.6            | 233.8            | 250.8            | 244.4            | 250.3            | 240.1            | 228.6            | 233.6            |
| Surplus.....                   | 60.0             | 66.7             | 74.2             | 74.4             | 74.2             | 70.7             | 77.4             | 81.3             |
| Undivided profits.....         | 21.1             | 23.6             | 28.9             | 28.0             | 26.9             | 25.1             | 24.9             | 28.3             |
| State-bank notes.....          | .1               | .1               | .....            | .....            | .....            | .....            | .....            | .....            |
| Dividends unpaid.....          | .7               | .8               | .5               | .5               | .4               | .7               | .7               | .4               |
| Deposits.....                  | 556.6            | 618.5            | 706.9            | 658.1            | 712.4            | 695.7            | 723.6            | 912.4            |
| Due to banks.....              | 38.8             | 43.6             | 48.3             | 54.1             | 63.1             | 57.8             | 64.5             | 84.8             |
| Other liabilities.....         | 20.1             | 18.6             | 21.1             | 17.7             | 20.2             | 17.1             | 18.2             | 15.3             |
| <b>Total.....</b>              | 906.0            | 1,040.7          | 1,130.7          | 1,077.2          | 1,147.5          | 1,107.2          | 1,138.1          | 1,356.1          |

TABLE XXVI.

RESOURCES AND LIABILITIES OF THE THIRTY-EIGHT CHARTERED BANKS OF THE DOMINION OF CANADA ON SEPTEMBER 30, 1898.

| RESOURCES.                                                     |                | LIABILITIES.                                              |                |
|----------------------------------------------------------------|----------------|-----------------------------------------------------------|----------------|
| Call loans on bonds, etc. ....                                 | \$23, 745, 140 | Capital .....                                             | \$62, 900, 034 |
| Current loans .....                                            | 222, 361, 523  | Surplus .....                                             | 27, 555, 666   |
| Loans to provincial governments ...                            | 1, 648, 952    | Circulation .....                                         | 40, 071, 143   |
| Overdue debts .....                                            | 3, 406, 913    | Deposits .....                                            | 242, 128, 762  |
| Dominion debentures, etc. ....                                 | 4, 899, 211    | Due to the Dominion and provin-<br>cial governments ..... | 6, 056, 461    |
| Municipal, etc., securities .....                              | 17, 454, 767   | Due to other banks, etc. ....                             | 3, 016, 797    |
| Railroad securities .....                                      | 17, 227, 286   | Bills payable, etc. ....                                  | 50, 740        |
| Due from Dominion Government<br>(note security) .....          | 1, 983, 983    | Other liabilities .....                                   | 551, 900       |
| Due from other banks, etc. ....                                | 39, 330, 373   |                                                           |                |
| Bank premises and other real-estate<br>mortgages .....         | 8, 517, 342    |                                                           |                |
| Cash on hand, viz:                                             |                |                                                           |                |
| Specie .....                                                   | \$9, 679, 185  |                                                           |                |
| Dominion notes .....                                           | 17, 806, 324   |                                                           |                |
| Bank notes and<br>checks .....                                 | 10, 959, 823   |                                                           |                |
| Total cash on hand .....                                       | 38, 445, 332   |                                                           |                |
| Other assets and excess of liabilities                         | 3, 310, 681    |                                                           |                |
| Total .....                                                    | 382, 331, 503  | Total .....                                               | 382, 331, 503  |
| Average amount of specie held during September .....           |                |                                                           | \$9, 662, 828  |
| Average amount of Dominion notes held during September .....   |                |                                                           | \$17, 028, 281 |
| Greatest amount of notes in circulation during September ..... |                |                                                           | \$40, 796, 003 |
| Average rate per cent of last dividends declared .....         |                |                                                           | 7.6            |
| Percentage of specie, notes, and bank checks to deposits ..... |                |                                                           | 15.5           |

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AGGREGATE RESOURCES AND LIABILITIES  
OF  
THE NATIONAL BANKS  
FROM  
OCTOBER, 1863, TO OCTOBER, 1898.

626 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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 .....     |          |        |       | 5,682,600.00   |
| Other items .....                    |          |        |       | 106,009.12     |
| Due from nat'l and other b'ks .....  |          |        |       | 2,625,597.05   |
| Real estate, furniture, etc .....    |          |        |       | 177,565.69     |
| Current expenses .....               |          |        |       | 53,808.92      |
| Premiums paid .....                  |          |        |       | 2,503.69       |
| Checks and other cash items .....    |          |        |       | 492,138.58     |
| Bills of nat'l and other banks ..... |          |        |       | 764,725.00     |
| Specie and other lawful mon'y .....  |          |        |       | 1,446,607.62   |
| Total .....                          |          |        |       | 16,797,644.00  |

1864.

| Resources.                           | JANUARY 4.      | APRIL 4.        | JULY 4.         | OCTOBER 3.      |
|--------------------------------------|-----------------|-----------------|-----------------|-----------------|
|                                      | 139 banks.      | 307 banks.      | 467 banks.      | 508 banks.      |
| Loans and discounts .....            | \$10,633,095.60 | \$31,593,943.48 | \$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   | 108,084,400.00  |
| 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   | 19,985,720.47   |
| Due from other b'ks and b'krs .....  | \$4,786,124.58  | 8,537,908.94    | 17,337,558.66   | 14,051,896.31   |
| Real estate, furniture, etc .....    | 381,144.00      | 755,696.41      | 1,894,049.46    | 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.

| Resources.                           | JANUARY 2.       | APRIL 3.         | JULY 3.          | OCTOBER 2.       |
|--------------------------------------|------------------|------------------|------------------|------------------|
|                                      | 638 banks.       | 907 banks.       | 1,294 banks.     | 1,513 banks.     |
| Loans and discounts .....            | \$166,448,718.00 | \$252,404,208.07 | \$362,442,743.08 | \$487,170,136.29 |
| U. S. bonds and securities .....     | 176,578,750.00   | 277,619,900.00   | 391,744,850.00   | 427,731,300.00   |
| Other items .....                    | 3,294,883.27     | 4,275,769.51     | 12,569,120.38    | 19,048,513.15    |
| Due from national banks .....        | 30,820,175.44    | 40,963,243.47    | 76,977,599.59    | 89,978,980.55    |
| Due from other b'ks and b'krs .....  | 19,826,072.83    | 22,654,636.57    | 26,078,028.01    | 17,393,232.25    |
| Real estate, furniture, etc .....    | 4,083,226.12     | 6,525,118.80     | 11,231,257.28    | 14,709,281.77    |
| Current expenses .....               | 1,053,725.34     | 2,298,025.85     | 2,338,775.56     | 4,539,525.11     |
| Premiums paid .....                  | 1,323,023.56     | 1,823,291.84     | 2,243,210.31     | 2,585,501.05     |
| Checks and other cash items .....    | 37,827,426.77    | 29,681,394.13    | 41,314,904.50    | 72,309,854.44    |
| Bills of nat'l and other banks ..... | 14,275,153.09    | 13,710,370.00    | 21,651,826.00    | 16,247,241.60    |
| Specie .....                         | 4,481,937.68     | 6,659,660.47     | 9,437,000.40     | 18,072,012.59    |
| Legal tenders and fractional'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 | 1,259,768,074.49 |

a Including amount due from national banks.

REPORT OF THE COMPTROLLER OF THE CURRENCY. 627

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898.

1863.

| Liabilities.                         | JANUARY. | APRIL. | JULY. | OCTOBER 5.        |
|--------------------------------------|----------|--------|-------|-------------------|
|                                      |          |        |       |                   |
| Capital stock .....                  |          |        |       | \$7, 188, 393. 00 |
| Undivided profits .....              |          |        |       | 123, 030. 06      |
| Individual and other deposits .....  |          |        |       | 8, 497, 681. 84   |
| Due to nat'l and other banks a ..... |          |        |       | 981, 178. 59      |
| Other items .....                    |          |        |       | 2, 360. 51        |
| Total .....                          |          |        |       | 16, 797, 644. 00  |

1864.

| Liabilities.                         | JANUARY 4.         | APRIL 4.           | JULY 4.            | OCTOBER 3.         |
|--------------------------------------|--------------------|--------------------|--------------------|--------------------|
|                                      |                    | 139 banks.         | 307 banks.         | 467 banks.         |
| Capital stock .....                  | \$14, 740, 522. 00 | \$42, 204, 474. 00 | \$75, 213, 945. 00 | \$86, 782, 802. 00 |
| Surplus fund .....                   |                    |                    | 1, 129, 910. 22    | 2, 010, 286. 10    |
| Undivided profits .....              | 432, 827. 81       | 1, 625, 656. 87    | 3, 094, 330. 11    | 5, 982, 392. 22    |
| Nat'l-bank notes outstanding .....   | 30, 155. 00        | 9, 797, 975. 00    | 25, 825, 665. 00   | 45, 260, 504. 00   |
| Individual and other deposits .....  | 19, 450, 492. 53   | 51, 274, 914. 01   | 119, 414, 239. 03  | 122, 166, 536. 40  |
| Due to nat'l and other banks a ..... | 2, 153, 779. 38    | 6, 814, 930. 40    | 27, 382, 096. 37   | 34, 862, 384. 81   |
| Other items .....                    | 822, 914. 86       | 3, 102, 337. 38    | 213, 768. 02       | 43, 289. 77        |
| Total .....                          | 37, 630, 691. 58   | 114, 823, 287. 66  | 252, 273, 803. 75  | 297, 103, 195. 30  |

1865.

| Liabilities.                         | JANUARY 2.          | APRIL 3.            | JULY 3.              | OCTOBER 2.           |
|--------------------------------------|---------------------|---------------------|----------------------|----------------------|
|                                      |                     | 638 banks.          | 907 banks.           | 1,294 banks. | 1,513 banks. |
| Capital stock .....                  | \$135, 618, 874. 00 | \$215, 326, 023. 00 | \$325, 834, 558. 00  | \$393, 157, 206. 00  |
| Surplus fund .....                   | 8, 663, 211. 22     | 17, 318, 942. 65    | 31, 303, 565. 64     | 38, 713, 380. 72     |
| Undivided profits .....              | 12, 283, 812. 65    | 17, 809, 307. 14    | 23, 159, 408. 17     | 32, 359, 276. 19     |
| Nat'l-bank notes outstanding .....   | 66, 769, 375. 00    | 98, 896, 488. 00    | 131, 452, 158. 00    | 171, 321, 903. 00    |
| Individual and other deposits .....  | 183, 479, 636. 98   | 262, 961, 473. 13   | 398, 257, 559. 59    | 500, 910, 873. 22    |
| United States deposits .....         | 37, 794, 729. 77    | 57, 630, 141. 01    | 58, 032, 726. 67     | 43, 176, 381. 31     |
| Due to national banks .....          | 30, 619, 175. 57    | 41, 301, 031. 16    | 78, 261, 045. 64     | 99, 044, 837. 08     |
| Due to other b'ks and b'kers a ..... | 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, 453, 481. 66 | 1, 359, 768, 074. 49 |

a Including State-bank circulation outstanding.

628 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1866.

| Resources.                         | JANUARY 1.       | APRIL 2.         | JULY 2.          | OCTOBER 1.       |
|------------------------------------|------------------|------------------|------------------|------------------|
|                                    | 1,582 banks.     | 1,612 banks.     | 1,634 banks.     | 1,644 banks.     |
| Loans and discounts .....          | \$500,650,109.19 | \$528,080,526.70 | \$550,353,094.17 | \$603,314,704.83 |
| U.S. b'ds dep'd to secure circ'n   | 298,376,850.60   | 315,850,300.00   | 320,483,350.00   | 331,843,200.00   |
| Other U.S. b'ds and securities     | 142,003,500.00   | 125,625,750.00   | 121,152,950.00   | 94,974,650.00    |
| Oth'r stocks, b'ds, and mortg's    | 17,483,753.18    | 17,379,738.92    | 17,565,911.46    | 15,887,490.06    |
| Due from national banks. . . .     | 93,254,551.02    | 87,564,329.71    | 96,696,482.66    | 107,650,174.18   |
| Due from other b'ks and b'k'rs     | 14,658,229.87    | 13,682,345.12    | 13,982,613.23    | 15,211,117.16    |
| Real estate, furniture, etc. . . . | 15,436,296.16    | 15,895,564.46    | 16,730,923.62    | 17,134,002.58    |
| Current expenses. . . . .          | 3,193,717.78     | 4,927,599.79     | 3,032,716.27     | 5,311,253.35     |
| Premiums paid. . . . .             | 2,423,918.02     | 2,233,516.31     | 2,398,872.26     | 2,493,773.47     |
| Checks and other cash items.       | 89,837,684.50    | 105,490,619.36   | 96,077,134.53    | 103,684,249.21   |
| Bills of nat'l and other banks.    | 20,406,442.00    | 18,279,816.00    | 17,866,742.00    | 17,427,773.00    |
| Specie. . . . .                    | 19,205,018.75    | 17,529,778.42    | 12,629,376.30    | 9,226,831.82     |
| Legal tenders and fract'leury      | 187,846,548.82   | 189,867,852.52   | 201,425,041.63   | 205,793,573.76   |
| Total. . . . .                     | 1,404,776,619.29 | 1,442,407,737.31 | 1,476,325,208.13 | 1,526,962,804.42 |

1867.

| Resources.                         | JANUARY 7.       | APRIL 1.         | JULY 1.          | OCTOBER 7.       |
|------------------------------------|------------------|------------------|------------------|------------------|
|                                    | 1,648 banks.     | 1,642 banks.     | 1,636 banks.     | 1,642 banks.     |
| Loans and discounts .....          | \$608,771,799.61 | \$597,648,286.53 | \$588,450,396.12 | \$609,675,214.61 |
| U.S. b'ds dep'd to secure circ'n   | 339,570,500.00   | 338,863,050.00   | 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    | 12,873,785.60    | 16,138,769.00    | 11,841,104.00    |
| Bills of other banks               | 1,176,142.00     | 825,748.00       | 531,207.00       | 333,209.00       |
| Specie. . . . .                    | 19,726,043.20    | 11,444,529.15    | 11,128,672.98    | 12,798,044.40    |
| Legal tenders and fract'leury      | 104,872,371.64   | 92,861,254.17    | 102,534,613.46   | 109,550,844.91   |
| Compound-interest notes. . . .     | 82,047,250.00    | 84,065,790.00    | 75,488,220.00    | 59,888,250.00    |
| Total. . . . .                     | 1,511,222,985.40 | 1,465,451,105.84 | 1,494,084,526.01 | 1,499,469,060.17 |

1868.

| Resources.                         | JANUARY 6.       | APRIL 6.         | JULY 6.          | OCTOBER 5.       |
|------------------------------------|------------------|------------------|------------------|------------------|
|                                    | 1,642 banks.     | 1,643 banks.     | 1,640 banks.     | 1,643 banks.     |
| Loans and discounts .....          | \$616,603,479.89 | \$628,029,347.65 | \$655,729,546.42 | \$657,668,847.83 |
| U.S. b'ds dep'd to secure circ'n   | 339,064,200.00   | 339,686,650.00   | 339,569,100.00   | 340,487,050.00   |
| U.S. b'ds dep'd to sec're dep'ts   | 37,315,750.00    | 37,446,000.00    | 37,853,150.00    | 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    | 20,893,406.40    |
| Due from national banks. . . .     | 99,311,446.60    | 95,900,606.35    | 114,434,097.93   | 162,278,547.77   |
| Due from other b'ks and b'k'rs     | 8,480,199.74     | 7,074,297.44     | 8,642,456.72     | 7,848,822.24     |
| Real estate, furniture, etc. . . . | 21,125,665.68    | 22,082,570.25    | 22,699,829.70    | 22,747,875.18    |
| Current expenses. . . . .          | 2,986,893.86     | 5,428,460.25     | 2,938,519.04     | 5,278,911.22     |
| Premiums paid. . . . .             | 2,464,536.96     | 2,660,106.09     | 2,432,074.37     | 1,819,815.50     |
| Checks and other cash items.       | 109,390,266.37   | 114,993,036.23   | 124,076,097.71   | 143,241,394.99   |
| Bills of national banks            | 16,655,572.00    | 12,573,514.00    | 13,210,179.00    | 11,842,974.00    |
| Bills of other banks               | 261,269.00       | 190,106.00       | 342,550.00       | 222,668.00       |
| Fractional currency. . . . .       | 1,927,876.78     | 1,825,640.16     | 1,863,358.91     | 2,262,791.97     |
| Specie. . . . .                    | 20,981,601.45    | 18,373,943.22    | 20,755,919.04    | 13,003,713.39    |
| Legal-tender notes. . . . .        | 114,306,491.00   | 84,390,219.00    | 100,166,109.00   | 92,453,475.00    |
| Compound-interest notes. . . .     | 39,997,030.00    | 38,917,490.00    | 19,473,420.00    | 4,513,730.00     |
| Three per cent certificates. . . . | 8,245,000.00     | 24,255,000.00    | 44,905,000.00    | 59,080,000.00    |
| Total. . . . .                     | 1,502,647,614.10 | 1,499,668,920.97 | 1,572,167,076.26 | 1,559,621,773.49 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 629

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—Continued.

1866.

| Liabilities.                     | JANUARY 1.       | APRIL 2.         | JULY 2.          | OCTOBER 1.       |
|----------------------------------|------------------|------------------|------------------|------------------|
|                                  | 1,582 banks.     | 1,612 banks.     | 1,634 banks.     | 1,644 banks.     |
| Capital stock .....              | \$403,357,346.00 | \$409,273,534.00 | \$414,270,493.00 | \$415,472,369.00 |
| Surplus fund .....               | 43,000,370.78    | 44,687,810.54    | 50,151,991.77    | 53,359,277.64    |
| Undivided profits.....           | 28,972,493.70    | 30,964,422.73    | 29,286,175.45    | 32,593,486.09    |
| Nat'l-bank notes outstanding     | 213,239,530.00   | 248,886,282.00   | 267,798,678.00   | 280,253,818.00   |
| State-b'k notes outstanding..    | 45,449,155.00    | 33,800,865.00    | 19,996,163.00    | 9,748,025.00     |
| Individual deposits.....         | 522,507,829.27   | 534,734,950.33   | 533,338,174.25   | 561,616,777.64   |
| U. S. deposits .....             | 29,747,236.15    | 29,150,729.82    | 36,038,185.03    | 30,420,819.80    |
| Dep'ts of U. S. disb'ng officers |                  |                  | 3,066,892.22     | 2,979,955.77     |
| Due to national banks .....      | 94,709,074.15    | 89,067,501.54    | 96,496,726.42    | 110,531,957.31   |
| Due to other b'ks and bankers    | 23,793,584.24    | 21,841,641.35    | 25,951,728.99    | 26,986,317.57    |
| Total .....                      | 1,404,776,619.29 | 1,442,407,737.31 | 1,476,395,208.13 | 1,526,962,804.42 |

1867.

| Liabilities.                     | JANUARY 7.       | APRIL 1.         | JULY 1.          | OCTOBER 7.       |
|----------------------------------|------------------|------------------|------------------|------------------|
|                                  | 1,648 banks.     | 1,642 banks.     | 1,636 banks.     | 1,642 banks.     |
| Capital stock .....              | \$420,229,739.00 | \$419,399,484.00 | \$418,558,148.00 | \$420,073,415.00 |
| Surplus fund .....               | 59,992,874.57    | 60,206,013.58    | 63,232,811.12    | 66,095,587.01    |
| Undivided profits.....           | 26,961,382.60    | 31,131,034.39    | 30,656,222.84    | 33,751,446.21    |
| Nat'l-bank notes outstanding     | 231,436,749.00   | 292,788,572.00   | 291,769,553.00   | 293,887,941.00   |
| State-b'k notes outstanding..    | 6,961,499.00     | 5,400,312.00     | 4,484,112.00     | 4,092,153.00     |
| Individual deposits.....         | 558,699,768.06   | 512,046,182.47   | 539,599,076.16   | 543,797,837.51   |
| U. S. deposits .....             | 27,284,876.93    | 27,473,005.66    | 29,838,391.53    | 23,062,119.92    |
| Dep'ts of U. S. disb'ng officers | 2,477,509.48     | 2,630,981.39     | 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 | 1,465,451,165.84 | 1,494,084,526.01 | 1,499,469,060.17 |

1868.

| Liabilities.                     | JANUARY 6.       | APRIL 6.         | JULY 5.          | OCTOBER 5.       |
|----------------------------------|------------------|------------------|------------------|------------------|
|                                  | 1,642 banks.     | 1,643 banks.     | 1,640 banks.     | 1,643 banks.     |
| Capital stock .....              | \$420,260,790.00 | \$420,676,210.00 | \$420,105,011.00 | \$420,634,511.00 |
| Surplus fund .....               | 70,586,125.70    | 72,349,119.60    | 75,840,118.94    | 77,995,761.40    |
| Undivided profits.....           | 31,399,877.57    | 32,861,597.08    | 33,543,223.35    | 36,095,883.98    |
| Nat'l-bank notes outstanding     | 294,377,390.00   | 295,336,044.00   | 294,908,264.00   | 295,769,489.00   |
| State-b'k notes outstanding..    | 3,792,013.00     | 3,310,177.00     | 3,163,771.00     | 2,906,352.00     |
| Individual deposits.....         | 534,704,709.00   | 532,011,480.26   | 575,842,070.12   | 580,940,820.85   |
| U. S. deposits .....             | 24,303,638.02    | 22,750,342.77    | 24,603,676.96    | 17,573,259.64    |
| Dep'ts of U. S. disb'ng officers | 3,208,783.03     | 4,976,682.31     | 3,499,389.99     | 4,570,478.16     |
| Due to national banks .....      | 98,144,659.61    | 94,073,631.25    | 113,306,346.34   | 99,414,397.28    |
| Due to other b'ks and bankers    | 21,867,048.17    | 21,323,636.60    | 27,355,264.56    | 23,720,829.18    |
| Total .....                      | 1,502,647,644.10 | 1,499,668,920.97 | 1,572,167,076.26 | 1,559,621,773.40 |

630 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1869.

| Resources.                      | JANUARY 4.       | APRIL 17.        | JUNE 12.         | OCTOBER 9.       |
|---------------------------------|------------------|------------------|------------------|------------------|
|                                 | 1,628 banks.     | 1,620 banks.     | 1,619 banks.     | 1,617 banks.     |
| Loans and discounts             | \$644,945,039.53 | \$662,084,813.47 | \$686,347,755.81 | \$682,883,106.97 |
| U. S. bonds to secure circ'n.   | 338,539,950.00   | 338,379,250.00   | 338,699,750.00   | 339,480,109.00   |
| U. S. bonds to secure deposits  | 34,538,350.00    | 29,721,350.00    | 27,625,350.00    | 18,704,000.00    |
| U. S. b'ds and sec'ties on hand | 35,010,600.00    | 30,226,550.00    | 27,476,650.00    | 25,903,950.00    |
| Other st'ks, b'ds, and mortg's  | 29,127,732.96    | 20,074,435.69    | 20,777,560.53    | 22,250,679.14    |
| Due from redeeming agents       | 65,727,070.80    | 57,554,382.55    | 62,912,636.82    | 56,669,562.84    |
| Due from other national banks   | 36,067,316.84    | 30,520,527.89    | 35,556,504.53    | 35,393,563.47    |
| Due from State b'ks and b'k'rs  | 7,715,719.34     | 8,075,595.60     | 9,140,919.24     | 8,750,418.57     |
| Real estate, furniture, etc.    | 23,289,838.28    | 23,798,188.13    | 23,659,271.17    | 25,169,188.95    |
| Current expenses                | 3,265,990.81     | 5,641,195.01     | 5,820,577.87     | 5,646,332.96     |
| 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   | 108,309,817.37   |
| Bills of other national banks   | 14,684,799.00    | 11,725,239.00    | 11,524,447.00    | 10,776,023.00    |
| Fractional currency             | 2,380,471.06     | 2,068,545.18     | 1,804,855.53     | 2,090,727.88     |
| Specie                          | 20,626,750.26    | 9,944,532.15     | 18,455,090.48    | 23,702,405.83    |
| Legal-tender notes              | 88,239,300.00    | 80,875,161.00    | 80,934,131.00    | 83,119,295.00    |
| Three per cent certificates     | 52,075,000.00    | 51,190,000.00    | 49,815,000.00    | 45,345,000.00    |
| Total                           | 1,540,394,266.50 | 1,517,753,167.03 | 1,564,174,410.65 | 1,497,226,604.33 |

1870.

| Resources.             | JANUARY 22.      | MARCH 24.        | JUNE 9.          | OCTOBER 8.       | DECEMBER 28.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 1,615 banks.     | 1,615 banks.     | 1,612 banks.     | 1,615 banks.     | 1,648 banks.     |
| Loans and discounts    | \$688,875,203.70 | \$710,848,600.39 | \$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   | 340,857,454.00   | 344,104,200.00   |
| Bonds for deposits     | 17,592,000.00    | 16,102,000.00    | 15,704,000.00    | 15,381,500.00    | 15,189,500.00    |
| U. S. bonds on hand    | 24,677,100.00    | 27,292,150.00    | 28,276,600.00    | 22,323,800.00    | 23,893,300.00    |
| Other stocks and b'ds  | 21,082,412.00    | 20,524,294.55    | 23,300,681.87    | 23,614,721.25    | 22,686,358.59    |
| Due from red'g ag'ts   | 71,641,486.05    | 73,435,117.98    | 74,635,405.61    | 66,275,668.92    | 64,805,062.88    |
| Due from nat'l banks   | 81,994,609.26    | 29,510,688.11    | 36,128,750.66    | 33,948,805.65    | 37,478,166.49    |
| Due from State b'ks.   | 9,319,560.54     | 10,238,219.85    | 10,430,781.32    | 9,202,496.71     | 9,324,144.18     |
| Real estate, etc.      | 26,002,713.01    | 26,330,701.24    | 26,593,357.00    | 27,470,746.97    | 28,921,637.44    |
| Current expenses       | 3,469,588.00     | 6,683,189.54     | 6,324,955.47     | 5,871,750.02     | 6,005,073.32     |
| Premiums paid          | 2,439,591.41     | 2,680,882.39     | 3,076,456.74     | 2,491,222.11     | 3,251,648.72     |
| Cash items             | 111,624,822.60   | 11,267,703.12    | 11,497,534.13    | 12,536,613.57    | 13,229,403.34    |
| Clear'g-house exch'gs  |                  | 75,317,992.22    | 83,936,515.64    | 79,089,688.39    | 76,208,707.00    |
| National-bank notes    | 15,840,669.00    | 14,226,817.00    | 16,342,582.00    | 12,512,927.00    | 17,901,846.00    |
| Fractional currency    | 2,476,966.75     | 2,285,499.02     | 2,184,714.39     | 2,078,178.05     | 2,150,522.89     |
| Specie                 | 48,345,883.72    | 37,096,543.44    | 31,099,437.78    | 18,460,011.47    | 26,307,251.59    |
| Legal-tender notes     | 87,708,502.00    | 82,485,978.00    | 94,573,751.00    | 79,324,577.00    | 80,580,745.00    |
| Three per cent cert'fs | 43,820,000.00    | 43,570,000.00    | 43,465,000.00    | 43,345,000.00    | 41,345,000.00    |
| Total                  | 1,546,261,957.44 | 1,529,147,735.85 | 1,565,756,909.67 | 1,510,713,236.92 | 1,538,998,105.93 |

1871.

| Resources.             | MARCH 18.        | APRIL 29.        | JUNE 10.         | OCTOBER 2.       | DECEMBER 16.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 1,688 banks.     | 1,707 banks.     | 1,723 banks.     | 1,767 banks.     | 1,790 banks.     |
| Loans and discounts    | \$767,858,490.59 | \$779,321,828.11 | \$789,416,568.13 | \$831,552,210.00 | \$818,996,311.74 |
| Bonds for circulation  | 351,556,700.00   | 354,427,200.00   | 357,388,950.00   | 364,475,809.00   | 366,840,200.00   |
| Bonds for deposits     | 15,231,500.00    | 15,236,500.00    | 15,250,509.00    | 28,087,500.00    | 23,155,150.00    |
| U. S. bonds on hand    | 23,911,350.00    | 22,487,950.00    | 24,230,300.00    | 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'ts   | 83,809,188.92    | 85,061,016.31    | 92,369,246.71    | 86,878,668.84    | 77,935,600.53    |
| Due from nat'l banks   | 30,201,119.99    | 38,332,679.74    | 39,636,579.35    | 43,525,362.05    | 43,313,344.78    |
| Due from State b'ks.   | 10,271,605.34    | 11,478,174.71    | 11,853,308.60    | 12,772,669.83    | 13,069,301.40    |
| Real estate, etc.      | 28,805,814.79    | 29,242,762.79    | 20,637,999.30    | 30,689,783.85    | 30,070,330.57    |
| Current expenses       | 6,694,014.17     | 6,764,159.73     | 6,295,099.46     | 6,153,370.29     | 7,330,424.12     |
| Premiums paid          | 3,939,995.20     | 4,414,755.40     | 5,026,385.97     | 5,500,890.17     | 5,956,073.74     |
| Cash items             | 11,642,644.74    | 12,749,280.84    | 13,101,497.95    | 14,058,268.86    | 13,784,424.76    |
| Clear'g-house exch'gs  | 100,693,917.54   | 130,855,698.15   | 102,691,311.75   | 101,165,854.52   | 114,538,539.93   |
| National-bank notes    | 13,137,006.00    | 16,632,323.00    | 19,101,389.00    | 14,137,654.00    | 13,985,904.00    |
| 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    | 13,252,938.17    | 29,539,299.56    |
| Legal-tender notes     | 91,072,349.00    | 106,219,126.00   | 122,137,680.00   | 109,414,735.00   | 93,942,707.00    |
| Three per cent cert'fs | 37,570,000.00    | 33,935,000.00    | 30,090,000.00    | 25,075,000.00    | 21,400,000.00    |
| Total                  | 1,627,032,030.28 | 1,694,440,912.94 | 1,703,415,335.65 | 1,730,566,899.72 | 1,715,861,897.22 |

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—Continued.

1869.

| Liabilities.                     | JANUARY 4.       | APRIL 17.        | JUNE 12.         | OCTOBER 9.       |
|----------------------------------|------------------|------------------|------------------|------------------|
|                                  | 1,628 banks.     | 1,820 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    | 37,389,314.82    | 43,812,898.70    | 40,687,300.92    |
| Nat'l-bank notes outstanding     | 294,476,702.00   | 292,457,098.00   | 292,753,286.00   | 293,593,645.00   |
| State-bank notes outstanding     | 2,734,669.00     | 2,615,387.00     | 2,558,874.00     | 2,454,697.00     |
| Individual deposits .....        | 568,530,934.11   | 547,922,174.91   | 574,307,382.77   | 511,400,196.63   |
| U. S. deposits .....             | 13,211,850.19    | 10,114,328.32    | 10,301,907.71    | 7,112,646.67     |
| Dep'ts U. S. disburs'g officers. | 3,472,884.90     | 3,665,131.61     | 2,454,048.99     | 4,516,618.12     |
| Due to national banks .....      | 95,453,139.33    | 92,662,648.49    | 100,933,010.03   | 95,067,892.83    |
| Due to State banks and b'k'rs.   | 26,984,945.74    | 23,018,610.62    | 28,046,771.30    | 23,849,371.62    |
| Notes and bills rediscounted.    |                  | 2,464,849.81     | 2,392,205.61     | 3,839,357.10     |
| Bills payable .....              |                  | 1,870,913.26     | 1,735,289.07     | 2,140,363.12     |
| Total .....                      | 1,540,394,266.50 | 1,517,753,167.03 | 1,564,174,410.65 | 1,497,226,604.33 |

1870.

| Liabilities.               | JANUARY 22.      | MARCH 24.        | JUNE 9.          | OCTOBER 8.       | DECEMBER 28.     |
|----------------------------|------------------|------------------|------------------|------------------|------------------|
|                            | 1,615 banks.     | 1,615 banks.     | 1,612 banks.     | 1,615 banks.     | 1,648 banks.     |
| Capital stock .....        | \$426,674,954.00 | \$427,504,247.00 | \$427,235,701.00 | \$430,399,301.00 | \$435,356,604.00 |
| 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    | 36,668,618.91    | 46,056,428.55    |
| Nat'l-bank circulat'n      | 292,838,935.00   | 292,569,149.00   | 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 .....     | 2,299,226.27     | 1,483,416.15     | 1,517,595.18     | 2,462,591.31     | 2,242,556.49     |
| Individual deposits .....  | 546,236,881.57   | 516,058,085.26   | 542,261,563.18   | 501,407,586.90   | 507,368,618.67   |
| U. S. deposits .....       | 6,750,139.19     | 6,424,421.25     | 10,677,873.92    | 6,807,978.49     | 6,074,407.90     |
| Dep'ts U. S. dis. officers | 2,592,001.21     | 4,778,225.93     | 2,592,967.54     | 4,550,142.63     | 4,155,304.25     |
| Due to national banks      | 108,351,300.33   | 109,667,715.95   | 115,456,491.84   | 100,348,292.45   | 106,090,414.53   |
| Due to State banks .....   | 28,904,849.14    | 29,767,575.21    | 33,012,162.78    | 29,693,910.80    | 29,200,587.29    |
| Notes rediscounted .....   | 3,842,542.30     | 2,462,647.49     | 2,741,843.53     | 3,843,577.67     | 4,612,131.08     |
| Bills payable .....        | 1,543,753.49     | 2,873,357.40     | 2,302,756.99     | 4,592,609.76     | 4,838,667.83     |
| Total .....                | 1,546,261,357.44 | 1,529,147,735.85 | 1,565,756,999.67 | 1,510,713,236.92 | 1,538,998,105.93 |

1871.

| Liabilities.               | MARCH 18.        | APRIL 29.        | JUNE 10.         | OCTOBER 2.       | DECEMBER 16.     |
|----------------------------|------------------|------------------|------------------|------------------|------------------|
|                            | 1,688 banks.     | 1,767 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    | 98,322,293.80    | 101,112,671.91   | 101,573,153.62   |
| Undivided profits .....    | 43,883,837.64    | 44,776,030.71    | 45,535,227.79    | 42,008,714.38    | 48,630,925.81    |
| Nat'l-bank circulat'n      | 301,713,460.09   | 306,131,393.00   | 307,793,880.00   | 315,519,117.00   | 318,265,481.00   |
| State-bank circulat'n      | 2,035,800.00     | 1,982,530.00     | 1,958,058.00     | 1,921,056.00     | 1,886,538.00     |
| Dividends unpaid .....     | 1,263,767.70     | 2,235,248.46     | 1,408,628.25     | 4,540,194.61     | 1,393,427.98     |
| Individual deposits .....  | 561,190,830.41   | 611,025,174.10   | 602,110,758.16   | 600,868,486.55   | 596,586,487.54   |
| U. S. deposits .....       | 6,314,957.81     | 6,521,572.92     | 6,265,167.94     | 20,511,935.98    | 14,829,525.65    |
| Dep'ts U. S. dis. officers | 4,813,016.66     | 3,757,873.84     | 4,893,907.25     | 5,393,598.89     | 5,399,108.34     |
| Due to national banks      | 118,904,865.84   | 128,037,469.17   | 135,167,847.60   | 131,730,713.04   | 118,657,614.16   |
| Due to State banks .....   | 37,311,519.13    | 36,113,290.67    | 41,219,802.96    | 40,211,971.67    | 38,116,950.67    |
| Notes rediscounted .....   | 3,256,896.42     | 3,573,723.02     | 3,120,039.09     | 3,964,552.57     | 4,922,455.78     |
| Bills payable .....        | 5,248,296.01     | 5,740,964.77     | 5,278,973.72     | 4,528,191.12     | 5,374,362.67     |
| Total .....                | 1,627,032,030.28 | 1,694,440,912.94 | 1,703,415,335.65 | 1,730,566,899.72 | 1,715,861,897.22 |

632 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1872.

| Resources.              | FEBRUARY 27.     | APRIL 19.        | JUNE 10.         | OCTOBER 3.       | DECEMBER 27.     |
|-------------------------|------------------|------------------|------------------|------------------|------------------|
|                         | 1,814 banks.     | 1,843 banks.     | 1,853 banks.     | 1,919 banks.     | 1,940 banks.     |
| Loans and discounts.    | \$839,665,077.91 | \$844,902,253.49 | \$871,531,448.67 | \$877,197,923.47 | \$885,653,449.62 |
| Bonds for circulation.  | 370,924,700.00   | 374,428,450.00   | 377,029,700.00   | 382,046,400.00   | 384,458,500.00   |
| Bonds for deposits.     | 15,870,060.00    | 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    | 23,160,537.29    |
| Due from red'g ag'ts    | 89,548,329.93    | 82,120,017.24    | 91,564,269.53    | 80,717,071.30    | 86,401,459.44    |
| Due from nat'l banks    | 38,282,905.86    | 36,697,592.81    | 39,468,323.39    | 34,486,593.87    | 42,707,613.54    |
| Due from State banks    | 12,269,822.68    | 12,299,716.94    | 13,014,265.26    | 12,976,878.01    | 12,008,843.54    |
| Real estate, etc.       | 30,637,676.75    | 30,809,274.98    | 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    | 24,433,899.16    | 24,256,644.12    | 10,229,756.79    | 19,047,336.45    |
| Legal-tender notes.     | 97,865,400.00    | 105,732,455.00   | 122,994,417.00   | 105,121,104.00   | 102,922,369.45   |
| U. S. cert's of deposit |                  |                  |                  | 6,710,000.00     | 12,650,000.00    |
| Three per cent cert'fs  | 18,980,000.00    | 15,365,000.00    | 12,005,000.00    | 7,140,000.00     | 4,185,000.00     |
| Total.                  | 1,719,415,657.34 | 1,743,652,213.55 | 1,770,837,269.40 | 1,755,857,098.24 | 1,773,556,532.43 |

1873.

| Resources.              | FEBRUARY 28.     | APRIL 25.        | JUNE 13.         | SEPTEMBER 12.    | DECEMBER 26.     |
|-------------------------|------------------|------------------|------------------|------------------|------------------|
|                         | 1,947 banks.     | 1,962 banks.     | 1,968 banks.     | 1,976 banks.     | 1,976 banks.     |
| Loans and discounts.    | \$913,265,189.67 | \$912,064,267.31 | \$925,557,682.42 | \$944,220,116.34 | \$856,816,555.05 |
| Bonds for circulation.  | 384,675,050.00   | 386,763,800.00   | 388,080,300.00   | 388,330,400.00   | 389,384,400.00   |
| Bonds for deposits.     | 15,035,000.00    | 16,235,000.00    | 15,935,000.00    | 14,805,000.00    | 14,815,200.00    |
| U. S. bonds on hand.    | 10,436,950.00    | 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'ts    | 95,773,077.10    | 88,815,557.80    | 97,143,326.94    | 96,154,120.66    | 73,032,046.87    |
| Due from nat'l banks    | 39,483,700.09    | 38,671,088.63    | 43,328,792.29    | 41,413,680.06    | 40,404,576.97    |
| Due from State banks    | 13,595,679.17    | 12,883,353.37    | 14,073,287.77    | 12,022,873.41    | 11,185,253.08    |
| Real estate, etc.       | 34,023,057.77    | 34,216,878.07    | 34,820,562.77    | 34,661,823.21    | 35,550,746.48    |
| 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   | 131,383,660.95   | 94,132,125.24    | 91,018,526.59    | 88,926,063.53    | 62,881,342.16    |
| National-bank notes.    | 15,998,779.00    | 19,310,202.00    | 20,594,772.00    | 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    | 16,868,608.74    | 27,959,086.72    | 19,808,469.45    | 20,907,037.58    |
| Legal-tender notes.     | 97,141,909.00    | 100,605,287.00   | 106,381,491.00   | 92,522,663.00    | 108,719,506.00   |
| U. S. cert's of deposit | 18,460,000.00    | 18,370,000.00    | 22,365,000.00    | 20,610,000.00    | 24,010,000.00    |
| Three per cent cert'fs  | 1,805,000.00     | 710,000.00       | 305,000.00       |                  |                  |
| Total.                  | 1,839,152,715.21 | 1,800,303,280.11 | 1,851,234,860.38 | 1,830,627,845.53 | 1,729,380,303.61 |

1874.

| Resources.              | FEBRUARY 27.     | MAY 1.           | JUNE 26.         | OCTOBER 2.       | DECEMBER 31.     |
|-------------------------|------------------|------------------|------------------|------------------|------------------|
|                         | 1,975 banks.     | 1,978 banks.     | 1,983 banks.     | 2,004 banks.     | 2,027 banks.     |
| Loans and discounts.    | \$897,859,600.46 | \$893,347,030.79 | \$926,195,671.70 | \$954,394,791.59 | \$955,862,580.51 |
| Bonds for circulation.  | 389,614,700.00   | 399,249,100.00   | 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    | 15,230,300.00    |
| Other stocks and b'ds   | 25,305,736.24    | 25,460,460.20    | 27,010,727.48    | 27,807,826.92    | 28,313,473.12    |
| Due from res'v ag'ts    | 101,502,861.58   | 94,017,603.31    | 97,871,517.06    | 83,885,126.94    | 80,488,831.45    |
| Due from nat'l banks    | 36,624,001.39    | 41,291,015.24    | 45,770,715.59    | 39,695,309.47    | 48,100,842.62    |
| Due from State banks    | 11,496,711.47    | 12,374,391.28    | 12,469,592.33    | 11,196,611.73    | 11,655,573.07    |
| Real estate, etc.       | 36,043,741.50    | 36,708,066.39    | 37,270,876.51    | 38,112,926.52    | 39,190,683.04    |
| 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     | 8,376,650.07     | 8,626,112.36     |
| Cash items.             | 10,269,955.57    | 11,949,020.71    | 10,496,257.00    | 12,296,616.77    | 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    | 32,580,969.26    | 22,326,207.27    | 21,240,945.23    | 22,436,761.04    |
| Legal-tender notes.     | 102,717,583.00   | 101,692,930.00   | 103,108,350.00   | 80,021,946.00    | 82,604,791.00    |
| U. S. cert's of deposit | 37,235,000.00    | 40,135,000.00    | 47,780,000.00    | 42,825,000.00    | 33,679,000.00    |
| 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 | 1,902,403,638.48 |

**REPORT OF THE COMPTROLLER OF THE CURRENCY. 633**

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—Continued.

**1872.**

| Liabilities.              | FEBRUARY 27.     | APRIL 19.        | JUNE 10.         | OCTOBER 3.       | DECEMBER 27.     |
|---------------------------|------------------|------------------|------------------|------------------|------------------|
|                           | 1,814 banks.     | 1,843 banks.     | 1,853 banks.     | 1,919 banks.     | 1,940 banks.     |
| Capital stock.....        | \$464,081,744.00 | \$467,924,318.00 | \$470,543,301.00 | \$479,629,174.00 | \$482,606,252.00 |
| Surplus fund.....         | 103,787,082.62   | 104,312,525.81   | 105,181,943.28   | 110,257,516.45   | 111,410,248.98   |
| Undivided profits...      | 43,310,344.46    | 46,428,590.90    | 50,234,298.32    | 46,623,784.50    | 56,702,411.89    |
| Nat'l bank circulat'n     | 321,634,675.00   | 325,305,752.00   | 327,092,752.00   | 333,495,027.00   | 336,289,285.00   |
| State bank circulat'n     | 1,850,563.00     | 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     | 7,854,772.41     | 7,863,894.93     |
| Dep's U. S. dis. officers | 5,024,699.44     | 3,416,371.16     | 5,463,953.48     | 4,563,833.79     | 5,136,597.74     |
| Due to national banks     | 128,627,494.44   | 120,755,565.86   | 132,804,924.02   | 110,017,347.67   | 124,218,392.83   |
| Due to State banks..      | 39,025,165.44    | 35,005,127.84    | 39,878,826.42    | 33,789,083.82    | 34,794,963.37    |
| Notes rediscounted..      | 3,818,686.91     | 4,225,622.04     | 4,745,178.22     | 5,549,431.88     | 6,545,059.78     |
| Bills payable.....        | 6,062,896.91     | 5,821,551.76     | 5,942,479.34     | 6,040,562.66     | 6,946,416.17     |
| Total.....                | 1,719,415,657.34 | 1,743,652,213.55 | 1,770,837,269.40 | 1,755,857,098.24 | 1,773,556,532.43 |

**1873.**

| Liabilities.              | FEBRUARY 28.     | APRIL 25.        | JUNE 13.         | SEPTEMBER 12.    | DECEMBER 26.     |
|---------------------------|------------------|------------------|------------------|------------------|------------------|
|                           | 1,947 banks.     | 1,962 banks.     | 1,968 banks.     | 1,976 banks.     | 1,976 banks.     |
| Capital stock.....        | \$484,551,811.00 | \$487,891,251.00 | \$490,109,801.00 | \$491,072,616.00 | \$490,266,611.00 |
| Surplus fund.....         | 114,661,048.73   | 115,805,574.57   | 116,847,454.62   | 120,314,499.20   | 120,961,267.91   |
| Undivided profits...      | 48,578,045.28    | 52,415,348.46    | 55,306,154.69    | 54,515,131.76    | 58,375,169.43    |
| Nat'l bank circulat'n     | 336,292,459.00   | 338,163,864.00   | 338,788,504.00   | 339,081,799.00   | 341,320,256.00   |
| State bank circulat'n     | 1,368,271.00     | 1,280,208.60     | 1,224,470.60     | 1,188,853.00     | 1,130,585.00     |
| Dividends unpaid...       | 1,465,993.60     | 1,462,336.77     | 1,400,491.90     | 1,402,547.89     | 1,269,474.74     |
| Individual deposits       | 636,187,551.61   | 616,848,358.25   | 641,121,775.27   | 622,685,563.29   | 540,510,602.78   |
| U. S. deposits.....       | 7,044,848.34     | 7,880,057.73     | 8,691,001.95     | 7,829,327.73     | 7,680,375.26     |
| Dep's U. S. dis. officers | 5,835,696.60     | 4,423,750.14     | 6,416,275.10     | 8,098,560.13     | 4,705,593.36     |
| Due to national banks     | 134,231,842.95   | 126,631,926.24   | 137,856,085.67   | 133,672,732.94   | 114,996,666.54   |
| Due to State banks..      | 38,124,803.85    | 35,036,433.18    | 40,741,788.47    | 39,298,148.14    | 36,598,076.29    |
| Notes rediscounted..      | 5,117,810.50     | 5,403,043.38     | 5,515,900.67     | 5,987,512.36     | 3,811,487.89     |
| Bills payable.....        | 5,672,532.75     | 7,059,128.39     | 7,215,157.04     | 5,480,554.09     | 7,754,137.41     |
| Total.....                | 1,839,152,715.21 | 1,800,303,280.11 | 1,851,234,860.38 | 1,830,627,845.53 | 1,729,380,303.16 |

**1874.**

| Liabilities.              | FEBRUARY 27.     | MAY 1.           | JUNE 26.         | OCTOBER 2.       | DECEMBER 31.     |
|---------------------------|------------------|------------------|------------------|------------------|------------------|
|                           | 1,975 banks.     | 1,978 banks.     | 1,983 banks.     | 2,094 banks.     | 2,027 banks.     |
| Capital stock.....        | \$490,859,101.00 | \$490,077,001.00 | \$491,003,711.60 | \$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 circulat'n     | 339,602,955.00   | 340,267,649.00   | 338,538,743.00   | 333,225,298.00   | 331,193,159.00   |
| State bank circulat'n     | 1,078,988.00     | 1,049,286.00     | 1,009,021.00     | 964,567.00       | 860,417.00       |
| Dividends unpaid...       | 1,291,055.63     | 2,259,129.91     | 1,242,474.81     | 3,516,276.99     | 6,088,845.61     |
| 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's U. S. dis. officers | 5,034,624.46     | 3,297,689.24     | 3,238,639.20     | 3,927,828.27     | 3,579,722.94     |
| Due to national banks     | 158,435,388.39   | 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     | 4,486,256.22     | 4,197,372.25     | 6,365,652.97     |
| Bills payable.....        | 4,275,002.51     | 4,772,662.59     | 4,352,560.57     | 4,950,727.51     | 5,398,909.83     |
| Total.....                | 1,808,500,529.16 | 1,867,802,796.28 | 1,851,840,913.64 | 1,877,180,942.44 | 1,902,409,638.46 |

634 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATED RESOURCES AND LIABILITIES OF THE NATIONAL

1875.

| Resources.               | MARCH 1.         | MAY 1.           | JUNE 30.         | OCTOBER 1.       | DECEMBER 17.     |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                          | 2,029 banks.     | 2,046 banks.     | 2,076 banks.     | 2,088 banks.     | 2,086 banks.     |
| Loans and discounts.     | \$956,485,939.35 | \$971,835,298.74 | \$972,926,532.14 | \$984,691,434.40 | \$962,571,807.70 |
| Bonds for circulation.   | 380,682,650.00   | 378,026,900.00   | 375,127,900.00   | 370,321,700.00   | 363,613,160.00   |
| 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    | 10,009,550.00    |
| Other stocks and b'ds    | 28,268,842.69    | 17,379,365.26    | 32,010,316.18    | 33,505,045.15    | 31,057,960.52    |
| Due from res'v' ag'ts    | 80,991,175.34    | 80,620,878.75    | 89,788,903.73    | 85,701,259.82    | 81,462,682.27    |
| Due from nat'l banks     | 44,720,394.11    | 46,039,597.57    | 48,513,388.86    | 47,628,769.18    | 44,831,891.48    |
| Due from State banks     | 12,724,243.97    | 12,094,086.39    | 11,023,647.15    | 11,963,768.90    | 11,895,531.08    |
| 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         | 7,790,531.86     | 7,706,700.42     | 4,992,044.31     | 7,841,215.05     | 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    | 13,122,145.83    | 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    | 18,959,582.30    | 8,050,329.73     | 17,070,905.90    |
| Legal-tender notes.      | 78,503,170.00    | 84,015,928.00    | 87,492,895.00    | 76,458,734.00    | 70,725,077.00    |
| U. S. cert's of deposit. | 37,200,000.00    | 38,615,000.00    | 47,310,000.00    | 48,810,000.00    | 31,005,000.00    |
| Due from U. S. Treas.    | 21,007,919.76    | 21,454,422.29    | 19,640,785.52    | 19,686,960.30    | 19,202,256.68    |
| Total.                   | 1,869,819,753.22 | 1,909,847,831.40 | 1,913,239,201.16 | 1,882,209,307.62 | 1,823,469,752.44 |

1876.

| Resources.               | MARCH 10.        | MAY 12.          | JUNE 30.         | OCTOBER 2.       | DECEMBER 22.     |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                          | 2,091 banks.     | 2,089 banks.     | 2,091 banks.     | 2,089 banks.     | 2,082 banks.     |
| Loans and discounts.     | \$950,205,555.62 | \$939,895,085.34 | \$933,686,520.45 | \$931,304,714.06 | \$929,066,468.42 |
| 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    | 31,987,950.00    |
| Other stocks and b'ds    | 30,425,480.43    | 30,905,195.82    | 32,482,805.75    | 34,445,157.16    | 31,565,914.50    |
| Due from res'v' ag'ts    | 99,068,260.35    | 86,760,083.97    | 87,989,900.90    | 87,329,950.48    | 83,789,174.65    |
| Due from nat'l banks     | 42,341,542.67    | 44,328,609.46    | 47,417,029.03    | 47,525,089.98    | 44,011,664.97    |
| Due from State banks     | 11,180,562.15    | 11,262,193.96    | 10,989,507.95    | 12,061,285.68    | 12,419,841.97    |
| 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    | 10,414,347.28    | 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    | 58,863,182.42    | 56,806,632.63    | 75,328,878.84    | 87,870,817.08    | 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.                  | 20,077,345.85    | 21,714,594.36    | 25,218,469.92    | 21,360,787.42    | 32,909,647.89    |
| Legal-tender notes.      | 76,768,446.00    | 79,858,661.00    | 90,836,876.00    | 84,250,847.00    | 66,221,400.00    |
| U. S. cert's of deposit. | 30,805,000.00    | 27,380,000.00    | 27,955,000.00    | 29,170,000.00    | 26,095,000.00    |
| Due from U. S. Treas.    | 18,479,112.79    | 16,911,680.20    | 17,063,407.65    | 16,743,695.40    | 16,359,491.73    |
| Total.                   | 1,834,369,941.70 | 1,793,306,002.78 | 1,825,760,967.28 | 1,827,265,367.61 | 1,787,407,093.76 |

1877.

| Resources.               | JANUARY 20.      | APRIL 14.        | JUNE 22.         | OCTOBER 1.       | DECEMBER 28.     |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                          | 2,083 banks.     | 2,073 banks.     | 2,078 banks.     | 2,080 banks.     | 2,074 banks.     |
| Loans and discounts.     | \$920,561,018.65 | \$911,946,833.88 | \$901,731,416.03 | \$891,920,593.54 | \$881,856,744.87 |
| Bonds for circulation.   | 337,590,700.00   | 339,658,100.00   | 337,754,100.00   | 336,810,950.00   | 343,869,550.00   |
| Bonds for deposits.      | 14,782,000.00    | 15,084,000.00    | 14,971,000.00    | 14,903,000.00    | 13,538,000.00    |
| U. S. bonds on hand.     | 31,988,650.00    | 32,964,250.00    | 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    | 32,169,491.00    |
| Due from res'v' ag'ts    | 88,698,308.85    | 84,942,718.41    | 82,132,039.96    | 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    | 44,123,924.67    |
| Due from State banks     | 13,680,960.81    | 11,911,437.36    | 11,246,349.79    | 11,415,761.60    | 11,479,954.95    |
| Real estate, etc.        | 43,704,335.47    | 44,736,549.09    | 44,818,722.07    | 45,229,982.25    | 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.     | 1,238,223.08     | 1,114,820.69     | 1,055,123.61     | 900,805.47       | 778,084.78       |
| Specie.                  | 49,709,267.55    | 27,070,037.78    | 21,335,996.06    | 22,658,820.81    | 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    | 16,291,010.84    | 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 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 635

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—Continued.

1875.

| Liabilities.           | MARCH 1.         | MAY 1.           | JUNE 30.         | OCTOBER 1.       | DECEMBER 17.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,029 banks.     | 2,046 banks.     | 2,076 banks.     | 2,088 banks.     | 2,086 banks.     |
| Capital stock.....     | \$496,272,901.00 | \$498,717,143.00 | \$501,568,563.50 | \$504,829,760.00 | \$505,485,865.00 |
| Surplus fund.....      | 131,249,079.47   | 131,604,608.66   | 133,169,094.79   | 134,356,076.41   | 133,085,422.30   |
| Undivided profits...   | 51,659,243.62    | 55,907,619.95    | 52,160,104.68    | 52,964,953.50    | 59,294,957.81    |
| Nat'l bank circulat'n  | 324,525,349.00   | 323,321,230.00   | 318,148,406.00   | 318,359,379.00   | 314,979,451.60   |
| State bank circulat'n  | 824,876.00       | 815,229.00       | 786,844.00       | 772,348.00       | 752,722.00       |
| Dividends unpaid...    | 1,601,235.48     | 2,501,742.39     | 6,105,519.34     | 4,003,534.90     | 1,353,396.80     |
| Individual deposits    | 647,735,879.69   | 695,347,677.70   | 686,478,630.48   | 664,579,619.39   | 618,517,245.74   |
| U. S. deposits.....    | 7,971,932.75     | 6,797,972.00     | 6,714,328.70     | 6,507,531.59     | 6,652,556.67     |
| Dep's U.S.dis.officers | 5,330,414.16     | 2,766,387.41     | 3,459,661.80     | 4,271,195.19     | 4,232,550.87     |
| Due to national banks  | 137,735,121.44   | 127,280,034.02   | 138,914,828.39   | 129,810,681.60   | 119,843,665.44   |
| Due to State banks...  | 55,294,663.84    | 53,037,582.89    | 55,714,055.18    | 49,918,530.95    | 47,048,174.56    |
| Notes rediscounted..   | 4,841,600.20     | 5,671,031.44     | 4,261,464.45     | 5,254,453.66     | 5,257,160.61     |
| Bills payable.....     | 4,786,436.57     | 6,079,632.94     | 5,758,299.85     | 6,590,234.43     | 7,069,752.44     |
| Total.....             | 1,869,819,753.22 | 1,909,847,891.40 | 1,913,239,201.16 | 1,882,209,307.62 | 1,823,469,752.44 |

1876.

| Liabilities.           | MARCH 10.        | MAY 12.          | JUNE 30.         | OCTOBER 2.       | DECEMBER 22.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,091 banks.     | 2,089 banks.     | 2,091 banks.     | 2,089 banks.     | 2,082 banks.     |
| Capital stock.....     | \$504,818,666.00 | \$500,982,006.00 | \$500,393,796.00 | \$499,802,232.00 | \$497,482,016.00 |
| Surplus fund.....      | 133,691,739.50   | 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    | 52,327,105.68    |
| Nat'l bank circulat'n  | 307,476,155.00   | 300,252,685.00   | 294,444,678.00   | 291,544,020.00   | 292,011,575.00   |
| State bank circulat'n  | 714,539.00       | 667,060.00       | 658,938.00       | 628,847.00       | 608,548.00       |
| Dividends unpaid...    | 1,405,829.06     | 2,325,523.51     | 6,116,679.30     | 3,848,795.64     | 1,286,540.28     |
| Individual deposits    | 620,674,211.65   | 612,355,096.59   | 641,432,886.08   | 651,385,210.19   | 619,350,223.06   |
| U. S. deposits.....    | 6,606,394.90     | 8,493,878.18     | 7,667,722.97     | 7,256,801.42     | 6,727,153.14     |
| Dep's U.S.dis.officers | 4,313,915.45     | 2,505,279.30     | 3,392,939.48     | 3,746,781.58     | 4,749,615.39     |
| Due to national banks  | 139,407,889.00   | 127,880,045.04   | 131,762,164.87   | 131,535,969.04   | 122,351,818.09   |
| Due to State banks...  | 54,002,131.54    | 46,706,969.52    | 51,403,995.59    | 48,250,111.63    | 48,685,392.14    |
| Notes rediscounted..   | 4,631,882.57     | 4,053,460.08     | 3,867,622.24     | 4,404,407.31     | 4,553,158.76     |
| Bills payable.....     | 6,049,566.31     | 5,650,128.87     | 6,173,006.03     | 6,154,784.21     | 5,882,672.15     |
| Total.....             | 1,834,369,941.70 | 1,793,306,002.78 | 1,825,760,967.28 | 1,827,265,367.61 | 1,787,407,093.76 |

1877.

| Liabilities.           | JANUARY 20.      | APRIL 14.        | JUNE 22.         | OCTOBER 1.       | DECEMBER 28.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,083 banks.     | 2,073 banks.     | 2,078 banks.     | 2,080 banks.     | 2,074 banks.     |
| Capital stock.....     | \$493,634,611.00 | \$489,684,645.00 | \$481,044,771.00 | \$479,467,771.09 | \$477,128,771.00 |
| Surplus fund.....      | 130,224,169.02   | 127,793,320.52   | 124,714,072.93   | 122,776,121.24   | 121,618,455.32   |
| Undivided profits...   | 37,456,530.32    | 45,609,418.27    | 50,508,351.70    | 44,572,678.72    | 51,530,910.18    |
| Nat'l bank circulat'n  | 292,851,351.00   | 294,710,313.00   | 290,002,057.00   | 291,874,236.00   | 289,240,475.00   |
| State bank circulat'n  | 581,242.00       | 535,963.00       | 521,611.00       | 481,738.00       | 470,540.00       |
| Dividends unpaid...    | 2,448,909.70     | 1,853,974.79     | 1,398,101.52     | 3,623,793.43     | 1,404,178.34     |
| Individual deposits    | 659,891,969.76   | 641,772,528.08   | 636,267,529.20   | 616,403,987.12   | 604,512,514.52   |
| U. S. deposits.....    | 7,234,696.96     | 7,584,267.72     | 7,187,431.07     | 7,972,714.75     | 6,529,031.09     |
| Dep's U.S.dis.officers | 3,198,316.55     | 3,075,878.70     | 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    | 48,352,533.90    | 46,577,439.88    | 44,897,968.79    |
| Notes rediscounted..   | 4,000,063.82     | 3,985,459.75     | 2,953,128.58     | 3,791,219.47     | 4,654,784.51     |
| Bills payable.....     | 6,483,320.92     | 5,969,241.94     | 6,249,426.88     | 6,137,116.83     | 5,843,107.03     |
| Total.....             | 1,818,174,517.68 | 1,796,603,275.29 | 1,774,352,833.81 | 1,741,684,663.84 | 1,737,295,145.79 |

636 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1878.

| Resources.               | MARCH 15.        | MAY 1.           | JUNE 29.         | OCTOBER 1.       | DECEMBER 6.      |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                          | 2,063 banks.     | 2,059 banks.     | 2,056 banks.     | 2,053 banks.     | 2,055 banks.     |
| Loans and discounts.     | \$854,750,708.87 | \$847,620,392.49 | \$835,078,133.13 | \$833,988,450.59 | \$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    | 46,785,000.00    | 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    | 35,810,810.47    |
| Due from res'v'e ag'ts   | 86,016,990.78    | 71,331,219.27    | 78,373,055.92    | 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    | 43,114,230.68    |
| 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    | 46,702,376.29    | 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     | 7,935,454.49     | 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    | 87,498,237.82    | 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's 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.

| Resources.               | JANUARY 1.       | APRIL 4.         | JUNE 14.         | OCTOBER 2.       | DECEMBER 12.     |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                          | 2,051 banks.     | 2,048 banks.     | 2,048 banks.     | 2,048 banks.     | 2,052 banks.     |
| Loans and discounts.     | \$823,906,765.68 | \$814,653,422.69 | \$835,875,012.36 | \$878,503,007.45 | \$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    | 62,189,300.00    | 52,942,100.00    | 46,877,500.00    |
| Other stocks and b'ds    | 36,569,400.93    | 36,747,129.40    | 37,617,015.13    | 39,671,916.50    | 38,856,369.80    |
| Due from res'v'e ag'ts   | 77,925,068.68    | 74,003,830.40    | 93,443,463.95    | 107,023,516.81   | 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    | 11,258,320.45    | 13,630,773.63    | 14,425,072.60    |
| Real estate, etc.        | 47,091,964.70    | 47,461,614.54    | 47,799,108.26    | 47,817,169.36    | 47,992,332.99    |
| Current expenses         | 4,633,024.67     | 6,693,663.43     | 6,913,430.46     | 6,111,256.56     | 7,474,082.10     |
| Premiums paid            | 6,366,488.85     | 6,609,390.80     | 5,874,497.80     | 4,332,419.63     | 4,150,836.17     |
| Cash items               | 13,564,550.25    | 10,011,294.64    | 10,209,982.43    | 10,266,132.48    | 10,377,272.75    |
| Clear-g-house exch'gs    | 100,035,237.82   | 63,712,445.55    | 83,152,359.49    | 12,964,964.25    | 112,172,677.95   |
| Bills of other banks.    | 19,535,588.00    | 17,068,505.00    | 16,685,484.00    | 16,707,550.00    | 16,406,218.00    |
| Fractional currency.     | 475,538.50       | 467,177.47       | 446,217.26       | 396,065.06       | 374,227.02       |
| Specie                   | 41,490,757.32    | 41,148,563.41    | 42,363,287.44    | 42,173,731.23    | 59,013,041.58    |
| Legal-tender notes       | 79,561,233.00    | 64,461,231.00    | 67,059,152.44    | 69,196,696.00    | 54,715,096.00    |
| U. S. cert's 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    | 16,820,986.20    | 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 | 1,925,239,617.08 |

1880.

| Resources.               | FEBRUARY 21.     | APRIL 23.        | JUNE 11.         | OCTOBER 1.         | DECEMBER 31.       |
|--------------------------|------------------|------------------|------------------|--------------------|--------------------|
|                          | 2,061 banks.     | 2,073 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 | \$1,040,977,267.55 | \$1,071,356,141.79 |
| Bonds for circulation.   | 361,901,700.00   | 361,274,650.00   | 359,512,050.00   | 357,739,350.00     | 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    | 29,599,600.00    | 28,605,800.00    | 28,793,400.00      | 25,016,400.00      |
| Other stocks and b'ds    | 41,223,583.33    | 42,494,927.73    | 44,947,345.75    | 48,863,150.22      | 48,628,372.77      |
| Due from res'v'e ag'ts   | 117,791,386.81   | 103,964,229.84   | 115,935,668.27   | 134,562,778.79     | 126,155,014.40     |
| Due from nat'l banks     | 53,230,034.03    | 54,493,465.09    | 56,578,444.69    | 63,023,796.84      | 69,079,326.15      |
| Due from State banks     | 14,501,152.51    | 13,293,775.94    | 13,861,582.77    | 15,881,197.74      | 17,111,241.03      |
| Real estate, etc.        | 47,845,915.77    | 47,808,207.09    | 47,979,244.53    | 48,045,822.54      | 47,784,461.47      |
| Current expenses         | 6,404,743.54     | 7,007,404.19     | 6,778,829.19     | 6,386,182.01       | 4,442,440.02       |
| Premiums paid            | 3,908,059.27     | 3,791,703.33     | 3,702,354.60     | 3,488,470.11       | 3,288,692.63       |
| Cash items               | 10,320,274.51    | 9,857,645.34     | 9,980,179.32     | 12,729,002.19      | 14,718,929.02      |
| Clear-g-house exch'gs    | 166,736,402.64   | 99,357,056.41    | 122,390,400.45   | 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       | 307,171.73         | 389,921.75         |
| Specie                   | 89,442,651.75    | 86,429,732.21    | 99,506,505.26    | 109,346,509.49     | 107,172,900.92     |
| Legal-tender notes       | 55,229,408.00    | 61,048,941.00    | 64,470,717.00    | 56,640,458.00      | 59,216,934.00      |
| U. S. cert's of deposit. | 10,760,090.00    | 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    | 17,103,866.60      | 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   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 637

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—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  | 439,359.00       | 426,504.00       | 417,898.00       | 413,913.00       | 400,715.00       |
| Dividends unpaid...    | 1,207,472.68     | 1,930,669.58     | 5,466,350.52     | 3,118,389.91     | 1,473,781.86     |
| 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 | 3,004,694.90     | 2,392,281.61     | 2,903,531.99     | 3,342,794.73     | 3,451,435.56     |
| 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    | 44,096,551.05    | 43,360,527.86    | 42,636,763.42    | 41,767,755.07    |
| Notes rediscounted..   | 2,465,390.79     | 2,834,012.00     | 2,453,839.77     | 3,007,324.85     | 3,228,132.93     |
| Bills payable.....     | 4,215,196.23     | 4,270,879.74     | 5,022,894.37     | 4,562,982.92     | 4,525,617.45     |
| Total.....             | 1,729,465,956.90 | 1,741,898,959.05 | 1,750,464,706.51 | 1,767,279,133.21 | 1,742,826,837.37 |

1879.

| Liabilities.           | JANUARY 1.       | APRIL 4.         | JUNE 14.         | OCTOBER 2.       | DECEMBER 12.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,051 banks.     | 2,048 banks.     | 2,048 banks.     | 2,048 banks.     | 2,052 banks.     |
| Capital stock.....     | \$462,031,366.00 | \$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   | 115,429,631.93   |
| Undivided profits...   | 36,836,269.21    | 40,812,777.59    | 45,892,845.82    | 41,300,941.40    | 47,573,820.75    |
| Nat'l bank circulat'n  | 303,506,470.00   | 304,467,139.00   | 307,328,665.00   | 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    | 304,463,505.69   | 248,421,340.25   | 11,018,862.74    | 6,923,323.97     |
| Dep's U.S.dis.officers | 3,556,801.25     | 2,689,189.44     | 3,682,320.67     | 3,469,600.02     | 3,893,217.43     |
| Due to national banks  | 118,311,635.60   | 110,481,176.98   | 137,360,091.60   | 149,200,257.16   | 152,484,079.44   |
| Due to State banks..   | 44,035,787.56    | 43,709,770.14    | 50,403,064.54    | 52,022,453.99    | 59,232,391.93    |
| Notes rediscounted..   | 2,926,434.95     | 2,224,491.91     | 2,226,396.39     | 2,205,015.54     | 2,116,484.47     |
| Bills payable.....     | 3,942,659.18     | 4,452,544.48     | 4,510,876.47     | 4,208,201.89     | 4,041,649.70     |
| Total.....             | 1,800,592,002.25 | 1,984,068,936.53 | 2,019,884,549.16 | 1,868,787,428.19 | 1,925,229,617.08 |

1880.

| Liabilities.           | FEBRUARY 21.     | APRIL 23.        | JUNE 11.         | OCTOBER 1.       | DECEMBER 31.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,061 banks.     | 2,075 banks.     | 2,076 banks.     | 2,090 banks.     | 2,095 banks.     |
| Capital stock.....     | \$454,548,585.00 | \$456,097,935.00 | \$455,909,565.00 | \$457,553,985.00 | \$458,540,085.00 |
| Surplus fund.....      | 117,044,043.03   | 117,299,350.09   | 118,102,014.11   | 120,518,583.43   | 121,824,629.03   |
| Undivided profits...   | 42,863,804.95    | 48,226,087.61    | 50,443,635.45    | 46,139,680.24    | 47,946,741.64    |
| Nat'l bank circulat'n  | 329,303,874.00   | 320,759,472.00   | 318,088,562.00   | 317,350,036.00   | 317,484,496.00   |
| State bank circulat'n  | 303,452.00       | 299,790.00       | 290,738.00       | 271,045.00       | 258,499.00       |
| Dividends unpaid...    | 1,365,001.91     | 1,542,447.98     | 1,330,179.85     | 3,452,504.17     | 6,198,238.38     |
| Individual deposits.   | 848,926,599.86   | 791,555,059.63   | 833,701,034.20   | 873,537,637.07   | 1,006,452,852.82 |
| U. S. deposits .....   | 7,856,791.97     | 7,925,988.37     | 7,680,905.47     | 7,548,538.67     | 7,898,100.94     |
| Dep's U.S.dis.officers | 3,069,880.74     | 3,220,606.64     | 3,026,757.34     | 3,344,386.62     | 3,489,501.01     |
| Due to national banks  | 170,245,061.08   | 157,209,759.14   | 171,462,131.23   | 192,124,705.10   | 192,413,295.78   |
| Due to State banks..   | 65,439,354.51    | 63,317,107.96    | 67,938,795.35    | 75,735,677.06    | 71,185,817.08    |
| Notes rediscounted..   | 1,918,788.88     | 2,616,900.55     | 2,258,544.72     | 3,178,232.50     | 3,354,697.18     |
| Bills payable.....     | 4,181,280.53     | 4,529,967.98     | 5,269,417.43     | 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 |

638 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1881.

| Resources.              | MARCH 11.          | MAY 6.             | JUNE 30.           | OCTOBER 1.         | DECEMBER 31.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 2,094 banks.       | 2,102 banks.       | 2,115 banks.       | 2,132 banks.       | 2,164 banks.       |
| Loans and discounts.    | \$1,073,786,749.70 | \$1,093,649,382.18 | \$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 ..  | 46,026,150.00      | 44,116,500.00      | 46,584,950.00      | 40,866,750.00      | 31,884,000.00      |
| Other stocks and b'ds   | 49,543,154.92      | 52,908,123.98      | 58,049,292.63      | 61,952,402.95      | 62,603,218.93      |
| Due from res'v' ag'ts   | 120,820,091.69     | 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      | 75,703,598.78      | 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      | 47,834,000.20      | 47,329,111.16      | 47,445,050.46      |
| Current expenses .....  | 7,810,930.83       | 6,096,109.78       | 4,235,911.19       | 6,731,936.48       | 4,647,101.04       |
| Premiums paid .....     | 3,530,516.71       | 4,024,763.60       | 4,115,980.01       | 4,138,485.71       | 3,891,728.72       |
| Cash items .....        | 10,144,682.87      | 11,826,603.16      | 13,534,227.31      | 14,831,879.30      | 17,337,964.78      |
| Clear'g-house exch'gs   | 147,761,543.95     | 196,633,558.01     | 143,960,236.84     | 189,222,255.95     | 217,214,627.10     |
| Bills of other banks .. | 17,733,032.00      | 25,120,933.00      | 21,641,932.00      | 17,732,712.00      | 24,190,534.00      |
| Fractional currency ..  | 386,569.83         | 386,950.21         | 372,140.23         | 373,945.96         | 366,361.52         |
| Specie .....            | 105,156,195.24     | 122,628,562.08     | 128,638,927.50     | 114,334,736.12     | 113,680,639.60     |
| Legal-tender notes ..   | 52,156,439.00      | 62,516,296.00      | 58,728,713.00      | 53,158,441.00      | 60,104,387.00      |
| U. S. cert's of deposit | 6,120,000.00       | 8,045,000.00       | 9,540,000.00       | 6,740,000.00       | 7,930,000.00       |
| 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   | 2,325,832,760.75   | 2,358,387,391.59   | 2,381,890,866.85   |

1882.

| Resources.              | MARCH 11.          | MAY 19.            | JULY 1.            | OCTOBER 3.         | DECEMBER 30.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 2,187 banks.       | 2,224 banks.       | 2,239 banks.       | 2,269 banks.       | 2,308 banks.       |
| Loans and discounts.    | \$1,182,661,609.53 | \$1,189,094,830.35 | \$1,208,932,655.92 | \$1,243,203,210.08 | \$1,230,456,213.97 |
| Bonds for circulation   | 367,333,700.00     | 360,153,800.00     | 355,789,550.00     | 357,631,750.00     | 357,047,650.00     |
| Bonds for deposits ..   | 16,093,000.00      | 15,920,000.00      | 15,920,000.00      | 16,111,000.00      | 16,344,000.00      |
| U. S. bonds on hand ..  | 28,523,450.00      | 29,662,700.00      | 27,242,550.00      | 21,314,750.00      | 15,492,150.00      |
| Other stocks and b'ds   | 64,430,686.18      | 65,274,999.32      | 66,691,399.56      | 66,168,916.64      | 66,998,620.36      |
| Due from res'v' ag'ts   | 117,452,719.75     | 124,189,945.23     | 118,455,012.88     | 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      | 16,844,688.66      | 17,105,468.66      | 18,405,748.49      |
| Real estate, etc .....  | 47,073,247.45      | 46,956,574.28      | 46,425,351.40      | 46,537,066.41      | 46,993,408.41      |
| Current expenses .....  | 8,494,036.21       | 6,774,571.86       | 3,030,464.69       | 7,238,270.17       | 5,130,505.53       |
| Premiums paid .....     | 3,762,382.59       | 5,062,314.52       | 5,049,224.85       | 6,515,155.03       | 6,472,585.82       |
| Cash items .....        | 13,308,120.70      | 12,295,256.98      | 20,166,927.35      | 14,784,025.21      | 16,281,315.87      |
| 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         | 390,226.36         | 373,725.83         | 396,367.64         | 401,314.70         |
| Specie .....            | 109,984,111.04     | 112,415,806.73     | 111,694,282.54     | 102,857,778.27     | 106,427,159.40     |
| Legal-tender notes ..   | 56,633,572.00      | 65,969,522.00      | 64,019,518.00      | 63,313,517.00      | 68,478,421.00      |
| U. S. cert's of deposit | 9,445,000.00       | 10,395,000.00      | 11,045,000.00      | 8,645,000.00       | 8,475,000.00       |
| Due from U. S. Treas.   | 17,720,701.07      | 17,099,385.14      | 16,830,407.40      | 17,161,367.94      | 17,954,069.42      |
| Total .....             | 2,309,057,088.72   | 2,277,924,911.13   | 2,344,342,686.90   | 2,399,833,676.84   | 2,360,793,467.09   |

1883.

| Resources.              | MARCH 13.          | MAY 1.             | JUNE 22.           | OCTOBER 2.         | DECEMBER 31.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 2,343 banks.       | 2,375 banks.       | 2,417 banks.       | 2,501 banks.       | 2,529 banks.       |
| Loans and discounts.    | \$1,249,114,879.43 | \$1,262,339,981.87 | \$1,285,591,902.19 | \$1,309,244,781.64 | \$1,307,491,250.34 |
| Bonds for circulation   | 354,748,500.00     | 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      | 13,953,050.00      | 13,151,250.00      |
| Other stocks and b'ds   | 68,428,685.67      | 68,340,590.79      | 68,552,073.03      | 71,114,031.11      | 71,609,421.62      |
| Due from res'v' ag'ts   | 21,024,154.60      | 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      | 49,540,760.35      |
| Current expenses .....  | 8,949,615.28       | 7,754,958.86       | 8,829,278.26       | 8,608,327.30       | 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      | 11,109,791.18      | 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      | 134,543,273.92     |
| 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 ..   | 60,848,068.00      | 68,256,468.00      | 73,832,458.00      | 70,672,997.00      | 80,559,796.00      |
| U. S. cert's of deposit | 8,405,000.00       | 8,420,000.00       | 10,685,000.00      | 9,970,000.00       | 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, 1898—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 | \$450,039,205.00 | \$460,227,835.00 | \$463,821,985.00 | \$465,859,835.00 |
| Surplus fund.....      | 122,470,996.73   | 124,405,926.91   | 126,679,517.97   | 128,140,617.75   | 129,867,493.92   |
| Undivided profits...   | 54,072,225.49    | 54,906,090.47    | 54,684,137.16    | 56,372,190.92    | 54,221,816.10    |
| Nat'l-bank circulat'n  | 298,590,802.00   | 309,737,193.00   | 312,223,352.00   | 320,200,069.00   | 325,018,161.00   |
| State-bank circulat'n  | 252,765.00       | 252,647.00       | 242,967.00       | 244,399.00       | 241,701.00       |
| Dividends unpaid...    | 1,402,118.43     | 2,617,134.37     | 5,871,595.59     | 3,836,445.84     | 6,372,737.13     |
| Individual deposits    | 933,392,430.75   | 1,027,040,514.10 | 1,031,731,943.42 | 1,070,997,431.71 | 1,102,679,163.71 |
| U. S. deposits.....    | 7,381,149.25     | 9,504,081.25     | 8,971,826.73     | 8,476,689.74     | 8,796,678.73     |
| Dep's U.S.dis.officers | 3,839,324.77     | 3,371,512.48     | 3,272,610.45     | 3,631,803.41     | 3,595,726.83     |
| Due to nat'l banks..   | 181,677,285.37   | 191,250,991.90   | 223,503,034.19   | 205,862,945.80   | 197,252,326.01   |
| Due to State banks..   | 71,579,477.47    | 80,700,506.06    | 91,035,599.65    | 89,047,471.00    | 79,380,429.38    |
| Notes rediscounted     | 2,616,203.05     | 2,908,370.45     | 2,220,053.02     | 3,091,165.30     | 4,122,472.79     |
| Bills payable.....     | 4,581,231.47     | 4,493,544.77     | 5,169,128.57     | 4,664,077.12     | 4,482,325.25     |
| Total.....             | 2,140,110,944.78 | 2,270,226,817.76 | 2,325,832,700.75 | 2,358,387,391.59 | 2,381,890,866.85 |

1882.

| Liabilities.           | MARCH 11.        | MAY 19.          | JULY 1.          | OCTOBER 3.       | DECEMBER 30.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,187 banks.     | 2,224 banks.     | 2,239 banks.     | 2,269 banks.     | 2,308 banks.     |
| Capital stock.....     | \$469,390,232.00 | \$473,819,124.00 | \$477,184,390.00 | \$483,104,213.00 | \$484,883,492.00 |
| Surplus fund.....      | 130,924,139.66   | 129,233,358.24   | 131,079,251.16   | 131,977,450.77   | 135,930,969.31   |
| Undivided profits...   | 60,475,764.98    | 62,345,199.19    | 52,128,817.73    | 61,180,310.53    | 55,343,816.94    |
| Nat'l-bank circulat'n  | 323,651,577.00   | 315,671,236.00   | 308,921,898.00   | 314,721,215.00   | 315,230,905.00   |
| 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    | 1,036,595,093.20 | 1,001,681,693.74 | 1,066,707,248.75 | 1,122,472,682.46 | 1,066,901,719.85 |
| U. S. deposits.....    | 8,853,242.16     | 9,741,133.36     | 9,817,224.44     | 8,817,411.21     | 9,622,303.56     |
| Dep's U.S.dis.officers | 3,372,363.96     | 3,493,252.88     | 2,867,385.63     | 3,627,846.72     | 3,786,262.20     |
| Due to nat'l banks..   | 187,433,824.00   | 192,067,865.26   | 194,868,025.46   | 180,075,749.77   | 194,491,260.60   |
| Due to State banks..   | 78,359,875.85    | 78,911,787.20    | 84,066,923.66    | 79,885,632.22    | 77,031,165.82    |
| Notes rediscounted     | 3,912,992.38     | 3,754,044.38     | 4,195,210.99     | 5,747,614.68     | 6,703,164.45     |
| Bills payable.....     | 4,428,531.51     | 5,008,343.00     | 5,637,665.88     | 4,848,517.18     | 3,856,056.54     |
| Total.....             | 2,309,057,088.72 | 2,277,924,911.13 | 2,344,342,686.90 | 2,399,833,676.84 | 2,360,793,467.09 |

1883.

| Liabilities.           | MARCH 13.        | MAY 1.           | JUNE 22.         | OCTOBER 2.       | DECEMBER 31.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,343 banks.     | 2,375 banks.     | 2,417 banks.     | 2,501 banks.     | 2,529 banks.     |
| Capital stock.....     | \$490,456,932.00 | \$493,963,069.00 | \$500,298,312.00 | \$509,699,787.00 | \$511,837,575.00 |
| Surplus fund.....      | 136,922,884.44   | 137,775,004.39   | 138,331,902.06   | 141,991,789.18   | 144,890,252.13   |
| Undivided profits...   | 59,340,913.64    | 60,739,878.85    | 68,354,157.15    | 61,560,632.04    | 58,787,945.91    |
| Nat'l-bank circulat'n  | 312,778,053.00   | 313,549,993.00   | 311,963,302.00   | 310,517,857.00   | 304,994,131.00   |
| State-bank circulat'n  | 266,779.00       | 198,162.00       | 189,253.00       | 184,357.00       | 181,121.00       |
| Dividends unpaid...    | 1,389,092.96     | 2,849,629.87     | 1,451,232.01     | 3,229,226.31     | 7,982,682.28     |
| 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     | 3,989,259.28     | 3,768,862.04     |
| Due to nat'l banks..   | 191,296,859.14   | 180,445,876.92   | 194,150,676.43   | 186,828,676.27   | 200,867,280.06   |
| Due to State banks..   | 80,251,968.26    | 78,544,128.82    | 84,744,666.35    | 83,602,073.01    | 84,776,421.60    |
| Notes rediscounted     | 5,101,458.69     | 5,557,183.69     | 5,197,514.12     | 7,387,537.40     | 8,248,582.67     |
| 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 |

640 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1884.

| Resources.              | MARCH 7.           | APRIL 24.          | JUNE 20.           | SEPTEMBER 30.      | DECEMBER 20.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 2,563 banks.       | 2,589 banks.       | 2,625 banks.       | 2,664 banks.       | 2,664 banks.       |
| Loans and discounts.    | \$1,321,548,289.62 | \$1,333,433,230.54 | \$1,269,862,935.96 | \$1,245,294,093.37 | \$1,234,202,226.44 |
| Bonds for circulation.  | 339,816,150.00     | 337,342,900.00     | 334,346,350.00     | 327,455,000.00     | 317,556,050.00     |
| 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'v ag'ts    | 138,705,012.74     | 122,491,957.98     | 95,247,152.62      | 111,993,019.65     | 121,161,976.80     |
| Due from nat'l banks    | 64,638,322.58      | 68,031,209.90      | 64,891,670.13      | 6,335,544.57       | 69,459,884.45      |
| Due from State banks    | 17,937,976.35      | 18,145,827.61      | 16,306,500.91      | 15,833,982.98      | 19,329,912.01      |
| Real estate, etc.       | 49,418,805.02      | 49,667,126.87      | 50,149,063.90      | 49,900,886.91      | 48,899,936.06      |
| Current expenses        | 7,813,880.56       | 8,054,236.82       | 8,866,558.09       | 6,913,508.85       | 9,670,996.14       |
| Premiums paid           | 9,742,601.42       | 9,826,886.76       | 10,605,343.49      | 11,632,631.68      | 11,923,447.15      |
| Cash items              | 11,383,792.57      | 11,237,975.71      | 11,382,292.69      | 13,103,098.55      | 11,924,152.89      |
| Cl'g-house loan cert's  |                    |                    | 10,335,000.00      | 1,690,000.00       | 1,870,000.00       |
| Clear'g-house exc'g's.  | 68,403,373.30      | 83,531,472.58      | 69,498,913.13      | 66,257,118.15      | 75,195,955.95      |
| Bills of other banks.   | 23,485,124.00      | 26,525,120.00      | 23,386,695.00      | 23,258,854.00      | 22,377,965.00      |
| Fractional currency.    | 491,067.76         | 489,802.51         | 473,046.66         | 469,023.89         | 456,778.26         |
| Specie                  | 122,800,127.33     | 114,744,707.09     | 109,651,682.11     | 128,600,474.73     | 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   | 2,270,493,880.07   | 2,297,143,474.27   |

1885.

| Resources.              | MARCH 10.          | MAY 6.             | JULY 1.            | OCTOBER 1.         | DECEMBER 24.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 2,671 banks.       | 2,678 banks.       | 2,689 banks.       | 2,714 banks.       | 2,732 banks.       |
| Loans and discounts.    | \$1,232,327,453.69 | \$1,241,450,649.79 | \$1,257,655,547.92 | \$1,306,143,990.46 | \$1,343,517,559.96 |
| Bonds for circulation.  | 313,106,200.00     | 312,168,500.00     | 310,102,200.00     | 307,657,050.00     | 304,776,750.00     |
| Bonds for deposit       | 16,815,000.00      | 16,740,000.00      | 17,607,000.00      | 17,457,000.00      | 18,012,000.00      |
| U. S. bonds on hand.    | 14,607,650.00      | 14,769,250.00      | 14,588,800.00      | 14,329,400.00      | 12,665,750.00      |
| Other stocks and b'ds   | 75,152,919.35      | 75,019,208.99      | 77,249,159.42      | 77,495,230.25      | 77,533,841.38      |
| Due from res'v 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      | 17,987,891.46      | 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      | 11,892,199.86      |
| Cash items              | 11,228,856.82      | 11,276,626.48      | 17,214,373.52      | 14,347,579.53      | 12,810,187.64      |
| Cl'g-house loan cert's  | 1,530,000.00       | 1,430,000.00       | 1,380,000.00       | 1,110,000.00       | 630,000.00         |
| Clear'g-house exc'g's.  | 59,085,781.99      | 72,259,129.39      | 113,158,675.32     | 84,926,730.76      | 92,351,296.77      |
| Bills of other banks.   | 22,013,314.00      | 26,217,171.00      | 23,465,388.00      | 23,062,765.00      | 23,178,052.00      |
| Fractional currency.    | 519,529.96         | 513,200.12         | 489,927.18         | 477,055.17         | 415,082.64         |
| Trade dollars           |                    |                    |                    | 1,605,763.69       | 1,670,961.79       |
| Specie                  | 167,115,873.67     | 177,433,119.30     | 177,612,492.02     | 174,872,572.54     | 165,354,352.37     |
| Legal-tender notes      | 71,017,322.00      | 77,336,999.00      | 79,701,352.00      | 69,738,119.00      | 67,585,466.00      |
| U. S. cert's of deposit | 22,760,000.00      | 19,135,000.00      | 22,920,000.00      | 18,800,000.00      | 11,765,000.00      |
| Due from U. S. Treas.   | 15,079,935.80      | 15,473,270.84      | 14,617,897.02      | 14,897,114.24      | 14,981,021.79      |
| Total                   | 2,312,744,247.35   | 2,346,682,452.99   | 2,421,852,016.47   | 2,432,913,002.38   | 2,457,675,256.13   |

1886.

| Resources.              | MARCH 1.           | JUNE 3.            | AUGUST 27.         | OCTOBER 7.         | DECEMBER 28.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 2,768 banks.       | 2,809 banks.       | 2,849 banks.       | 2,852 banks.       | 2,875 banks.       |
| Loans and discounts.    | \$1,367,705,252.80 | \$1,398,552,099.71 | \$1,421,547,199.22 | \$1,450,957,054.93 | \$1,470,157,681.13 |
| Bonds for circulation.  | 296,661,400.00     | 279,414,400.00     | 270,315,850.00     | 258,498,950.00     | 228,384,350.00     |
| Bonds for deposit       | 18,637,000.00      | 18,810,000.00      | 19,984,900.00      | 20,105,900.00      | 21,043,900.00      |
| 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      | 81,825,266.00      | 81,431,000.66      |
| Due from res'v 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       | 8,837,175.21       | 7,438,794.12       | 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'g's.  | 99,923,656.81      | 76,140,330.60      | 62,474,605.90      | 95,536,941.15      | 79,525,126.92      |
| Bills of other banks.   | 20,503,303.00      | 25,129,928.00      | 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      | 67,514,886.00      | 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      | 10,659,128.39      |
| Due from U. S. Treas.   | 1,513,019.67       | 1,416,892.00       | 1,509,303.56       | 2,592,042.94       | 975,376.96         |
| Total                   | 2,404,337,129.44   | 2,474,544,481.89   | 2,453,666,930.07   | 2,513,854,751.17   | 2,507,753,912.95   |

**REPORT OF THE COMPTROLLER OF THE CURRENCY. 641**

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—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   | 146,867,119.66   |
| Undivided profits...   | 63,644,861.56    | 67,450,459.60    | 70,597,487.21    | 63,234,237.62    | 70,711,369.95    |
| Nat'l-bank circulat'n  | 298,791,610.00   | 297,506,243.00   | 295,175,334.00   | 289,775,123.00   | 280,197,043.00   |
| State-bank circulat'n  | 180,589.00       | 180,576.00       | 179,666.00       | 179,653.00       | 174,645.00       |
| Dividends unpaid...    | 1,422,901.91     | 1,415,889.58     | 1,384,686.71     | 3,686,160.32     | 1,331,421.54     |
| Individual deposits    | 1,046,056,167.90 | 1,060,778,388.06 | 979,020,349.63   | 975,243,795.14   | 987,649,055.68   |
| U. S. deposits.....    | 9,956,875.24     | 11,233,495.77    | 10,530,759.44    | 10,367,969.92    | 10,655,803.72    |
| Dep's U.S.dis.officers | 3,856,461.66     | 3,588,980.50     | 3,064,326.13     | 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    | 70,489,617.11    | 72,408,206.85    | 72,572,384.43    |
| Notes rediscounted..   | 6,234,202.32     | 7,299,234.58     | 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.**

| Liabilities.           | MARCH 10.        | MAY 6.           | JULY 1.          | OCTOBER 1.       | DECEMBER 24.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,671 banks.     | 2,678 banks.     | 2,689 banks.     | 2,714 banks.     | 2,732 banks.     |
| Capital stock.....     | \$524,255,151.00 | \$525,195,577.00 | \$526,273,602.00 | \$527,524,410.00 | \$529,360,725.00 |
| Surplus fund.....      | 145,907,800.02   | 145,103,776.01   | 146,523,799.94   | 146,624,642.06   | 150,155,549.52   |
| Undivided profits...   | 60,296,452.56    | 60,184,358.12    | 52,229,946.61    | 59,335,519.11    | 69,229,645.82    |
| Nat'l-bank circulat'n  | 274,054,157.00   | 273,703,047.00   | 269,147,690.00   | 268,869,597.00   | 267,430,837.00   |
| State-bank circulat'n  | 162,581.00       | 144,488.00       | 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.....    | 11,066,919.47    | 11,690,707.52    | 10,995,974.68    | 11,552,621.98    | 12,058,768.36    |
| Dep's U.S.dis.officers | 3,039,646.40     | 3,330,522.70     | 3,027,218.02     | 2,714,399.37     | 3,005,788.11     |
| Due to national banks  | 205,877,203.09   | 199,081,104.40   | 203,932,800.05   | 213,534,905.08   | 216,564,533.96   |
| Due to State banks..   | 82,190,567.43    | 81,966,092.25    | 88,847,454.78    | 86,115,061.25    | 85,060,162.27    |
| Notes rediscounted..   | 6,299,722.15     | 5,736,012.02     | 5,864,000.85     | 8,432,792.64     | 9,932,828.24     |
| Bills payable.....     | 1,850,462.10     | 2,167,333.33     | 2,074,259.76     | 2,191,389.16     | 1,951,598.60     |
| Total.....             | 2,312,744,247.35 | 2,346,682,452.99 | 2,421,853,016.47 | 2,432,913,002.38 | 2,457,675,256.13 |

**1886.**

| Liabilities.           | MARCH 1.         | JUNE 3.          | AUGUST 27.       | OCTOBER 7.       | DECEMBER 28.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 2,768 banks.     | 2,809 banks.     | 2,849 banks.     | 2,852 banks.     | 2,875 banks.     |
| Capital stock.....     | \$533,360,615.00 | \$539,109,291.72 | \$545,522,598.00 | \$548,240,730.00 | \$550,698,675.00 |
| Surplus fund.....      | 152,872,349.01   | 153,642,934.86   | 157,003,875.60   | 157,249,190.87   | 159,573,479.21   |
| Undivided profits...   | 59,376,381.80    | 67,662,886.02    | 62,211,565.63    | 66,503,494.72    | 79,298,286.13    |
| Nat'l-bank circulat'n  | 256,972,158.00   | 244,893,097.00   | 238,273,685.00   | 228,672,610.00   | 202,078,287.00   |
| State-bank circulat'n  | 133,931.00       | 132,470.00       | 128,336.00       | 125,002.00       | 115,352.00       |
| Dividends unpaid...    | 1,534,905.58     | 1,526,776.66     | 1,863,303.62     | 2,227,810.59     | 1,500,345.06     |
| 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.officers | 3,019,018.72     | 2,798,864.55     | 2,884,865.62     | 2,721,276.77     | 4,276,257.85     |
| Due to national banks  | 219,778,171.80   | 204,405,273.11   | 218,327,437.33   | 218,395,950.54   | 223,842,279.46   |
| Due to State banks..   | 92,663,570.46    | 90,591,102.81    | 90,366,354.90    | 90,246,483.31    | 91,254,533.23    |
| Notes rediscounted..   | 8,376,095.20     | 8,718,911.71     | 7,948,698.27     | 10,594,176.56    | 9,159,345.79     |
| Bills payable.....     | 1,174,874.29     | 1,145,240.26     | 1,381,095.01     | 2,067,693.48     | 2,444,958.36     |
| Total.....             | 2,494,327,129.44 | 2,474,544,481.89 | 2,453,666,930.67 | 2,513,854,751.17 | 2,507,753,912.95 |

# 642 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

**1887.**

| Resources.              | MARCH 4.                | MAY 13.                 | AUGUST 1.               | OCTOBER 5.              | DECEMBER 7.             |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                         | 2,909 banks.            | 2,955 banks.            | 3,014 banks.            | 3,049 banks.            | 3,070 banks.            |
| Loans and discounts.    | \$1,515,534,674.67      | \$1,560,291,810.73      | \$1,560,371,741.05      | \$1,587,549,133.76      | \$1,583,941,484.96      |
| Bonds for circulation   | 211,537,150.00          | 200,452,300.00          | 189,032,050.00          | 189,083,100.00          | 186,431,900.00          |
| Bonds for deposits      | 22,976,900.00           | 24,990,500.00           | 26,402,000.00           | 27,757,000.00           | 42,203,000.00           |
| U. S. bonds on hand     | 9,721,450.00            | 8,157,250.00            | 7,808,000.00            | 6,914,350.00            | 6,988,550.00            |
| Other stocks and b'ds   | 87,441,034.86           | 88,031,124.15           | 88,374,837.99           | 88,831,009.96           | 90,775,413.31           |
| Due from res'v' ag'ts   | 163,161,181.37          | 148,067,874.43          | 140,270,155.75          | 140,873,587.98          | 132,959,765.34          |
| Due from nat'l banks    | 86,460,829.09           | 105,576,841.99          | 299,487,767.80          | 93,302,413.94           | 98,227,065.30           |
| Due from State banks    | 21,725,805.99           | 22,746,190.43           | 30,952,187.86           | 22,103,677.18           | 21,995,356.41           |
| Real estate, etc.       | 55,128,600.78           | 55,729,098.78           | 56,954,622.58           | 57,068,159.71           | 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           | 15,577,721.22           | 16,806,431.83           | 17,353,130.17           | 17,288,771.25           | 18,787,205.79           |
| Cash items              | 13,308,520.04           | 13,065,663.79           | 16,914,070.02           | 14,691,373.88           | 13,326,455.77           |
| Clear'g-house exch'gs   | 89,239,184.59           | 86,829,963.73           | 128,211,628.48          | 88,775,457.98           | 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.    | 577,873.03              | 556,186.73              | 564,266.72              | 540,594.50              | 554,906.55              |
| Trade dollars           | 1,803,661.40            | 184,203.08              | 63,671.97               | 609,265.25              | 328.09                  |
| Specie                  | 171,678,906.15          | 167,815,665.62          | 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            | 8,925,000.00            | 7,810,000.00            | 6,190,000.00            | 6,165,000.00            |
| 5% fund with Treas.     | 9,280,755.33            | 8,810,535.35            | 8,341,988.77            | 8,310,442.35            | 8,188,503.20            |
| Due from U. S. Treas.   | 1,856,195.13            | 1,113,554.81            | 600,818.42              | 985,410.14              | 1,008,117.43            |
| <b>Total</b>            | <b>2,581,143,115.05</b> | <b>2,629,314,022.42</b> | <b>2,637,276,167.72</b> | <b>2,620,193,475.59</b> | <b>2,624,186,330.55</b> |

**1888.**

| Resources.              | FEBRUARY 14.            | APRIL 30.               | JUNE 30.                | OCTOBER 4.              | DECEMBER 12.            |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                         | 3,077 banks.            | 3,098 banks.            | 3,120 banks.            | 3,140 banks.            | 3,150 banks.            |
| Loans and discounts.    | \$1,584,170,370.51      | \$1,606,397,923.95      | \$1,628,124,564.83      | \$1,684,180,624.27      | \$1,676,554,863.67      |
| Bonds for circulation   | 181,845,450.00          | 181,042,950.00          | 177,543,900.00          | 171,867,200.00          | 162,820,650.00          |
| Bonds for deposits      | 56,863,000.00           | 56,643,000.00           | 55,788,000.00           | 54,208,000.00           | 48,949,000.00           |
| U. S. bonds on hand     | 6,450,500.00            | 7,639,350.00            | 7,830,150.00            | 6,507,050.00            | 6,374,400.00            |
| Other stocks and b'ds   | 94,153,688.97           | 95,296,917.07           | 96,265,812.31           | 99,752,403.73           | 102,276,898.17          |
| Due from res'v' ag'ts   | 155,341,240.86          | 146,477,902.83          | 158,133,598.31          | 170,458,593.83          | 156,587,199.27          |
| Due from nat'l banks    | 92,860,682.48           | 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        | 6,581,237.71            | 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           | 14,140,852.12           |
| Clear'g-house exch'gs   | 73,418,037.29           | 117,270,706.86          | 74,229,763.69           | 102,439,571.67          | 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              | 684,238.41              | 628,387.42              |
| Trade dollars           | 437.59                  | 351.15                  | 371.76                  | 419.65                  | 767.56                  |
| 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            |
| <b>Total</b>            | <b>2,664,366,304.44</b> | <b>2,732,423,198.19</b> | <b>2,731,448,016.16</b> | <b>2,815,751,341.07</b> | <b>2,777,575,799.00</b> |

**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'v' 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           | 25,956,516.93           | 28,417,511.26           | 28,143,681.33           |
| Real estate, etc.       | 66,248,183.93           | 66,855,303.63           | 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 exch'gs   | 84,111,547.63           | 101,452,588.54          | 101,552,062.67          | 136,783,162.26          | 103,719,453.43          |
| Bills of other banks    | 22,411,826.00           | 25,722,720.00           | 24,761,487.00           | 20,875,528.00           | 20,388,807.00           |
| Fractional currency.    | 717,823.63              | 698,369.91              | 719,273.63              | 682,044.93              | 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 | 13,845,000.00           | 13,355,000.00           | 14,890,000.00           | 12,945,000.00           | 9,945,000.00            |
| 5% fund with Treas.     | 6,860,148.44            | 6,565,205.97            | 6,457,820.65            | 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            |
| <b>Total</b>            | <b>2,837,406,213.93</b> | <b>2,904,922,517.45</b> | <b>2,937,976,370.24</b> | <b>2,998,290,645.91</b> | <b>2,933,676,687.23</b> |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 643

PANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—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        | 93,699.00        | 93,676.50        |
| Dividends unpaid...    | 1,441,628.17     | 1,977,314.40     | 2,239,929.46     | 2,495,127.83     | 1,343,963.98     |
| Individual deposits... | 1,224,925,698.26 | 1,266,570,537.67 | 1,285,076,978.58 | 1,249,477,126.95 | 1,235,757,941.59 |
| U. S. deposits .....   | 15,233,909.94    | 17,556,485.93    | 19,186,712.77    | 20,392,284.03    | 38,416,276.87    |
| Dep's U.S.dis.officers | 4,277,187.61     | 3,779,735.14     | 4,074,903.63     | 4,831,666.14     | 4,515,024.05     |
| Due to nat'l banks...  | 249,337,482.40   | 244,575,545.12   | 235,966,622.46   | 227,491,984.15   | 223,088,927.85   |
| Due to State banks...  | 103,012,552.48   | 102,089,438.63   | 103,603,598.14   | 102,094,625.68   | 98,809,344.66    |
| Notes rediscounted...  | 7,556,837.10     | 10,132,799.64    | 11,125,236.08    | 17,312,806.39    | 16,268,247.74    |
| Bills payable.....     | 2,082,374.21     | 2,567,953.30     | 2,985,987.60     | 4,888,439.43     | 5,105,112.57     |
| Total.....             | 2,581,143,115.05 | 2,629,314,022.42 | 2,637,276,167.72 | 2,620,193,475.59 | 2,624,186,330.55 |

1888.

| Liabilities.           | FEBRUARY 14.     | APRIL 30.        | JUNE 30.         | OCTOBER 4.       | DECEMBER 12.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 3,077 banks.     | 3,098 banks.     | 3,120 banks.     | 3,140 banks.     | 3,150 banks.     |
| Capital stock .....    | \$582,194,263.75 | \$585,449,487.75 | \$588,384,018.25 | \$592,621,656.04 | \$593,848,247.29 |
| Surplus fund.....      | 179,533,475.38   | 180,053,507.27   | 183,106,435.70   | 185,520,564.68   | 187,292,469.97   |
| Undivided profits...   | 66,606,930.87    | 78,196,768.91    | 70,296,173.67    | 77,434,426.23    | 88,302,639.01    |
| Nat'l-bank circulat'n  | 159,750,193.50   | 158,897,572.00   | 155,313,353.50   | 151,702,809.50   | 143,549,296.50   |
| State-bank circulat'n  | 98,652.50        | 94,878.50        | 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.officers | 4,255,262.02     | 4,789,093.63     | 3,690,652.65     | 3,993,900.51     | 4,415,608.41     |
| Due to nat'l banks...  | 241,638,499.93   | 237,656,940.91   | 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 rediscounted...  | 12,866,722.85    | 12,724,232.71    | 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     | 5,767,581.41     |
| Total.....             | 2,664,366,304.44 | 2,732,423,198.19 | 2,731,448,018.16 | 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.....      | 192,453,759.90   | 193,746,169.52   | 196,911,605.90   | 197,594,760.55   | 198,508,794.14   |
| Undivided profits...   | 78,901,041.65    | 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   | 128,456,600.00   | 126,639,541.30   |
| State-bank circulat'n  | 82,347.50        | 81,839.50        | 81,008.50        | 80,410.50        | 81,006.50        |
| Dividends unpaid...    | 1,338,706.37     | 2,007,667.72     | 3,517,596.07     | 3,600,054.96     | 1,289,651.13     |
| Individual deposits... | 1,354,973,535.80 | 1,422,042,136.92 | 1,442,137,979.08 | 1,475,467,560.37 | 1,436,402,685.65 |
| U. S. deposits .....   | 43,554,480.27    | 42,965,811.22    | 43,247,864.17    | 41,588,613.71    | 39,224,538.51    |
| Dep's U.S.dis.officers | 4,544,501.55     | 4,136,285.33     | 3,451,189.34     | 4,936,644.66     | 4,672,950.14     |
| Due to nat'l banks...  | 289,753,579.16   | 286,204,670.64   | 295,941,107.17   | 293,015,192.86   | 267,159,449.09   |
| Due to State banks...  | 127,751,135.48   | 124,755,971.73   | 131,383,466.89   | 132,327,094.47   | 123,713,409.48   |
| Notes rediscounted...  | 9,249,531.33     | 10,340,502.04    | 10,133,196.24    | 16,782,511.36    | 15,723,378.11    |
| Bills payable.....     | 3,013,127.72     | 4,083,695.14     | 4,019,334.53     | 7,196,238.34     | 5,970,976.65     |
| Total.....             | 2,837,406,213.93 | 2,904,922,517.45 | 2,937,976,370.24 | 2,998,290,645.91 | 2,933,676,687.23 |

644 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1890.

| Resources.              | FEBRUARY 28.       | MAY 17.            | JULY 18.           | OCTOBER 2.         | DECEMBER 19.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 3,383 banks.       | 3,438 banks.       | 3,484 banks.       | 3,540 banks.       | 3,573 banks.       |
| Loans and discounts.    | \$1,844,978,433.06 | \$1,904,167,351.00 | \$1,933,509,332.89 | \$1,986,058,320.13 | \$1,932,393,205.08 |
| Bonds for circulation   | 142,511,500.00     | 143,790,000.00     | 144,624,750.00     | 139,969,500.00     | 139,688,150.00     |
| Bonds for deposits      | 31,620,000.00      | 29,893,000.00      | 29,663,000.00      | 28,386,500.00      | 27,858,500.00      |
| U. S. bonds on hand     | 5,870,550.00       | 5,591,800.00       | 5,624,350.00       | 2,297,500.00       | 2,075,600.00       |
| Other stocks and b/ds   | 116,843,501.23     | 117,051,244.07     | 116,469,536.45     | 115,528,951.02     | 116,609,301.40     |
| Due from res'v'e ag'ts  | 188,054,131.93     | 183,206,306.36     | 185,821,768.04     | 189,451,786.49     | 160,220,682.79     |
| Due from nat'l banks    | 114,379,065.00     | 113,600,039.35     | 112,207,068.35     | 118,289,612.46     | 111,573,147.08     |
| Due from State banks    | 28,800,812.21      | 28,545,930.67      | 27,311,955.07      | 28,485,223.32      | 28,434,882.79      |
| Real estate, etc.       | 72,586,724.91      | 74,211,949.99      | 75,657,886.82      | 70,835,316.02      | 78,060,490.13      |
| Current expenses        | 9,038,138.73       | 9,816,955.10       | 4,257,598.27       | 9,099,402.20       | 13,454,642.44      |
| Premiums paid           | 14,735,693.95      | 14,450,752.21      | 14,316,075.03      | 14,248,488.10      | 14,568,760.03      |
| Cash items              | 15,187,240.17      | 15,443,751.05      | 13,875,200.34      | 17,201,819.17      | 15,057,481.84      |
| Clear'g-house exch'gs   | 112,613,788.35     | 68,428,149.94      | 88,237,944.43      | 100,767,176.06     | 88,818,299.11      |
| Cl'g-house loan cert's  |                    |                    |                    |                    | 13,385,249.00      |
| Bills of other banks.   | 21,318,480.00      | 19,813,670.00      | 21,184,428.00      | 18,492,392.00      | 18,832,221.00      |
| Fractional currency.    | 807,162.57         | 746,199.91         | 793,646.45         | 766,846.68         | 755,021.82         |
| Specie                  | 181,546,137.80     | 178,165,494.43     | 178,604,063.56     | 195,908,858.84     | 190,063,006.20     |
| Legal-tender notes      | 86,551,602.00      | 88,088,992.00      | 92,480,469.00      | 80,604,731.00      | 82,177,126.00      |
| U. S. cert's of deposit | 8,830,000.00       | 8,135,000.00       | 9,825,000.00       | 6,155,000.00       | 5,760,000.00       |
| 5% fund with Treas.     | 6,191,888.87       | 6,301,510.51       | 6,305,121.98       | 6,123,597.88       | 6,069,110.84       |
| Due from U.S. Treas.    | 855,119.70         | 867,223.14         | 1,001,631.02       | 816,923.48         | 1,093,947.04       |
| Total                   | 3,003,334,970.28   | 3,010,216,220.33   | 3,061,770,825.70   | 3,141,487,494.85   | 3,046,998,825.59   |

1891.

| Resources.              | FEBRUARY 26.       | MAY 4.             | JULY 9.            | SEPTEMBER 25.      | DECEMBER 2.        |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 3,601 banks.       | 3,633 banks.       | 3,652 banks.       | 3,677 banks.       | 3,692 banks.       |
| Loans and discounts.    | \$1,927,654,559.80 | \$1,969,846,379.67 | \$1,963,704,948.07 | \$2,005,463,205.93 | \$2,001,032,625.05 |
| Bonds for circulation   | 140,183,450.00     | 140,498,400.00     | 142,586,400.00     | 150,035,600.00     | 153,838,200.00     |
| Bonds for deposits      | 27,904,500.00      | 27,954,500.00      | 25,150,500.00      | 20,432,500.00      | 19,186,500.00      |
| U. S. bonds on hand     | 3,466,250.00       | 3,768,850.00       | 4,963,650.00       | 4,439,450.00       | 4,279,750.00       |
| Other stocks and b/ds   | 121,099,034.59     | 122,333,707.66     | 122,347,244.98     | 125,179,076.40     | 128,440,959.39     |
| Due from res'v'e ag'ts  | 182,645,602.94     | 180,004,721.63     | 175,591,085.51     | 193,990,323.44     | 196,319,537.81     |
| Due from nat'l banks    | 110,850,874.53     | 112,500,098.73     | 114,471,803.70     | 115,196,682.26     | 124,827,315.25     |
| Due from State banks    | 27,955,862.77      | 28,172,653.23      | 27,742,727.94      | 29,471,898.95      | 32,425,379.39      |
| Real estate, etc.       | 79,096,556.48      | 80,874,918.58      | 81,919,491.00      | 83,270,122.08      | 84,049,386.90      |
| Current expenses        | 8,396,041.93       | 11,405,934.04      | 4,624,889.19       | 9,879,231.42       | 13,279,136.79      |
| Premiums paid           | 14,491,627.05      | 14,960,592.48      | 14,351,727.16      | 14,705,700.70      | 15,965,279.96      |
| Cash items              | 13,349,234.66      | 17,602,457.69      | 16,073,092.99      | 13,272,545.10      | 17,939,023.04      |
| Clear'g-house exch'gs   | 77,828,113.56      | 126,447,384.31     | 80,305,873.21      | 122,039,882.10     | 108,243,483.92     |
| Cl'g-house loan cert's  | 610,000.00         | 120,000.00         |                    |                    |                    |
| Bills of other banks.   | 19,076,085.00      | 20,456,257.00      | 21,418,977.00      | 19,991,167.00      | 20,225,104.00      |
| Fractional currency.    | 864,742.88         | 830,198.62         | 863,181.74         | 867,462.37         | 837,175.54         |
| Specie                  | 201,240,362.82     | 194,939,411.31     | 190,769,537.46     | 183,515,075.91     | 207,898,034.75     |
| Legal-tender notes      | 89,400,399.00      | 96,375,249.00      | 100,399,811.00     | 97,615,608.00      | 93,854,354.00      |
| U. S. cert's of deposit | 11,655,000.00      | 11,515,000.00      | 18,845,000.00      | 15,720,000.00      | 8,765,000.00       |
| 5% fund with Treas.     | 6,133,544.12       | 6,158,960.87       | 6,129,840.09       | 6,536,931.51       | 6,682,280.10       |
| Due from U.S. Treas.    | 1,100,310.17       | 729,226.35         | 1,155,473.05       | 1,457,807.85       | 1,047,684.18       |
| Total                   | 3,065,002,152.30   | 3,167,494,901.17   | 3,113,415,253.79   | 3,213,080,271.02   | 3,237,866,210.07   |

1892.

| Resources.              | MARCH 1.           | MAY 17.            | JULY 12.           | SEPTEMBER 30.      | DECEMBER 9.        |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 3,711 banks.       | 3,734 banks.       | 3,759 banks.       | 3,773 banks.       | 3,784 banks.       |
| Loans and discounts.    | \$2,058,925,167.12 | \$2,108,360,340.54 | \$2,127,757,191.30 | \$2,171,041,088.11 | \$2,166,615,720.28 |
| Bonds for circulation   | 158,109,300.00     | 160,634,550.00     | 161,939,800.00     | 163,275,300.00     | 166,449,250.00     |
| Bonds for deposits      | 17,416,500.00      | 16,386,000.00      | 15,447,000.00      | 15,282,000.00      | 15,321,000.00      |
| U. S. bonds on hand     | 4,638,190.00       | 5,412,000.00       | 4,854,600.00       | 4,882,250.00       | 4,148,600.00       |
| Other stocks and b/ds   | 138,055,947.09     | 144,058,062.77     | 151,125,823.17     | 154,535,514.54     | 153,648,180.71     |
| Due from res'v'e ag'ts  | 256,750,998.13     | 250,249,071.26     | 252,473,640.18     | 236,434,330.89     | 204,948,159.79     |
| Due from nat'l banks    | 131,258,888.45     | 130,124,510.01     | 137,125,158.05     | 140,516,353.09     | 142,623,106.36     |
| Due from State banks    | 32,171,053.96      | 32,006,102.99      | 33,497,034.87      | 32,572,735.51      | 34,403,231.75      |
| Real estate, etc.       | 85,120,961.74      | 86,562,679.31      | 86,678,315.56      | 87,861,911.86      | 88,221,052.25      |
| Current expenses        | 10,340,571.29      | 11,574,071.41      | 4,567,100.02       | 10,317,125.23      | 14,204,970.25      |
| Premiums paid           | 14,405,799.74      | 14,390,888.43      | 13,997,560.54      | 14,029,610.43      | 13,913,289.71      |
| Cash items              | 17,644,105.99      | 15,036,575.86      | 10,849,439.46      | 17,705,961.31      | 16,755,332.09      |
| Clear'g-house exch'gs   | 129,515,655.34     | 99,954,483.17      | 90,364,300.19      | 105,522,711.81     | 110,522,668.49     |
| Bills of other banks.   | 19,765,178.00      | 22,014,231.00      | 21,325,840.00      | 19,557,474.00      | 20,488,781.00      |
| Fractional currency.    | 924,866.86         | 924,375.50         | 939,382.87         | 934,648.37         | 893,909.82         |
| Specie                  | 230,147,968.28     | 239,044,108.15     | 229,320,480.41     | 209,116,378.69     | 209,895,260.76     |
| Legal-tender notes      | 99,445,735.00      | 107,981,402.00     | 113,915,016.00     | 104,267,945.00     | 102,276,335.00     |
| U. S. cert's of deposit | 24,080,000.00      | 26,405,000.00      | 23,115,000.00      | 13,995,000.00      | 6,470,000.00       |
| 5% fund with Treas.     | 6,898,132.04       | 6,990,517.09       | 7,092,591.94       | 7,139,564.69       | 7,282,413.90       |
| Due from U.S. Treas.    | 1,051,339.53       | 926,158.95         | 1,409,312.15       | 1,106,987.93       | 1,268,405.03       |
| Total                   | 3,436,672,358.56   | 3,479,035,128.44   | 3,493,794,586.71   | 3,510,094,897.46   | 3,480,349,667.19   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 645

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—Continued.

1890.

| Liabilities.           | FEBRUARY 28.     | MAY 17.          | JULY 18.         | OCTOBER 2.       | DECEMBER 19.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 3,383 banks.     | 3,438 banks.     | 3,484 banks.     | 3,540 banks.     | 3,573 banks.     |
| Capital stock.....     | \$626,598,200.00 | \$635,055,276.09 | \$642,073,876.00 | \$650,447,235.00 | \$657,877,225.00 |
| Surplus fund.....      | 204,433,604.19   | 207,136,196.13   | 212,614,661.01   | 213,563,895.78   | 214,965,633.67   |
| Undivided profits...   | 85,753,976.34    | 94,049,477.44    | 79,854,737.58    | 97,006,635.74    | 111,772,985.42   |
| Nat'l-bank circulat'n  | 123,862,282.00   | 125,791,940.00   | 126,323,880.00   | 122,928,984.50   | 123,038,785.50   |
| State-bank circulat'n  | 81,003.50        | 77,352.50        | 77,353.50        | 77,333.50        | 77,328.50        |
| Dividends unpaid...    | 1,612,499.50     | 1,766,523.94     | 2,844,708.73     | 2,876,836.34     | 1,167,262.71     |
| Individual deposits..  | 1,479,986,027.48 | 1,480,474,472.32 | 1,521,745,665.23 | 1,564,845,174.67 | 1,485,095,855.70 |
| U. S. deposits.....    | 28,194,911.44    | 27,047,519.80    | 27,025,619.38    | 25,113,559.39    | 24,922,263.36    |
| Dep's U.S.dis.officers | 4,277,638.17     | 3,672,054.34     | 3,552,392.28     | 4,229,511.42     | 4,456,472.43     |
| Due to nat'l banks..   | 297,098,933.41   | 281,994,358.12   | 288,296,836.21   | 285,081,259.25   | 253,082,126.32   |
| Due to State banks..   | 137,067,285.29   | 132,465,337.41   | 135,305,641.11   | 141,350,726.21   | 121,438,255.50   |
| Notes rediscounted..   | 10,371,343.29    | 13,419,992.95    | 15,027,632.53    | 23,660,329.51    | 25,598,405.72    |
| Bills payable.....     | 3,997,265.67     | 7,265,719.29     | 7,028,049.14     | 10,301,913.54    | 11,501,223.76    |
| Cl'g-house loan cert's | .....            | .....            | .....            | .....            | 11,945,000.00    |
| Total.....             | 3,003,334,970.28 | 3,010,216,220.33 | 3,061,770,825.70 | 3,141,487,494.85 | 3,046,938,825.59 |

1891.

| Liabilities.           | FEBRUARY 26.     | MAY 4.           | JULY 9.          | SEPTEMBER 25.    | DECEMBER 2.      |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 3,601 banks.     | 3,633 banks.     | 3,652 banks.     | 3,677 banks.     | 3,692 banks.     |
| Capital stock.....     | \$662,518,459.15 | \$667,787,406.15 | \$672,903,597.45 | \$677,426,870.25 | \$677,356,927.00 |
| Surplus fund.....      | 220,515,678.70   | 222,491,983.46   | 227,199,041.46   | 223,576,485.91   | 223,221,530.31   |
| Undivided profits...   | 95,972,506.90    | 101,502,654.66   | 87,448,472.14    | 103,284,673.73   | 108,116,263.56   |
| Nat'l-bank circulat'n  | 123,112,529.00   | 123,447,633.00   | 123,915,643.00   | 131,323,301.50   | 134,792,873.25   |
| State-bank circulat'n  | 76,700.50        | 74,117.50        | 74,138.50        | 74,118.50        | 74,118.50        |
| Dividends unpaid...    | 1,338,745.25     | 2,104,185.98     | 4,645,261.20     | 1,453,735.58     | 1,503,539.69     |
| Individual deposits..  | 1,483,459,033.17 | 1,575,506,099.18 | 1,535,058,568.73 | 1,588,318,081.37 | 1,602,052,766.59 |
| U. S. deposits.....    | 24,923,462.24    | 24,411,606.10    | 21,523,185.64    | 15,709,672.40    | 14,478,542.91    |
| Dep's U.S.dis.officers | 4,323,333.50     | 4,781,045.75     | 4,387,991.08     | 4,566,660.33     | 3,955,227.37     |
| Due to nat'l banks..   | 280,514,008.37   | 277,560,322.78   | 270,744,474.60   | 288,576,703.96   | 292,480,956.07   |
| Due to State banks..   | 142,324,866.94   | 142,455,768.77   | 137,727,372.05   | 142,018,070.06   | 149,334,721.20   |
| Notes rediscounted..   | 17,330,630.55    | 16,604,735.21    | 19,719,695.08    | 21,981,952.56    | 16,325,642.89    |
| Bills payable.....     | 7,456,781.57     | 8,462,342.63     | 8,067,812.86     | 10,778,944.87    | 7,994,514.30     |
| Other liabilities..... | .....            | .....            | .....            | .....            | 1,178,586.43     |
| Cl'g-house loan cert's | 1,144,416.46     | 285,000.00       | .....            | .....            | .....            |
| Total.....             | 3,065,002,152.30 | 3,167,494,901.17 | 3,113,415,253.79 | 3,213,080,271.02 | 3,237,865,210.07 |

1892.

| Liabilities.           | MARCH 1.         | MAY 17.          | JULY 12.         | SEPTEMBER 30.    | DECEMBER 9.      |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 3,711 banks.     | 3,734 banks.     | 3,759 banks.     | 3,773 banks.     | 3,784 banks.     |
| Capital stock.....     | \$679,970,110.00 | \$682,232,158.00 | \$684,678,203.25 | \$686,573,015.00 | \$689,698,017.50 |
| Surplus fund.....      | 234,069,984.34   | 235,192,004.95   | 238,239,970.94   | 238,871,424.84   | 239,931,932.08   |
| Undivided profits...   | 96,574,522.85    | 103,376,029.20   | 88,227,388.88    | 101,652,754.66   | 114,603,884.52   |
| Nat'l-bank circulat'n  | 137,627,107.25   | 140,052,343.50   | 141,061,533.00   | 143,423,298.00   | 145,669,499.00   |
| State-bank circulat'n  | 75,097.50        | 71,507.50        | 75,076.50        | 75,076.50        | 74,176.50        |
| Dividends unpaid...    | 1,470,937.98     | 1,657,310.34     | 3,904,292.83     | 3,888,865.78     | 1,308,137.97     |
| Individual deposits..  | 1,702,240,957.68 | 1,743,787,545.10 | 1,733,339,679.86 | 1,765,422,983.68 | 1,764,456,177.11 |
| U. S. deposits.....    | 12,577,046.94    | 11,911,030.77    | 10,823,973.08    | 9,828,144.24     | 9,673,349.92     |
| Dep's U.S.dis.officers | 3,806,323.51     | 3,625,107.19     | 3,356,091.88     | 4,044,734.04     | 4,034,240.37     |
| Due to nat'l banks..   | 372,985,405.11   | 361,593,119.06   | 367,143,324.53   | 352,046,184.05   | 323,339,449.03   |
| Due to State banks..   | 181,688,074.58   | 181,538,222.87   | 188,683,254.94   | 178,607,018.34   | 160,778,117.18   |
| Notes rediscounted..   | 8,517,205.36     | 9,690,080.27     | 9,181,650.14     | 17,132,487.71    | 15,775,618.63    |
| Bills payable.....     | 3,876,040.29     | 3,816,163.49     | 4,581,163.01     | 6,549,163.65     | 9,318,249.82     |
| Other liabilities..... | 1,013,181.26     | 1,092,506.20     | 498,983.87       | 1,979,746.97     | 1,688,817.56     |
| Total.....             | 3,436,672,358.56 | 3,479,035,128.44 | 3,493,794,586.71 | 3,510,094,897.46 | 3,480,349,667.19 |

646 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1893.

| Resources.              | MARCH 6.           | MAY 4.             | JULY 12.           | OCTOBER 3.         | DECEMBER 19.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 3,806 banks.       | 3 830 banks.       | 3,807 banks.       | 3 781 banks.       | 3,783 banks.       |
| Loans and discounts.    | \$2,159,614,092.48 | \$2,161,401,858.59 | \$2,020,483,671.04 | \$1,843,634,167.51 | \$1,871,574,769.95 |
| Bonds for circulation   | 170,096,550.00     | 172,412,550.00     | 176,588,050.00     | 206,463,850.00     | 204,869,350.00     |
| Bonds for deposits.     | 15,351,000.00      | 15,261,000.00      | 15,256,000.00      | 14,816,600.00      | 14,436,000.00      |
| U. S. bonds on hand.    | 4,372,600.00       | 3,519,550.00       | 3,078,050.00       | 2,760,950.00       | 3,049,000.00       |
| Other stocks and b'ds   | 153,420,770.68     | 150,747,862.86     | 149,690,701.61     | 148,569,950.46     | 159,749,303.92     |
| Due from res'v'e ag'ts  | 202,612,651.30     | 174,312,119.44     | 159,352,677.33     | 158,499,644.28     | 212,630,636.30     |
| Due from nat'l banks    | 124,384,884.35     | 121,673,794.24     | 111,956,506.81     | 94,740,014.97      | 108,265,460.75     |
| Due from State banks    | 30,126,300.21      | 32,681,708.94      | 27,211,254.32      | 24,229,106.82      | 28,682,998.64      |
| Real estate, etc.       | 89,710,408.54      | 90,033,775.48      | 89,383,276.28      | 89,151,776.08      | 92,322,060.53      |
| Current expenses        | 10,992,932.60      | 11,746,470.23      | 4,892,772.88       | 11,071,966.05      |                    |
| Premiums paid           | 13,270,691.10      | 12,935,077.74      | 11,933,004.69      | 13,981,867.44      | 13,806,470.18      |
| Cash items              | 28,755,010.52      | 17,546,973.93      | 16,707,680.61      | 15,359,764.56      | 13,519,016.51      |
| Clear g-house exch's    | 125,142,839.74     | 114,977,271.08     | 107,765,890.44     | 106,181,304.59     | 71,943,165.75      |
| Bills of other banks.   | 18,248,706.00      | 20,085,688.00      | 20,135,054.00      | 22,402,611.00      | 21,497,840.00      |
| Fractional currency.    | 945,532.50         | 952,810.90         | 952,632.48         | 1,026,813.90       | 988,602.57         |
| Specie                  | 208,341,816.42     | 207,222,141.81     | 186,761,173.31     | 224,708,860.07     | 251,253,648.43     |
| Legal-tender notes.     | 90,935,774.00      | 103,511,163.00     | 95,833,677.00      | 114,709,352.00     | 131,626,759.00     |
| U. S. cert's of deposit | 14,675,000.00      | 12,130,000.00      | 6,660,000.00       | 7,020,000.00       | 31,255,000.00      |
| 5% fund with Treas.     | 7,401,830.74       | 7,467,989.77       | 7,600,604.72       | 8,977,414.18       | 8,876,642.25       |
| Due from U. S. Treas.   | 1,322,444.60       | 1,556,891.28       | 1,019,074.42       | 1,262,749.85       | 2,029,141.92       |
| Total                   | 3,459,721,235.78   | 3,432,176,697.25   | 3,213,261,731.94   | 3,109,563,284.36   | 3,242,315,326.70   |

1894.

| Resources.              | FEBRUARY 23.       | MAY 4.             | JULY 18.           | OCTOBER 2.         | DECEMBER 19.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 3,777 banks.       | 3,774 banks.       | 3,770 banks.       | 3,755 banks.       | 3,737 banks.       |
| Loans and discounts.    | \$1,872,402,605.96 | \$1,926,686,824.98 | \$1,944,441,315.10 | \$2,007,122,191.30 | \$1,991,913,123.45 |
| Bonds for circulation   | 200,808,850.00     | 200,469,250.00     | 201,335,150.00     | 199,642,500.00     | 195,735,950.00     |
| Bonds for deposits.     | 14,445,000.00      | 14,720,000.00      | 14,926,000.00      | 15,226,000.00      | 15,051,000.00      |
| U. S. bonds on hand.    | 17,250,150.00      | 14,805,200.00      | 12,875,100.00      | 10,662,200.00      | 20,760,350.00      |
| Premiums on bonds.      | 15,606,786.13      | 15,133,458.23      | 14,930,896.78      | 14,624,279.03      | 16,130,000.69      |
| Other stocks, etc.      | 174,305,552.50     | 185,324,549.67     | 191,137,435.66     | 193,300,072.44     | 197,328,354.09     |
| Real estate, etc.       | 94,289,433.56      | 95,977,811.80      | 96,807,490.74      | 97,892,136.84      | 98,656,739.47      |
| Due from nat'l banks    | 112,672,823.41     | 119,303,798.52     | 111,775,552.82     | 122,479,067.98     | 124,798,322.39     |
| Due from State banks    | 27,335,317.15      | 29,628,495.01      | 27,063,816.38      | 27,973,911.86      | 30,902,557.31      |
| Due from res'v'e ag'ts  | 246,891,926.63     | 257,854,100.32     | 258,089,227.51     | 248,849,607.59     | 234,331,340.54     |
| Cash items              | 12,633,797.31      | 12,549,614.34      | 11,665,939.23      | 15,578,975.25      | 13,051,055.46      |
| Clear g-house exch's    | 70,299,653.62      | 76,002,055.47      | 66,511,835.77      | 88,524,052.17      | 80,869,202.29      |
| Bills of other banks.   | 19,866,610.00      | 20,754,988.00      | 19,650,333.00      | 18,580,577.00      | 18,522,596.00      |
| Fractional currency.    | 1,061,927.79       | 1,014,037.51       | 1,041,630.44       | 952,932.95         | 885,072.59         |
| Specie                  | 256,166,585.34     | 259,941,923.51     | 250,670,652.33     | 237,250,654.50     | 218,041,222.75     |
| Legal-tender notes.     | 142,768,676.00     | 146,131,292.00     | 138,216,318.00     | 120,544,028.00     | 119,513,472.00     |
| U. S. cert's of deposit | 35,045,000.00      | 46,030,000.00      | 50,045,000.00      | 45,100,000.00      | 37,090,000.00      |
| 5% fund with Treas.     | 8,751,434.40       | 8,713,498.44       | 8,791,946.90       | 8,723,223.16       | 8,542,386.94       |
| Due from U. S. Treas.   | 2,132,772.09       | 2,301,480.28       | 1,920,783.31       | 897,645.20         | 1,239,077.14       |
| Total                   | 3,324,734,901.89   | 3,433,342,378.08   | 3,422,096,423.33   | 3,473,922,055.27   | 3,423,474,873.11   |

1895.

| Resources.              | MARCH 5.           | MAY 7.             | JULY 11.           | SEPTEMBER 23.      | DECEMBER 13.       |
|-------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                         | 3,728 banks.       | 3,711 banks.       | 3,715 banks.       | 3,712 banks.       | 3,706 banks.       |
| Loans and discounts.    | \$1,965,375,368.94 | \$1,989,411,201.00 | \$2,016,639,535.53 | \$2,059,408,402.27 | \$2,041,490,137.57 |
| Bonds for circulation   | 195,787,200.00     | 203,648,150.00     | 206,227,150.00     | 208,682,765.00     | 210,479,500.00     |
| Bonds for deposits.     | 26,405,350.00      | 28,615,550.00      | 15,878,000.00      | 15,328,000.00      | 15,358,000.00      |
| U. S. bonds on hand.    | 25,115,540.00      | 17,734,200.00      | 14,465,400.00      | 10,780,350.00      | 8,655,900.00       |
| Premiums on bonds.      | 16,511,917.36      | 17,451,432.71      | 16,440,418.57      | 16,469,109.73      | 16,698,340.04      |
| Other stocks, etc.      | 196,927,758.03     | 193,841,727.63     | 194,160,466.61     | 195,028,085.35     | 193,328,321.52     |
| Real estate, etc.       | 101,260,482.19     | 102,014,502.36     | 102,959,146.09     | 103,771,876.79     | 104,272,211.64     |
| Due from nat'l banks    | 114,702,531.22     | 117,720,533.90     | 127,329,742.98     | 123,521,087.26     | 131,007,238.63     |
| Due from State banks    | 29,473,688.00      | 30,245,003.98      | 31,089,231.72      | 30,830,482.00      | 33,341,627.38      |
| Due from res'v'e ag'ts  | 222,467,685.14     | 218,799,491.90     | 235,308,701.15     | 222,287,251.45     | 203,002,116.01     |
| Cash items              | 12,424,519.77      | 12,557,940.30      | 13,598,841.41      | 13,050,424.53      | 12,939,318.30      |
| Clear g-house exch's    | 77,343,972.17      | 83,833,118.09      | 82,868,297.07      | 57,508,787.60      | 86,557,507.77      |
| Bills of other banks.   | 18,436,845.00      | 19,247,043.00      | 19,402,179.00      | 15,537,100.00      | 17,114,290.00      |
| Fractional currency.    | 1,002,373.06       | 1,007,766.10       | 1,023,441.43       | 936,484.44         | 925,289.14         |
| Specie                  | 220,931,641.56     | 218,646,599.80     | 214,427,194.43     | 196,237,311.17     | 206,714,410.23     |
| Legal-tender notes.     | 113,281,622.00     | 118,529,158.00     | 123,185,172.00     | 93,946,635.00      | 99,209,423.00      |
| U. S. cert's of deposit | 31,655,000.00      | 26,930,000.00      | 45,330,000.00      | 49,920,000.00      | 31,440,000.00      |
| 5% fund with Treas.     | 8,527,580.65       | 8,748,239.53       | 9,094,047.82       | 9,085,606.08       | 9,190,625.78       |
| Due from U. S. Treas.   | 1,080,461.66       | 1,017,832.04       | 1,146,281.47       | 1,285,534.36       | 1,744,071.85       |
| Total                   | 3,378,520,536.75   | 3,410,002,491.24   | 3,470,553,307.28   | 3,423,629,343.63   | 3,423,534,328.26   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 647

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—Continued.

1893.

| Liabilities.           | MARCH 6.         | MAY 4.           | JULY 12.         | OCTOBER 3.       | DECEMBER 19.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 3,806 banks.     | 3,830 banks.     | 3,807 banks.     | 3,781 banks.     | 3,787 banks.     |
| Capital stock.....     | \$688,642,876.00 | \$688,701,200.00 | \$685,786,718.56 | \$678,540,238.93 | \$681,812,960.00 |
| Surplus fund.....      | 245,478,362.77   | 246,139,133.32   | 249,138,300.30   | 246,750,781.32   | 246,739,602.09   |
| Undivided profits...   | 103,067,530.15   | 106,960,733.57   | 93,944,649.73    | 103,474,662.87   | α 100,288,668.05 |
| Nat'l-bank circulat'n  | 149,124,818.00   | 151,694,110.00   | 155,070,821.50   | 182,959,725.90   | 179,973,150.50   |
| State-bank circulat'n  | 75,075.50        | 75,075.50        | 75,072.50        | 75,069.50        | 75,059.50        |
| Dividends unpaid...    | 1,350,392.19     | 2,579,556.38     | 3,879,673.50     | 2,874,697.59     | 1,217,903.99     |
| Individual deposits... | 1,751,439,374.14 | 1,749,930,817.51 | 1,556,761,230.17 | 1,451,124,330.55 | 1,539,399,795.23 |
| U. S. deposits.....    | 9,813,762.17     | 9,637,243.49     | 10,379,842.66    | 10,546,135.51    | 10,391,466.00    |
| Dep's U.S.dis.officers | 3,927,760.44     | 4,293,739.93     | 3,321,271.84     | 3,776,438.21     | 3,469,398.77     |
| Due to nat'l banks...  | 304,785,336.62   | 275,127,229.28   | 238,913,573.51   | 226,423,979.06   | 298,805,834.56   |
| Due to State banks...  | 166,901,054.78   | 153,509,923.94   | 125,979,422.16   | 121,901,098.21   | 151,313,715.25   |
| Notes rediscounted..   | 14,021,596.43    | 18,953,306.98    | 29,940,438.56    | 21,066,737.01    | 11,465,546.18    |
| Bills payable.....     | 18,180,228.71    | 21,506,247.53    | 31,381,451.27    | 27,426,937.54    | 14,388,362.94    |
| Other liabilities..... | 2,913,047.88     | 3,051,379.82     | 28,689,265.68    | 31,632,352.16    | 2,973,863.64     |
| Total.....             | 3,459,721,235.78 | 3,432,176,697.25 | 3,213,261,731.94 | 3,109,563,284.36 | 3,242,315,226.70 |

1894.

| Liabilities.           | FEBRUARY 28.     | MAY 4.           | JULY 18.         | OCTOBER 2.       | DECEMBER 19.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 3,777 banks.     | 3,774 banks.     | 3,770 banks.     | 3,755 banks.     | 3,737 banks.     |
| Capital stock.....     | \$678,536,910.00 | \$675,868,815.00 | \$671,091,165.00 | \$668,861,847.00 | \$666,271,045.00 |
| Surplus fund.....      | 246,594,715.96   | 246,314,185.63   | 245,727,673.71   | 245,197,517.60   | 244,937,179.48   |
| Undivided profits...   | 86,874,385.87    | 89,394,262.20    | 84,569,294.46    | 88,923,564.50    | α 95,887,436.80  |
| Nat'l-bank circulat'n  | 174,426,269.10   | 172,626,013.50   | 171,714,552.59   | 172,331,978.00   | 169,337,071.00   |
| State-bank circulat'n  | 71,483.50        | 71,480.50        | 66,290.50        | 66,290.50        | 66,290.50        |
| Due to nat'l banks...  | 343,143,745.59   | 359,539,488.04   | 352,062,081.10   | 343,692,316.63   | 334,619,221.24   |
| Due to State banks...  | 173,942,000.98   | 182,937,307.10   | 181,791,906.23   | 183,167,779.62   | 180,345,566.56   |
| Dividends unpaid...    | 1,530,354.03     | 2,332,506.97     | 2,586,504.77     | 2,576,245.95     | 1,130,390.38     |
| Individual deposits... | 1,586,800,444.50 | 1,670,958,769.07 | 1,677,801,209.85 | 1,728,418,819.12 | 1,695,489,346.08 |
| U. S. deposits.....    | 9,925,967.44     | 10,538,365.64    | 11,029,017.29    | 10,024,909.62    | 10,151,402.66    |
| Dep's U.S.dis.officers | 3,643,346.71     | 3,317,341.85     | 3,099,504.08     | 3,716,537.80     | 3,865,339.58     |
| Notes rediscounted..   | 7,729,558.98     | 7,905,541.10     | 8,195,566.99     | 11,453,427.95    | 7,682,599.06     |
| Bills payable.....     | 9,234,205.50     | 9,224,464.78     | 9,999,998.81     | 12,552,277.78    | 11,471,551.05    |
| Other liabilities..... | 2,265,513.73     | 2,313,836.70     | 2,422,367.04     | 2,938,543.20     | 2,220,523.72     |
| Total.....             | 3,324,734,901.89 | 3,433,342,378.08 | 3,422,096,423.33 | 3,473,922,055.27 | 3,423,474,873.11 |

1895.

| Liabilities.           | MARCH 5.         | MAY 7.           | JULY 11.         | SEPTEMBER 28.    | DECEMBER 13.     |
|------------------------|------------------|------------------|------------------|------------------|------------------|
|                        | 3,728 banks.     | 3,711 banks.     | 3,715 banks.     | 3,712 banks.     | 3,706 banks.     |
| Capital stock.....     | \$662,100,100.00 | \$659,146,756.00 | \$658,224,179.65 | \$657,135,498.65 | \$656,956,245.00 |
| Surplus fund.....      | 246,180,065.97   | 246,740,237.34   | 247,782,176.23   | 246,448,426.38   | 246,177,563.53   |
| Undivided profits...   | 83,920,338.26    | 86,571,194.99    | 81,221,960.54    | α 90,439,924.43  | 94,501,758.19    |
| Nat'l-bank circulat'n  | 169,755,091.50   | 175,653,500.50   | 178,815,801.00   | 182,431,610.50   | 183,151,314.00   |
| State-bank circulat'n  | 66,173.50        | 66,144.50        | 66,133.50        | 66,133.50        | 63,504.50        |
| Due to nat'l banks...  | 314,430,137.22   | 313,314,314.80   | 336,225,956.52   | 320,228,677.38   | 302,721,578.57   |
| Due to State banks...  | 180,970,705.84   | 180,360,713.93   | 190,447,130.70   | 174,708,672.88   | 167,393,670.19   |
| Dividends unpaid...    | 1,287,568.67     | 2,387,221.94     | 3,030,371.57     | 1,670,927.89     | 1,091,869.14     |
| Individual deposits... | 1,667,843,286.28 | 1,690,961,299.03 | 1,736,022,006.83 | 1,701,653,521.28 | 1,720,550,241.03 |
| U. S. deposits.....    | 24,563,195.79    | 23,501,952.80    | 10,075,924.97    | 9,114,372.65     | 9,699,120.46     |
| Dep's U.S.dis.officers | 3,491,787.00     | 3,745,923.09     | 3,091,408.55     | 4,426,966.48     | 4,059,468.83     |
| Notes rediscounted..   | 6,853,317.73     | 8,944,917.94     | 9,697,555.94     | 13,396,107.85    | 11,359,771.49    |
| Bills payable.....     | 13,645,026.23    | 13,603,610.99    | 12,250,671.25    | 17,813,360.01    | 20,492,304.21    |
| Other liabilities..... | 3,413,741.62     | 5,004,703.39     | 3,602,030.03     | 4,045,143.70     | 3,405,889.12     |
| Total.....             | 3,378,520,536.75 | 3,410,002,491.24 | 3,470,553,307.28 | 3,423,629,343.63 | 3,423,534,928.26 |

α Less expenses and taxes paid.

# 648 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## AGGREGATE RESOURCES AND LIABILITIES OF THE CURRENCY.

### 1896.

| Resources.              | FEBRUARY 28.            | MAY 7.                  | JULY 14.                | OCTOBER 6.              | DECEMBER 17.            |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                         | 3,699 banks.            | 3,694 banks.            | 3,689 banks.            | 3,676 banks.            | 3,661 banks.            |
| Loans and discounts     | \$1,966,211,736.83      | \$1,982,886,364.29      | \$1,971,642,011.65      | \$1,893,268,839.31      | \$1,901,160,110.13      |
| Bonds for circulation   | 215,637,100.00          | 225,017,500.00          | 227,213,650.00          | 237,291,050.00          | 239,346,340.00          |
| Bonds for deposits      | 34,922,000.00           | 25,573,000.00           | 15,928,500.00           | 15,793,000.00           | 15,888,000.00           |
| U. S. bonds on hand     | 13,210,400.00           | 12,491,420.00           | 12,835,655.00           | 9,342,500.00            | 8,406,550.00            |
| Prem's on U. S. b'nds   | 18,648,677.87           | 18,875,424.94           | 17,579,015.44           | 17,629,994.81           | 17,641,942.70           |
| Stocks, securities, etc | 192,036,933.71          | 190,938,097.11          | 190,262,918.13          | 188,995,352.93          | 189,701,636.53          |
| Banking house, etc      | 78,927,684.22           | 77,975,409.98           | 78,227,350.23           | 78,046,817.28           | 78,325,325.39           |
| Real estate, etc        | 26,915,910.05           | 27,009,127.98           | 27,221,722.40           | 27,403,155.46           | 27,736,020.74           |
| Due from nat'l banks    | 114,676,360.32          | 114,073,966.82          | 116,328,023.38          | 111,830,935.50          | 125,382,562.47          |
| Due from State banks    | 29,432,178.87           | 28,285,698.29           | 28,388,424.79           | 29,583,299.70           | 32,141,784.52           |
| Due from res' veag'ts   | 189,344,601.12          | 195,752,733.58          | 204,384,106.92          | 190,077,533.04          | 219,966,660.96          |
| Cash items              | 12,275,771.88           | 12,295,435.30           | 13,601,452.76           | 13,913,129.68           | 13,138,402.18           |
| Clear g-house exch's    | 89,996,450.95           | 85,503,719.81           | 75,926,122.93           | 76,760,416.77           | 84,976,088.68           |
| Bills of other banks    | 16,978,271.00           | 19,183,691.00           | 17,444,746.00           | 18,055,536.00           | 18,583,392.00           |
| Fractional currency     | 1,019,409.50            | 986,263.57              | 990,427.31              | 966,835.38              | 925,400.25              |
| Specie                  | 196,017,459.41          | 202,373,446.22          | 203,835,449.11          | 200,808,632.47          | 225,540,798.88          |
| Legal-tender notes      | 112,507,513.00          | 118,971,652.00          | 113,213,290.00          | 110,494,730.00          | 118,893,612.00          |
| U. S. cert's of deposit | 28,735,000.00           | 28,035,000.00           | 27,165,000.00           | 31,840,000.00           | 37,080,000.00           |
| 5% fund with Treas.     | 9,251,153.24            | 9,775,478.73            | 9,922,944.49            | 10,373,622.18           | 10,411,548.86           |
| Due from U. S. Treas.   | 1,719,586.58            | 1,635,392.62            | 1,677,206.43            | 1,209,333.32            | 1,889,686.52            |
| <b>Total</b>            | <b>3,347,844,198.58</b> | <b>3,377,638,822.24</b> | <b>3,353,797,075.97</b> | <b>3,263,685,313.83</b> | <b>3,267,115,772.81</b> |

### 1897.

| Resources.              | MARCH 9.                | MAY 14.                 | JULY 23.                | OCTOBER 5.              | DECEMBER 15.            |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                         | 3,634 banks.            | 3,614 banks.            | 3,610 banks.            | 3,610 banks.            | 3,607 banks.            |
| Loans and discounts     | \$1,898,009,291.59      | \$1,934,151,876.73      | \$1,977,553,710.95      | \$2,066,776,113.90      | \$2,100,350,318.31      |
| Bonds for circulation   | 231,610,600.00          | 229,419,550.00          | 228,439,400.00          | 227,483,950.00          | 222,020,750.00          |
| Bonds for deposits      | 16,178,250.00           | 16,533,000.00           | 16,723,500.00           | 17,003,000.00           | 45,367,100.00           |
| U. S. bonds on hand     | 14,251,650.00           | 15,858,850.00           | 16,738,300.00           | 15,487,750.00           | 14,915,800.00           |
| Prem's on U. S. b'nds   | 17,905,674.23           | 17,628,105.91           | 17,436,215.77           | 17,261,220.25           | 18,555,489.01           |
| Stocks, securities, etc | 198,277,987.54          | 203,422,977.79          | 204,932,235.05          | 208,831,563.40          | 217,582,980.50          |
| Banking house, etc      | 78,596,856.17           | 78,695,971.22           | 78,973,817.93           | 79,113,954.38           | 79,254,940.92           |
| Real estate, etc        | 28,049,346.48           | 28,507,938.81           | 28,587,539.24           | 29,303,532.43           | 29,852,102.09           |
| Due from nat'l banks    | 133,467,636.05          | 140,940,788.28          | 135,587,688.08          | 155,980,447.58          | 168,825,189.92          |
| Due from State banks    | 33,366,153.18           | 35,971,045.40           | 34,275,424.67           | 41,410,311.27           | 48,012,498.55           |
| Due from res' veag'ts   | 258,430,252.48          | 251,948,640.36          | 275,755,165.39          | 297,017,805.64          | 309,599,861.34          |
| Cash items              | 11,635,233.17           | 12,000,494.26           | 12,017,815.47           | 15,535,418.93           | 14,933,428.42           |
| Clear g-house exch's    | 74,830,987.94           | 84,350,553.37           | 89,457,189.73           | 112,395,535.60          | 118,415,838.07          |
| Bills of other banks    | 18,523,701.00           | 19,476,047.00           | 20,606,097.00           | 20,575,420.00           | 18,599,116.00           |
| Fractional currency     | 1,019,633.33            | 966,579.82              | 981,780.73              | 962,824.72              | 925,465.16              |
| Specie                  | 233,948,862.64          | 236,076,383.45          | 240,922,601.61          | 239,387,702.05          | 252,163,552.93          |
| Legal-tender notes      | 118,637,852.00          | 120,554,992.00          | 126,511,020.00          | 107,219,929.00          | 112,664,875.00          |
| U. S. cert's of deposit | 67,695,000.00           | 52,590,000.00           | 46,085,000.00           | 42,275,000.00           | 45,840,000.00           |
| 5% fund with Treas.     | 10,310,351.79           | 10,082,720.24           | 10,003,629.39           | 10,021,689.08           | 9,761,568.38            |
| Due from U. S. Treas.   | 1,293,479.54            | 2,235,481.16            | 1,819,922.93            | 1,180,539.48            | 1,442,901.40            |
| <b>Total</b>            | <b>3,446,038,799.13</b> | <b>3,492,411,965.80</b> | <b>3,563,408,053.94</b> | <b>3,705,133,707.71</b> | <b>3,829,213,776.00</b> |

### 1898.

| Resources.                    | FEBRUARY 18.            | MAY 5.                  | JULY 14.                | SEPTEMBER 20.           |
|-------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                               | 3,594 banks.            | 3,586 banks.            | 3,582 banks.            | 3,585 banks.            |
| Loans and discounts           | \$2,152,171,680.84      | \$2,109,773,386.60      | \$2,163,681,938.16      | \$2,172,519,610.54      |
| U. S. bonds for circulation   | 212,425,300.00          | 216,158,300.00          | 218,106,450.00          | 224,623,240.00          |
| U. S. bonds for deposits      | 34,760,500.00           | 28,630,500.00           | 53,519,100.00           | 83,926,230.00           |
| U. S. bonds on hand           | 13,184,500.00           | 16,365,000.00           | 13,731,350.00           | 30,614,010.00           |
| Premiums on U. S. bonds       | 17,789,744.59           | 18,271,547.14           | 18,947,195.10           | 18,971,197.22           |
| Stocks, securities, etc       | 230,346,748.92          | 236,025,116.53          | 250,689,375.09          | 255,198,927.69          |
| Banking house, etc            | 78,894,056.33           | 79,463,235.21           | 79,308,604.63           | 79,386,337.51           |
| Real estate, etc              | 30,119,511.21           | 30,326,045.27           | 30,186,270.70           | 30,484,417.71           |
| Due from national banks       | 170,808,109.97          | 152,372,153.15          | 161,138,722.49          | 159,128,045.17          |
| Due from State banks          | 48,093,430.84           | 45,468,995.03           | 43,248,800.85           | 46,324,878.06           |
| Due from reserve agents       | 360,277,020.45          | 300,961,618.96          | 320,015,035.43          | 320,002,050.90          |
| Checks and other cash items   | 13,100,961.68           | 16,719,376.27           | 17,308,976.92           | 16,828,942.11           |
| Clearing-house exchanges      | 113,590,539.43          | 126,234,933.64          | 94,276,408.07           | 110,286,935.55          |
| Bills of other banks          | 18,600,745.00           | 21,338,292.00           | 20,811,692.00           | 19,649,723.00           |
| Fractional currency           | 1,040,901.73            | 1,057,060.71            | 1,093,904.16            | 1,023,834.03            |
| Specie                        | 271,377,925.61          | 317,182,772.84          | 335,677,130.95          | 293,874,158.39          |
| Legal-tender notes            | 120,265,185.00          | 119,058,681.00          | 114,914,997.00          | 110,038,300.00          |
| U. S. certificates of deposit | 49,250,000.00           | 23,975,000.00           | 20,385,000.00           | 16,810,000.00           |
| 5 per cent fund with Treas.   | 9,315,860.62            | 9,520,536.82            | 9,601,066.56            | 9,795,055.25            |
| Due from U. S. Treas.         | 1,535,292.18            | 1,064,313.04            | 11,033,427.06           | 4,019,551.74            |
| <b>Total</b>                  | <b>3,946,947,114.41</b> | <b>3,860,966,858.21</b> | <b>3,977,675,445.17</b> | <b>4,003,511,044.87</b> |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 649

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1898—Continued.

1896.

| Liabilities.              | FEBRUARY 28.     | MAY 7.           | JULY 14.         | OCTOBER 6.       | DECEMBER 17.     |
|---------------------------|------------------|------------------|------------------|------------------|------------------|
|                           | 3,699 banks.     | 3,694 banks.     | 3,689 banks.     | 3,676 banks.     | 3,661 banks.     |
| Capital stock.....        | \$653,994,915.00 | \$652,089,780.97 | \$651,144,855.00 | \$648,540,325.00 | \$647,186,395.00 |
| Surplus fund.....         | 247,178,188.87   | 247,546,067.10   | 248,368,423.63   | 247,690,074.96   | 247,339,567.15   |
| Undivided profits...      | 87,041,526.42    | 89,378,085.39    | 83,483,208.76    | 88,652,759.74    | 95,792,337.25    |
| Nat'l-bank circulat'n     | 187,217,372.50   | 197,382,364.50   | 199,214,049.50   | 209,944,019.50   | 210,689,985.00   |
| State-bank circulat'n     | 61,071.50        | 60,383.50        | 60,393.50        | 60,393.50        | 60,393.50        |
| Due to nat'l banks..      | 285,976,811.90   | 285,314,203.16   | 291,990,811.77   | 269,043,386.73   | 317,860,025.69   |
| Due to State banks..      | 162,394,344.71   | 157,980,455.20   | 162,311,142.23   | 146,058,794.35   | 168,635,982.46   |
| Dividends unpaid...       | 1,233,515.47     | 2,069,104.01     | 2,833,357.12     | 1,665,571.90     | 952,120.99       |
| Individual deposits..     | 1,648,092,868.88 | 1,687,629,515.37 | 1,668,413,507.62 | 1,597,891,058.73 | 1,639,688,393.60 |
| U. S. deposits.....       | 29,876,217.36    | 21,015,358.71    | 12,556,149.50    | 11,001,241.86    | 11,822,671.29    |
| Dep's U. S. dis. officers | 3,910,629.72     | 3,416,397.99     | 2,848,176.20     | 4,080,236.63     | 3,597,205.65     |
| Notes rediscounted..      | 11,465,835.06    | 11,563,851.93    | 11,846,960.72    | 14,881,060.90    | 8,099,591.66     |
| Bills payable.....        | 20,104,667.81    | 17,137,274.80    | 15,920,002.16    | 20,431,426.62    | 12,805,832.18    |
| Other liabilities.....    | 9,296,233.38     | 5,055,970.61     | 2,805,138.26     | 3,654,963.41     | 2,585,271.39     |
| Total.....                | 3,347,844,198.58 | 3,377,638,822.24 | 3,353,797,075.97 | 3,263,685,313.83 | 3,367,115,772.81 |

1897.

| Liabilities.              | MARCH 9.         | MAY 14.          | JULY 23.         | OCTOBER 5.       | DECEMBER 15.     |
|---------------------------|------------------|------------------|------------------|------------------|------------------|
|                           | 3,634 banks.     | 3,614 banks.     | 3,610 banks.     | 3,610 banks.     | 3,607 banks.     |
| Capital stock.....        | \$642,424,195.00 | \$637,002,395.00 | \$632,153,042.00 | \$631,488,095.00 | \$629,655,365.00 |
| Surplus fund.....         | 247,130,031.97   | 246,736,684.27   | 246,403,782.15   | 246,345,020.33   | 246,416,688.48   |
| Undivided profits...      | 86,584,884.53    | 88,074,930.83    | 83,863,440.17    | 88,406,980.50    | 95,293,663.02    |
| Nat'l-bank circulat'n     | 202,655,403.00   | 198,278,310.00   | 196,590,490.00   | 198,920,670.00   | 193,783,985.00   |
| State-bank circulat'n     | 60,391.50        | 60,381.50        | 60,381.50        | 60,380.50        | 60,335.50        |
| Due to nat'l banks..      | 369,287,235.31   | 363,219,013.92   | 368,117,906.89   | 418,644,281.57   | 445,061,154.89   |
| Due to State banks..      | 194,150,435.33   | 195,001,040.24   | 208,876,900.43   | 227,063,685.28   | 232,877,503.25   |
| Dividends unpaid...       | 1,003,095.71     | 1,429,450.89     | 1,800,659.07     | 1,783,051.38     | 943,274.07       |
| Individual deposits..     | 1,669,219,961.28 | 1,728,083,971.20 | 1,770,480,563.13 | 1,853,349,128.50 | 1,916,630,252.25 |
| U. S. deposits.....       | 11,980,940.53    | 12,128,991.74    | 12,922,506.63    | 12,081,247.69    | 39,939,047.71    |
| Dep's U. S. dis. officers | 3,949,014.73     | 3,499,856.43     | 3,468,352.66     | 4,060,933.96     | 4,012,185.36     |
| Notes rediscounted..      | 4,721,144.28     | 5,419,397.33     | 5,450,428.38     | 7,206,046.17     | 3,161,796.07     |
| Bills payable.....        | 11,093,938.89    | 10,832,409.03    | 9,625,115.06     | 12,549,510.47    | 7,722,623.78     |
| Other liabilities.....    | 2,378,127.07     | 2,645,163.42     | 3,594,185.87     | 3,174,676.36     | 13,655,901.63    |
| Total.....                | 3,446,038,799.13 | 3,462,411,995.80 | 3,563,408,053.94 | 3,705,133,707.71 | 3,829,213,776.00 |

1898.

| Liabilities.                   | FEBRUARY 18.     | MAY 5.           | JULY 14.         | SEPTEMBER 20.    |
|--------------------------------|------------------|------------------|------------------|------------------|
|                                | 3,594 banks.     | 3,586 banks.     | 3,582 banks.     | 3,585 banks.     |
| Capital stock.....             | \$628,890,320.00 | \$624,471,670.00 | \$622,016,745.00 | \$621,517,895.00 |
| Surplus fund.....              | 248,484,530.31   | 247,695,979.44   | 247,935,215.65   | 247,555,108.57   |
| Undivided profits...           | 86,143,789.31    | 90,520,999.16    | 85,036,427.50    | 93,015,097.86    |
| National-bank circulation      | 184,106,322.00   | 188,425,308.50   | 189,866,298.50   | 194,483,765.50   |
| State-bank circulation.....    | 56,018.50        | 50,017.50        | 56,007.50        | 55,997.50        |
| Due to national banks.....     | 504,980,175.82   | 424,204,634.90   | 467,634,068.18   | 446,417,454.05   |
| Due to State banks.....        | 259,972,293.60   | 245,643,049.17   | 252,182,773.37   | 251,917,900.89   |
| Dividends unpaid.....          | 1,071,997.92     | 000,238.18       | 2,704,832.25     | 1,008,410.82     |
| Individual deposits.....       | 1,982,660,933.15 | 1,999,308,438.96 | 2,023,357,159.60 | 2,031,454,540.29 |
| U. S. deposits.....            | 27,562,931.73    | 23,095,935.89    | 48,081,038.95    | 70,187,368.12    |
| Dep's U. S. dis. officers..... | 3,870,835.81     | 3,928,661.49     | 4,788,377.83     | 4,977,832.80     |
| Notes rediscounted.....        | 2,681,072.89     | 4,467,622.85     | 5,364,952.85     | 6,084,815.45     |
| Bills payable.....             | 5,579,549.06     | 9,288,156.89     | 9,283,285.11     | 11,283,332.33    |
| Other liabilities.....         | 10,886,344.31    | 7,060,145.28     | 19,368,262.88    | 23,551,615.69    |
| Total.....                     | 3,946,947,114.41 | 3,869,966,858.21 | 3,977,675,445.17 | 4,003,511,044.87 |

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A B S T R A C T S

OF

Reports of Condition of the National Banking Associations

ON

DECEMBER 15, 1897, FEBRUARY 18, MAY 5, JULY 14,  
AND SEPTEMBER 20, 1898.

652 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

| States, Territories, and reserve cities. | Number of banks. | Loans and dis counts. | Overdrafts.  | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|-----------------------|--------------|------------------------------------|---------------------------------|----------------------|
| Maine.....                               | 83               | \$23,585,879.03       | \$49,071.50  | \$6,162,700                        | \$190,000                       | \$386,000            |
| New Hampshire.....                       | 51               | 11,412,842.04         | 51,910.66    | 3,893,750                          | 175,000                         | 92,850               |
| Vermont.....                             | 49               | 12,476,776.98         | 53,029.24    | 4,188,000                          | 50,000                          | 401,100              |
| Massachusetts.....                       | 213              | 109,369,633.01        | 126,299.06   | 21,179,900                         | 100,000                         | 171,760              |
| Boston.....                              | 54               | 165,605,857.13        | 94,073.75    | 6,880,000                          | 265,000                         | 411,150              |
| Rhode Island.....                        | 57               | 35,064,364.97         | 26,679.34    | 7,744,000                          | 100,000                         | 100,000              |
| Connecticut.....                         | 81               | 44,550,282.81         | 163,276.31   | 9,058,500                          | 250,000                         | 66,500               |
| Total.....                               | 588              | 462,065,635.97        | 564,339.86   | 59,046,850                         | 1,130,000                       | 1,629,300            |
| New York.....                            | 267              | 91,957,413.12         | 341,838.34   | 17,077,500                         | 475,000                         | 736,300              |
| New York City.....                       | 48               | 429,709,003.88        | 92,751.74    | 18,789,000                         | 29,660,000                      | 2,531,250            |
| Albany.....                              | 6                | 8,000,322.43          | 4,407.83     | 400,000                            | 50,060                          | .....                |
| Brooklyn.....                            | 5                | 12,054,392.79         | 2,797.11     | 642,000                            | 200,000                         | 5,000                |
| New Jersey.....                          | 103              | 52,285,302.12         | 39,672.94    | 5,678,750                          | 285,000                         | 209,150              |
| Pennsylvania.....                        | 354              | 112,799,663.19        | 304,809.93   | 19,401,800                         | 310,000                         | 1,018,150            |
| Philadelphia.....                        | 41               | 100,648,119.36        | 21,443.21    | 7,592,500                          | 300,000                         | 1,050,000            |
| Pittsburg.....                           | 30               | 46,510,195.22         | 39,694.10    | 5,339,250                          | 200,000                         | 162,760              |
| Delaware.....                            | 18               | 5,546,451.55          | 2,598.25     | 795,000                            | 50,000                          | 51,000               |
| Maryland.....                            | 47               | 10,603,936.57         | 32,467.31    | 2,108,750                          | 50,000                          | 35,400               |
| Baltimore.....                           | 22               | 33,667,928.21         | 36,745.97    | 2,089,000                          | 202,000                         | 500                  |
| District of Columbia.....                | 1                | 612,497.24            | 582.06       | 250,000                            | .....                           | 1,200                |
| Washington City.....                     | 12               | 9,297,811.97          | 10,279.40    | 929,150                            | 100,000                         | 365,400              |
| Total.....                               | 954              | 913,673,028.65        | 930,088.19   | 81,090,700                         | 31,882,000                      | 6,166,050            |
| Virginia.....                            | 35               | 15,496,300.35         | 60,112.65    | 2,132,250                          | 725,000                         | 265,850              |
| West Virginia.....                       | 33               | 8,612,206.49          | 46,794.63    | 1,422,650                          | 100,000                         | 27,500               |
| North Carolina.....                      | 26               | 6,493,842.45          | 124,195.11   | 723,500                            | 150,000                         | .....                |
| South Carolina.....                      | 16               | 5,426,692.66          | 126,901.57   | 512,250                            | 150,000                         | 100                  |
| Georgia.....                             | 28               | 7,487,787.11          | 444,251.86   | 1,009,000                          | 50,000                          | .....                |
| Savannah.....                            | 2                | 1,174,517.01          | 1,215.60     | 102,000                            | 90,000                          | .....                |
| Florida.....                             | 15               | 3,434,156.47          | 71,938.82    | 390,000                            | 125,000                         | 500                  |
| Alabama.....                             | 26               | 5,826,875.82          | 385,112.73   | 1,203,500                          | 100,000                         | 1,500                |
| Mississippi.....                         | 10               | 1,888,990.47          | 701,463.76   | 243,150                            | .....                           | .....                |
| Louisiana.....                           | 12               | 1,986,122.78          | 664,727.97   | 265,000                            | .....                           | .....                |
| New Orleans.....                         | 7                | 11,164,630.30         | 794,673.99   | 872,000                            | .....                           | 42,950               |
| Texas.....                               | 197              | 33,623,484.58         | 4,773,231.77 | 4,737,700                          | 368,000                         | 285,000              |
| Houston.....                             | 5                | 1,930,652.30          | 206,048.03   | 200,000                            | 50,000                          | .....                |
| Arkansas.....                            | 9                | 2,101,609.10          | 183,086.38   | 289,000                            | 50,000                          | .....                |
| Kentucky.....                            | 68               | 16,873,841.94         | 298,251.80   | 3,571,750                          | 725,000                         | 110,100              |
| Louisville.....                          | 6                | 7,328,711.79          | 16,330.87    | 850,000                            | 500,000                         | 200,000              |
| Tennessee.....                           | 49               | 20,005,345.55         | 771,216.20   | 1,796,250                          | 300,000                         | 100,000              |
| Total.....                               | 544              | 150,855,767.17        | 9,669,553.74 | 20,260,000                         | 3,483,000                       | 1,033,500            |
| Ohio.....                                | 224              | 67,349,373.16         | 461,078.63   | 11,909,100                         | 578,000                         | 782,500              |
| Cincinnati.....                          | 13               | 23,359,557.78         | 12,654.12    | 5,649,000                          | 1,201,600                       | 1,403,150            |
| Cleveland.....                           | 13               | 28,687,283.32         | 81,095.96    | 1,430,000                          | 60,000                          | 100,000              |
| Indiana.....                             | 112              | 32,374,279.67         | 275,315.78   | 5,158,050                          | 330,000                         | 623,600              |
| Illinois.....                            | 202              | 48,543,051.49         | 734,363.71   | 6,341,500                          | 972,500                         | 414,150              |
| Chicago.....                             | 18               | 90,113,962.13         | 444,068.28   | 1,300,000                          | 550,000                         | 721,500              |
| Michigan.....                            | 76               | 26,522,228.82         | 161,384.74   | 2,887,000                          | 100,000                         | 100,650              |
| Detroit.....                             | 6                | 14,621,698.64         | 8,458.06     | 1,150,000                          | 300,000                         | .....                |
| Wisconsin.....                           | 74               | 19,799,178.72         | 155,024.10   | 2,325,250                          | 150,000                         | 111,350              |
| Milwaukee.....                           | 5                | 14,510,257.96         | 158,015.51   | 720,000                            | 390,060                         | 8,250                |
| Minnesota.....                           | 60               | 14,126,103.45         | 76,016.13    | 1,271,500                          | 50,090                          | 83,500               |
| St. Paul.....                            | 5                | 10,399,191.16         | 7,525.67     | 252,000                            | 475,000                         | .....                |
| Minneapolis.....                         | 6                | 12,348,300.37         | 5,930.10     | 300,000                            | 50,000                          | .....                |
| Iowa.....                                | 161              | 30,591,016.42         | 373,964.65   | 3,784,750                          | 200,000                         | 2,350                |
| Des Moines.....                          | 4                | 2,756,893.59          | 27,931.44    | 293,000                            | .....                           | 100,060              |
| Missouri.....                            | 50               | 7,900,562.96          | 177,066.02   | 1,145,050                          | .....                           | 59,000               |
| St. Louis.....                           | 6                | 31,330,130.98         | 28,356.11    | 2,075,000                          | 540,060                         | 75,000               |
| Kansas City.....                         | 5                | 17,419,063.14         | 119,041.53   | 250,000                            | 100,000                         | 391,000              |
| St. Joseph.....                          | 2                | 2,141,262.03          | 4,726.90     | 150,000                            | 50,000                          | .....                |
| Total.....                               | 1,042            | 494,893,395.79        | 3,311,867.44 | 48,391,200                         | 6,097,100                       | 4,976,000            |

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS DECEMBER 15, 1897.

RESOURCES.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$579,239.07            | \$2,395,282.22                              | \$640,825.26                            | \$72,711.96                            | \$680,779.95                   | \$128,208.04                                  |
| 151,543.23              | 2,818,487.05                                | 297,361.43                              | 181,590.10                             | 225,263.67                     | 46,574.64                                     |
| 250,126.99              | 1,882,264.68                                | 275,621.61                              | 195,024.83                             | 297,891.87                     | 117,972.42                                    |
| 1,216,543.55            | 9,719,214.99                                | 3,776,649.23                            | 422,952.54                             | 1,211,846.46                   | 1,203,934.84                                  |
| 373,973.97              | 7,683,102.91                                | 2,391,047.56                            | 371,279.51                             | 14,982,443.92                  | 1,394,229.67                                  |
| 527,878.23              | 3,282,156.92                                | 1,043,012.91                            | 242,124.10                             | 916,343.93                     | 1,200,318.07                                  |
| 442,910.39              | 7,674,189.51                                | 2,093,356.20                            | 340,243.47                             | 3,358,265.66                   | 364,614.06                                    |
| 3,542,215.43            | 35,454,698.28                               | 10,517,874.20                           | 1,825,926.51                           | 21,672,834.86                  | 2,375,851.74                                  |
| 736,941.30              | 13,785,625.94                               | 3,340,029.37                            | 3,096,653.34                           | 3,313,466.87                   | 1,461,557.79                                  |
| 3,825,762.50            | 43,650,474.15                               | 14,000,017.16                           | 2,050,880.01                           | 36,178,890.77                  | 5,786,830.77                                  |
| 27,500.00               | 708,985.93                                  | 295,000.00                              | 57,162.43                              | 1,727,590.06                   | 536,476.23                                    |
| 37,000.00               | 2,512,762.25                                | 600,958.74                              | 92,500.00                              | 187,633.97                     | 170,740.35                                    |
| 354,566.54              | 9,911,421.18                                | 3,184,112.44                            | 666,451.19                             | 3,065,421.70                   | 397,771.45                                    |
| 1,625,264.54            | 23,253,690.54                               | 6,050,962.84                            | 2,392,408.29                           | 3,645,774.55                   | 1,203,918.94                                  |
| 899,967.89              | 10,953,318.53                               | 4,351,948.72                            | 585,049.40                             | 9,740,985.67                   | 1,629,814.39                                  |
| 527,221.69              | 3,557,054.27                                | 3,498,621.00                            | 544,823.82                             | 2,728,580.94                   | 375,806.96                                    |
| 51,297.50               | 642,911.01                                  | 396,989.71                              | 102,181.75                             | 283,439.78                     | 78,737.98                                     |
| 153,036.96              | 2,110,822.49                                | 532,966.50                              | 101,068.45                             | 353,305.49                     | 97,219.61                                     |
| 229,445.50              | 2,645,607.32                                | 2,297,780.21                            | 206,198.09                             | 2,378,652.01                   | 403,679.79                                    |
| 114,452.45              | 257,773.26                                  | 23,000.00                               | 3,072.10                               | 7,030.54                       | 587.29                                        |
| 8,592,456.87            | 115,082,658.01                              | 39,479,433.81                           | 9,951,014.05                           | 64,373,082.06                  | 12,527,396.15                                 |
| 249,129.55              | 1,313,444.52                                | 744,696.09                              | 335,623.67                             | 987,606.17                     | 534,826.08                                    |
| 91,535.02               | 468,279.72                                  | 585,582.70                              | 87,145.86                              | 358,481.15                     | 299,888.78                                    |
| 52,159.00               | 261,632.29                                  | 309,107.91                              | 79,022.86                              | 536,156.05                     | 259,692.94                                    |
| 8,815.63                | 922,089.39                                  | 121,689.14                              | 56,682.61                              | 211,989.79                     | 176,058.79                                    |
| 60,823.38               | 638,350.50                                  | 321,011.59                              | 109,502.58                             | 468,710.21                     | 527,099.51                                    |
| 10,650.00               | 44,600.00                                   | 67,312.06                               | 15,964.13                              | 94,073.53                      | 32,416.09                                     |
| 42,854.69               | 695,708.13                                  | 223,045.77                              | 76,867.25                              | 178,063.30                     | 123,426.03                                    |
| 115,086.13              | 1,239,181.69                                | 412,635.75                              | 231,945.70                             | 707,632.52                     | 356,635.38                                    |
| 3,000.00                | 413,584.36                                  | 75,011.06                               | 76,737.02                              | 189,102.20                     | 110,134.91                                    |
| 20,125.00               | 123,694.90                                  | 35,647.87                               | 12,665.92                              | 68,174.82                      | 34,362.49                                     |
| 44,133.11               | 1,885,691.17                                | 623,943.78                              | 99,282.62                              | 538,907.09                     | 372,483.62                                    |
| 254,239.20              | 1,637,496.28                                | 2,057,278.98                            | 1,091,311.59                           | 5,540,606.51                   | 1,498,370.92                                  |
| 20,700.00               | 45,854.75                                   | 132,758.40                              | 115,250.34                             | 633,759.11                     | 103,016.98                                    |
| 16,717.70               | 192,289.49                                  | 39,623.40                               | 173,400.54                             | 219,960.22                     | 182,766.63                                    |
| 219,966.00              | 850,313.43                                  | 615,106.11                              | 182,867.11                             | 537,807.91                     | 247,037.60                                    |
| 119,312.50              | 578,575.25                                  | 188,400.00                              | 20,118.00                              | 1,038,258.72                   | 300,837.62                                    |
| 154,386.31              | 1,371,029.00                                | 965,055.85                              | 719,039.83                             | 1,596,941.36                   | 558,979.61                                    |
| 1,483,624.22            | 12,591,814.87                               | 7,517,906.46                            | 3,483,427.63                           | 13,966,920.66                  | 5,718,163.98                                  |
| 786,876.87              | 5,669,472.65                                | 2,137,400.96                            | 1,175,037.64                           | 2,297,143.24                   | 733,224.87                                    |
| 963,858.08              | 4,134,558.71                                | 476,194.05                              | 181,090.54                             | 3,065,775.55                   | 748,595.88                                    |
| 48,200.00               | 793,272.16                                  | 510,348.00                              | 215,487.64                             | 2,623,781.12                   | 820,139.51                                    |
| 410,044.95              | 3,105,357.56                                | 1,540,424.44                            | 734,753.90                             | 3,049,790.36                   | 1,122,906.60                                  |
| 386,510.06              | 5,519,431.99                                | 2,207,313.97                            | 967,550.80                             | 1,123,298.55                   | 431,928.33                                    |
| 85,656.17               | 7,182,444.88                                | 825,939.86                              | 774,926.42                             | 21,701,217.97                  | 8,580,963.85                                  |
| 211,723.50              | 1,910,713.64                                | 913,691.53                              | 614,190.04                             | 625,732.60                     | 709,702.42                                    |
| 153,500.00              | 123,902.28                                  | 30,788.50                               | 266,020.73                             | 1,741,403.08                   | 415,660.80                                    |
| 175,395.21              | 1,544,253.67                                | 854,727.32                              | 278,735.89                             | 611,176.70                     | 215,245.44                                    |
| 132,184.15              | 1,241,930.73                                | 126,263.03                              | 67,010.19                              | 2,485,052.19                   | 800,051.75                                    |
| 57,082.80               | 678,871.47                                  | 912,082.06                              | 409,396.11                             | 838,081.38                     | 339,025.02                                    |
| 23,500.00               | 1,701,283.93                                | 702,718.78                              | 74,138.84                              | 1,015,198.72                   | 307,385.20                                    |
| 192,409.71              | 437,828.93                                  | 105,950.00                              | 71,657.47                              | 788,119.79                     | 1,187,998.97                                  |
| 13,060.00               | 1,915,735.41                                | 1,540,825.14                            | 716,575.87                             | 1,556,749.19                   | 434,755.04                                    |
| 63,947.79               | 249,210.97                                  | 143,541.29                              | 99,779.21                              | 233,517.90                     | 40,976.30                                     |
| 199,481.25              | 744,054.39                                  | 514,820.62                              | 258,856.98                             | 257,432.91                     | 174,179.03                                    |
| 95,105.80               | 1,350,372.74                                | 932,000.00                              | 217,361.21                             | 10,780,629.92                  | 1,989,515.45                                  |
| -----                   | 830,329.89                                  | 72,375.00                               | 362,442.86                             | 911,481.21                     | 1,789,038.31                                  |
| -----                   | 12,390.45                                   | 72,000.00                               | -----                                  | 335,077.80                     | 89,158.70                                     |
| 3,998,476.34            | 39,145,416.45                               | 14,618,804.55                           | 7,484,521.34                           | 56,040,660.18                  | 20,930,451.47                                 |

## ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

## RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| Maine.....                               | \$3,331,505.41                    | \$111,166.00                 | \$106,227.25                  | \$266,230                      | \$8,897.86                                     |
| New Hampshire.....                       | 2,788,840.17                      | 165,680.33                   | .....                         | 224,468                        | 7,540.53                                       |
| Vermont.....                             | 1,718,850.15                      | 67,508.36                    | .....                         | 115,031                        | 7,162.36                                       |
| Massachusetts.....                       | 12,157,000.27                     | 624,123.82                   | 200,815.67                    | 959,232                        | 59,252.65                                      |
| Boston.....                              | 33,533,910.54                     | 364,320.36                   | 9,644,849.42                  | 1,120,178                      | 21,484.20                                      |
| Rhode Island.....                        | 3,348,125.84                      | 116,233.64                   | 297,123.58                    | 345,218                        | 15,720.45                                      |
| Connecticut.....                         | 6,914,885.64                      | 395,857.06                   | 313,779.41                    | 436,229                        | 28,772.62                                      |
| Total.....                               | 63,793,118.02                     | 1,841,789.57                 | 10,562,795.33                 | 3,466,576                      | 148,830.67                                     |
| New York.....                            | 16,810,496.63                     | 714,387.83                   | 232,150.79                    | 753,218                        | 57,816.19                                      |
| New York City.....                       | .....                             | 2,473,918.59                 | 71,689,760.35                 | 878,302                        | 62,082.24                                      |
| Albany.....                              | 2,074,047.16                      | 78,834.64                    | 135,948.73                    | 48,560                         | 1,168.96                                       |
| Brooklyn.....                            | 2,942,237.10                      | 56,393.43                    | 1,033,304.12                  | 181,575                        | 9,239.46                                       |
| New Jersey.....                          | 11,496,557.85                     | 912,455.35                   | 352,645.66                    | 319,366                        | 41,301.95                                      |
| Pennsylvania.....                        | 19,783,926.65                     | 968,534.88                   | 118,770.07                    | 984,069                        | 93,771.03                                      |
| Philadelphia.....                        | 17,944,852.07                     | 1,491,432.64                 | 11,935,372.57                 | 390,984                        | 62,064.83                                      |
| Pittsburg.....                           | 6,515,997.13                      | 287,122.38                   | 2,508,751.13                  | 345,811                        | 15,879.36                                      |
| Delaware.....                            | 811,080.06                        | 41,302.05                    | 25,393.78                     | 35,288                         | 7,239.70                                       |
| Maryland.....                            | 1,886,693.85                      | 61,877.26                    | .....                         | 49,203                         | 9,619.11                                       |
| Baltimore.....                           | 4,532,472.28                      | 135,553.06                   | 1,946,956.87                  | 191,088                        | 16,941.58                                      |
| District of Columbia.....                | 65,809.75                         | 16,053.27                    | .....                         | 2,253                          | 478.76                                         |
| Washington City.....                     | 2,032,836.60                      | 242,504.43                   | 170,151.54                    | 8,442                          | 7,854.49                                       |
| Total.....                               | 86,917,097.13                     | 7,483,349.81                 | 99,149,200.61                 | 4,168,219                      | 385,457.66                                     |
| Virginia.....                            | 3,578,080.13                      | 100,658.97                   | 250,294.69                    | 105,422                        | 11,183.68                                      |
| West Virginia.....                       | 1,265,951.14                      | 46,685.99                    | 4,367.58                      | 88,586                         | 6,521.19                                       |
| North Carolina.....                      | 919,892.32                        | 70,204.35                    | .....                         | 107,028                        | 5,477.83                                       |
| South Carolina.....                      | 404,017.31                        | 66,707.28                    | .....                         | 70,777                         | 3,351.67                                       |
| Georgia.....                             | 1,457,648.47                      | 77,877.41                    | 160,940.50                    | 173,466                        | 4,527.34                                       |
| Savannah.....                            | 26,749.26                         | 722.00                       | 20,220.51                     | 33,000                         | 661.67                                         |
| Florida.....                             | 613,909.90                        | 31,641.56                    | 8,690.34                      | 63,939                         | 5,808.79                                       |
| Alabama.....                             | 1,718,727.28                      | 84,438.36                    | 50,322.29                     | 119,081                        | 6,378.68                                       |
| Mississippi.....                         | 425,142.50                        | 29,722.09                    | .....                         | 8,806                          | 963.96                                         |
| Louisiana.....                           | 558,186.73                        | 35,976.28                    | .....                         | 18,335                         | 1,069.88                                       |
| New Orleans.....                         | 2,511,942.22                      | 25,895.61                    | 2,026,944.52                  | 65,240                         | 6,924.60                                       |
| Texas.....                               | 11,748,034.26                     | 461,575.79                   | 307,133.12                    | 650,551                        | 19,878.92                                      |
| Houston.....                             | 715,954.24                        | 2,327.81                     | 6,953.48                      | 51,305                         | 2,292.98                                       |
| Arkansas.....                            | 628,113.12                        | 15,086.72                    | 36,630.99                     | 37,453                         | 812.21                                         |
| Kentucky.....                            | 3,114,093.45                      | 109,507.07                   | 547.81                        | 205,996                        | 8,251.91                                       |
| Louisville.....                          | 2,975,668.27                      | 14,227.80                    | 123,438.58                    | 80,593                         | 3,492.12                                       |
| Tennessee.....                           | 3,420,976.80                      | 204,373.98                   | 424,138.98                    | 231,578                        | 13,754.59                                      |
| Total.....                               | 36,083,027.10                     | 1,377,643.07                 | 3,420,628.39                  | 2,111,656                      | 101,352.02                                     |
| Ohio.....                                | 12,267,791.09                     | 537,112.46                   | 172,061.69                    | 1,251,671                      | 42,977.09                                      |
| Cincinnati.....                          | 6,657,921.41                      | 140,242.88                   | 253,510.77                    | 327,802                        | 4,174.43                                       |
| Cleveland.....                           | 5,441,414.25                      | 133,417.96                   | 476,593.85                    | 141,264                        | 5,850.47                                       |
| Indiana.....                             | 7,923,795.45                      | 317,953.53                   | 225,146.85                    | 1,247,888                      | 29,510.39                                      |
| Illinois.....                            | 9,715,108.76                      | 479,218.52                   | 526,972.76                    | 718,103                        | 37,020.64                                      |
| Chicago.....                             | .....                             | 99,473.23                    | 6,266,336.59                  | 1,540,672                      | 18,944.74                                      |
| Michigan.....                            | 7,130,780.46                      | 110,910.89                   | 81,371.51                     | 366,874                        | 14,779.62                                      |
| Detroit.....                             | 4,646,334.97                      | 25,946.57                    | 276,938.48                    | 139,543                        | 11,752.83                                      |
| Wisconsin.....                           | 6,244,292.68                      | 147,870.04                   | 4,329.73                      | 184,941                        | 13,782.52                                      |
| Milwaukee.....                           | 5,163,911.05                      | 3,754.54                     | 539,585.36                    | 78,331                         | 3,600.83                                       |
| Minnesota.....                           | 4,640,291.54                      | 79,109.70                    | 35,127.89                     | 150,019                        | 8,695.82                                       |
| St. Paul.....                            | 3,020,461.20                      | 81,542.57                    | 259,801.45                    | 118,500                        | 3,680.93                                       |
| Minneapolis.....                         | 2,417,653.53                      | 23,133.73                    | 738,251.73                    | 138,729                        | 5,960.21                                       |
| Iowa.....                                | 5,588,803.43                      | 277,418.75                   | 77,178.03                     | 379,766                        | 21,677.90                                      |
| Des Moines.....                          | 541,810.03                        | 26,779.77                    | 59,605.28                     | 39,804                         | 1,192.57                                       |
| Missouri.....                            | 1,975,048.58                      | 109,189.72                   | 6,470.95                      | 104,463                        | 6,144.82                                       |
| St. Louis.....                           | .....                             | 91,574.08                    | 1,350,721.01                  | 302,494                        | 1,672.70                                       |
| Kansas City.....                         | 5,196,137.99                      | 42,142.38                    | 877,449.31                    | 174,860                        | 4,472.55                                       |
| St. Joseph.....                          | 504,946.33                        | 26,210.22                    | 65,812.71                     | 8,860                          | 549.02                                         |
| Total.....                               | 89,076,512.75                     | 2,762,007.54                 | 12,298,265.85                 | 7,414,599                      | 236,349.08                                     |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 15, 1897—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$1,257,422.37 | \$301,824           | .....                                                 | \$269,661.25                   | \$18,394.92               | \$40,482,026.09  |
| 657,026.84     | 270,911             | .....                                                 | 175,218.75                     | 1,152.50                  | 23,637,910.34    |
| 658,371.98     | 214,115             | .....                                                 | 181,670.00                     | 6,452.50                  | 23,156,969.97    |
| 4,846,042.57   | 2,276,311           | \$135,000                                             | 927,634.50                     | 41,753.50                 | 169,725,829.66   |
| 12,345,318.46  | 6,994,795           | 3,050,000                                             | 309,600.00                     | 220,504.00                | 268,057,118.40   |
| 1,086,236.90   | 661,179             | .....                                                 | 327,222.93                     | 23,287.00                 | 55,387,225.81    |
| 3,044,771.70   | 715,131             | .....                                                 | 398,640.17                     | 40,530.00                 | 80,659,735.01    |
| 23,895,190.82  | 11,434,266          | 3,185,000                                             | 2,589,647.60                   | 352,074.42                | 661,097,815.28   |
| 5,687,665.37   | 2,685,167           | 150,000                                               | 750,954.70                     | 33,792.54                 | 164,177,975.12   |
| 92,529,625.65  | 35,003,459          | 28,535,000                                            | 836,505.00                     | 487,907.42                | 818,771,421.23   |
| 913,564.50     | 345,480             | .....                                                 | 18,000.00                      | 1,000.00                  | 15,424,043.90    |
| 1,337,263.72   | 1,097,276           | .....                                                 | 28,890.00                      | 5,000.00                  | 23,197,964.04    |
| 3,463,197.17   | 2,116,245           | .....                                                 | 250,103.25                     | 16,963.84                 | 95,046,435.63    |
| 8,510,031.33   | 3,728,414           | .....                                                 | 850,646.49                     | 49,488.24                 | 207,065,134.51   |
| 12,910,957.35  | 2,233,175           | 6,905,000                                             | 359,958.82                     | 80,858.00                 | 192,070,793.45   |
| 4,846,003.15   | 2,023,311           | .....                                                 | 234,871.25                     | 15,412.50                 | 80,287,107.50    |
| 311,941.35     | 117,299             | .....                                                 | 33,377.46                      | 8,350.00                  | 9,334,878.93     |
| 667,187.63     | 371,011             | .....                                                 | 82,610.48                      | 3,850.40                  | 19,309,086.11    |
| 3,771,512.71   | 802,205             | 710,000                                               | 94,005.00                      | 5.00                      | 56,288,276.60    |
| 228,436.30     | 29,030              | .....                                                 | 11,250.00                      | .....                     | 1,500,143.57     |
| 2,022,365.01   | 357,543             | 30,000                                                | 34,511.09                      | 50                        | 19,083,650.54    |
| 137,199,751.24 | 50,995,615          | 36,330,000                                            | 3,565,683.45                   | 702,628.44                | 1,701,554,910.13 |
| 882,081.35     | 619,190             | .....                                                 | 99,884.20                      | 10,618.49                 | 28,493,412.59    |
| 686,987.69     | 424,017             | .....                                                 | 60,967.75                      | 3,615.48                  | 14,687,774.17    |
| 521,827.75     | 278,090             | .....                                                 | 32,356.75                      | 1,954.02                  | 10,926,134.63    |
| 266,987.70     | 345,934             | .....                                                 | 21,655.22                      | 1,329.80                  | 8,894,029.26     |
| 651,689.60     | 466,044             | .....                                                 | 44,954.39                      | 2,760.11                  | 14,156,444.56    |
| 106,251.00     | 70,000              | .....                                                 | 4,590.60                       | 2.50                      | 1,895,545.36     |
| 229,450.92     | 262,071             | .....                                                 | 13,515.00                      | 1,980.00                  | 6,532,566.97     |
| 673,139.99     | 339,797             | .....                                                 | 53,350.43                      | 1,211.76                  | 13,686,552.51    |
| 118,768.15     | 185,266             | .....                                                 | 10,921.13                      | .....                     | 4,480,763.61     |
| 224,485.90     | 126,506             | .....                                                 | 11,925.00                      | .....                     | 4,187,506.54     |
| 1,860,757.20   | 1,728,647           | 275,000                                               | 39,240.00                      | 3,710.00                  | 24,982,996.83    |
| 3,373,901.44   | 2,497,156           | .....                                                 | 210,449.25                     | 6,481.05                  | 75,141,865.66    |
| 780,197.45     | 859,577             | .....                                                 | 9,000.00                       | .....                     | 5,865,647.87     |
| 221,234.20     | 137,179             | .....                                                 | 12,705.00                      | 1,191.23                  | 4,448,858.93     |
| 978,576.60     | 442,954             | .....                                                 | 153,581.18                     | 2.50                      | 29,245,552.42    |
| 646,588.42     | 430,150             | .....                                                 | 38,250.00                      | 1,000.00                  | 15,453,892.94    |
| 1,513,748.71   | 970,374             | .....                                                 | 79,212.50                      | 4,094.00                  | 35,209,405.27    |
| 13,736,674.07  | 10,182,932          | 275,000                                               | 887,557.80                     | 39,860.94                 | 298,279,950.12   |
| 4,790,578.10   | 3,362,055           | .....                                                 | 513,118.03                     | 27,763.07                 | 116,853,334.95   |
| 1,869,222.86   | 1,872,847           | 690,000                                               | 253,890.00                     | 1,814.98                  | 53,281,461.04    |
| 1,963,746.50   | 1,069,744           | .....                                                 | 63,459.09                      | 12,500.00                 | 44,677,498.74    |
| 4,376,360.17   | 1,559,255           | .....                                                 | 227,607.50                     | 15,479.00                 | 64,648,579.15    |
| 3,988,405.00   | 1,715,600           | .....                                                 | 277,624.79                     | 18,687.68                 | 85,117,745.05    |
| 29,196,427.65  | 13,769,940          | 3,810,000                                             | 56,250.00                      | 91,965.83                 | 178,130,689.00   |
| 1,947,654.94   | 733,665             | .....                                                 | 129,652.25                     | 3,431.50                  | 45,275,556.46    |
| 1,662,589.55   | 628,489             | .....                                                 | 51,750.09                      | 24,642.07                 | 26,279,409.56    |
| 1,775,079.22   | 599,300             | .....                                                 | 103,394.06                     | 7,387.48                  | 35,300,713.78    |
| 2,129,442.03   | 1,088,925           | .....                                                 | 32,400.00                      | 14,850.00                 | 29,693,815.32    |
| 1,205,239.05   | 475,859             | .....                                                 | 56,321.50                      | 6,926.00                  | 25,499,157.92    |
| 2,294,864.13   | 248,908             | .....                                                 | 11,340.00                      | 36,269.42                 | 21,009,816.00    |
| 936,745.30     | 808,578             | .....                                                 | 13,560.00                      | 4,500.00                  | 20,406,337.13    |
| 2,236,441.34   | 985,044             | .....                                                 | 165,673.70                     | 6,495.79                  | 51,047,629.37    |
| 511,580.05     | 207,627             | .....                                                 | 13,149.00                      | .....                     | 5,059,399.30     |
| 268,113.60     | 302,268             | .....                                                 | 51,527.25                      | 982.50                    | 14,418,619.12    |
| 2,477,065.40   | 3,816,336           | 1,550,000                                             | 93,375.00                      | 6,000.00                  | 50,207,085.85    |
| 1,209,217.20   | 895,060             | .....                                                 | 11,250.00                      | 4,000.00                  | 30,754,407.17    |
| 210,009.20     | 195,668             | .....                                                 | 6,750.00                       | 2,100.00                  | 3,875,531.36     |
| 56,057,772.59  | 34,335,108          | 6,050,000                                             | 2,132,083.08                   | 289,195.32                | 910,536,786.27   |

656 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| Maine.....                               | \$11,171,000           | \$2,690,288.00 |
| New Hampshire.....                       | 5,805,000              | 1,383,337.64   |
| Vermont.....                             | 6,985,000              | 1,553,441.62   |
| Massachusetts.....                       | 43,877,500             | 15,104,044.16  |
| Boston.....                              | 50,350,000             | 15,059,578.53  |
| Rhode Island.....                        | 19,337,050             | 4,951,962.09   |
| Connecticut.....                         | 21,541,070             | 7,846,948.59   |
| Total.....                               | 159,066,620            | 48,589,600.63  |
| New York.....                            | 31,667,940             | 10,948,268.61  |
| New York City.....                       | 48,600,000             | 42,917,000.00  |
| Albany.....                              | 1,550,000              | 1,390.00       |
| Brooklyn.....                            | 1,352,000              | 2,270,000.00   |
| New Jersey.....                          | 14,445,000             | 8,235,500.00   |
| Pennsylvania.....                        | 40,808,840             | 21,171,861.08  |
| Philadelphia.....                        | 21,915,000             | 14,743,000.00  |
| Pittsburg.....                           | 12,300,000             | 9,700,200.00   |
| Delaware.....                            | 2,083,985              | 952,666.55     |
| Maryland.....                            | 3,761,700              | 1,651,250.00   |
| Baltimore.....                           | 13,243,260             | 5,041,625.00   |
| District of Columbia.....                | 252,000                | 150,000.00     |
| Washington City.....                     | 2,875,000              | 1,239,500.00   |
| Total.....                               | 194,854,725            | 120,410,871.84 |
| Virginia.....                            | 4,646,300              | 2,859,650.00   |
| West Virginia.....                       | 3,351,000              | 857,751.22     |
| North Carolina.....                      | 2,601,000              | 754,091.25     |
| South Carolina.....                      | 1,898,000              | 762,830.26     |
| Georgia.....                             | 3,166,000              | 1,030,271.00   |
| Savannah.....                            | 750,000                | 225,060.00     |
| Florida.....                             | 1,150,000              | 73,250.00      |
| Alabama.....                             | 3,355,000              | 635,675.45     |
| Mississippi.....                         | 855,000                | 392,648.23     |
| Louisiana.....                           | 860,000                | 363,700.00     |
| New Orleans.....                         | 2,300,000              | 2,310,000.00   |
| Texas.....                               | 18,811,520             | 4,744,492.68   |
| Houston.....                             | 1,150,000              | 557,300.00     |
| Arkansas.....                            | 1,220,000              | 255,310.49     |
| Kentucky.....                            | 8,314,900              | 2,378,138.23   |
| Louisville.....                          | 3,000,000              | 651,000.00     |
| Tennessee.....                           | 8,560,000              | 1,830,334.24   |
| Total.....                               | 65,988,720             | 21,088,443.05  |
| Ohio.....                                | 27,869,100             | 8,080,307.24   |
| Cincinnati.....                          | 7,800,000              | 2,740,000.00   |
| Cleveland.....                           | 9,725,000              | 2,103,200.00   |
| Indiana.....                             | 13,792,000             | 4,568,177.60   |
| Illinois.....                            | 17,786,000             | 6,630,332.49   |
| Chicago.....                             | 19,500,000             | 8,264,900.00   |
| Michigan.....                            | 8,645,000              | 2,637,018.09   |
| Detroit.....                             | 3,300,000              | 605,000.00     |
| Wisconsin.....                           | 6,910,000              | 1,814,568.82   |
| Milwaukee.....                           | 3,250,000              | 575,000.00     |
| Minnesota.....                           | 4,865,000              | 1,028,775.62   |
| St. Paul.....                            | 3,600,000              | 855,000.00     |
| Minneapolis.....                         | 4,500,000              | 491,000.00     |
| Iowa.....                                | 12,181,600             | 2,815,245.06   |
| Des Moines.....                          | 800,000                | 221,000.00     |
| Missouri.....                            | 3,765,000              | 735,309.56     |
| St. Louis.....                           | 8,400,000              | 1,710,000.00   |
| Kansas City.....                         | 2,300,000              | 480,000.00     |
| St. Joseph.....                          | 350,000                | 104,000.00     |
| Total.....                               | 159,538,700            | 46,456,834.48  |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 657

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 15, 1897—Continued.

LIABILITIES.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$1,900,606.43                    | \$5,362,993.00                   |                                     | \$677,087.67                 | \$1,477,318.82                              | \$45,473.33                     |
| 635,246.52                        | 3,421,590.00                     | \$6,791.00                          | 935,390.41                   | 795,628.19                                  | 46,176.94                       |
| 1,065,136.03                      | 3,693,982.50                     |                                     | 419,578.31                   | 239,312.00                                  |                                 |
| 4,947,075.29                      | 18,756,212.00                    |                                     | 2,584,790.79                 | 1,929,507.51                                | 432,099.18                      |
| 4,826,247.95                      | 5,788,900.00                     |                                     | 33,839,881.14                | 20,480,682.60                               | 7,033,658.36                    |
| 1,284,888.50                      | 6,822,642.50                     |                                     | 1,022,768.75                 | 1,710,583.60                                | 507,819.86                      |
| 2,845,716.55                      | 8,013,067.00                     | 4,317.00                            | 3,474,298.62                 | 1,183,166.66                                | 1,389,804.32                    |
| 17,504,917.27                     | 51,859,387.00                    | 11,108.00                           | 42,953,795.69                | 27,814,199.36                               | 9,455,031.99                    |
| 7,120,821.02                      | 15,116,400.00                    | 18,765.00                           | 2,925,479.36                 | 1,529,485.33                                | 1,128,080.62                    |
| 18,346,852.01                     | 16,003,335.50                    | 16,556.00                           | 203,738,598.06               | 83,957,312.33                               |                                 |
| 203,357.96                        | 348,540.00                       |                                     | 3,221,557.99                 | 2,126,934.97                                | 398,811.95                      |
| 462,541.80                        | 577,890.00                       | 1,846.00                            | 360,890.26                   | 356,264.44                                  | 8,854.79                        |
| 4,562,746.66                      | 4,999,179.50                     | 5,402.00                            | 2,618,854.28                 | 748,058.41                                  | 853,131.83                      |
| 5,182,023.51                      | 17,225,277.50                    | 1,498.00                            | 2,895,661.59                 | 776,668.21                                  | 264,119.24                      |
| 2,743,194.87                      | 6,601,112.50                     |                                     | 22,167,321.38                | 8,508,584.38                                | 2,883,511.41                    |
| 2,051,709.93                      | 4,769,912.50                     |                                     | 7,279,945.31                 | 2,435,793.18                                | 3,842.75                        |
| 329,278.33                        | 700,167.89                       | 555.50                              | 279,904.72                   | 13,619.11                                   | 652.34                          |
| 463,042.47                        | 1,786,615.00                     |                                     | 423,369.49                   | 77,488.52                                   | 18,481.35                       |
| 1,357,494.63                      | 1,840,040.00                     | 4,605.00                            | 4,849,948.35                 | 2,043,647.09                                | 1,605,777.00                    |
| 64,430.26                         | 225,000.00                       |                                     | 21,441.65                    |                                             |                                 |
| 339,337.38                        | 733,105.00                       |                                     | 227,710.80                   | 257,990.65                                  | 25,102.62                       |
| 43,206,836.83                     | 70,926,485.00                    | 49,227.50                           | 251,010,083.24               | 102,831,852.62                              | 7,190,364.90                    |
| 692,866.61                        | 1,882,705.00                     |                                     | 673,211.61                   | 1,065,074.16                                | 86,251.84                       |
| 353,016.81                        | 1,252,677.50                     |                                     | 209,717.11                   | 213,326.71                                  | 2,784.84                        |
| 421,679.25                        | 617,702.50                       |                                     | 243,151.77                   | 244,071.96                                  | 2,765.64                        |
| 537,439.85                        | 455,315.00                       |                                     | 123,968.88                   | 837,901.51                                  | 2,372.32                        |
| 738,380.29                        | 853,927.50                       |                                     | 277,578.25                   | 501,043.73                                  | 28,396.00                       |
| 57,912.20                         | 85,755.00                        |                                     | 32,728.80                    | 104,037.67                                  |                                 |
| 171,848.15                        | 280,260.00                       |                                     | 97,626.92                    | 192,648.36                                  | 52,786.92                       |
| 565,243.73                        | 1,056,500.00                     |                                     | 304,909.10                   | 201,498.64                                  | 11,777.11                       |
| 157,022.04                        | 215,880.00                       |                                     | 45,067.91                    | 70,953.28                                   | 4,788.20                        |
| 207,071.07                        | 236,387.50                       |                                     | 20,336.95                    | 24,637.88                                   | 112.13                          |
| 404,841.48                        | 747,945.00                       |                                     | 1,630,473.88                 | 1,498,572.66                                | 8,095.91                        |
| 2,611,729.87                      | 4,180,722.50                     |                                     | 3,839,978.82                 | 1,339,147.95                                | 117,106.25                      |
| 112,175.41                        | 137,880.00                       |                                     | 718,629.59                   | 261,460.86                                  |                                 |
| 95,290.85                         | 259,650.00                       |                                     | 21,087.20                    | 193,820.62                                  | 2,164.72                        |
| 784,519.55                        | 3,178,640.00                     |                                     | 519,406.63                   | 516,161.06                                  | 47,207.05                       |
| 249,941.63                        | 762,880.00                       |                                     | 3,113,600.27                 | 2,365,256.09                                | 27,099.51                       |
| 972,124.15                        | 1,543,877.50                     |                                     | 1,189,627.52                 | 2,224,362.68                                | 204,771.49                      |
| 9,127,094.03                      | 17,748,905.00                    |                                     | 13,061,100.61                | 11,854,015.82                               | 598,419.43                      |
| 2,549,502.72                      | 10,538,402.50                    |                                     | 1,723,890.79                 | 1,214,712.21                                | 68,873.90                       |
| 1,055,685.68                      | 4,943,550.00                     |                                     | 9,282,850.91                 | 4,364,644.11                                | 160,653.50                      |
| 568,597.74                        | 1,251,980.00                     |                                     | 4,309,242.71                 | 2,728,452.38                                |                                 |
| 1,388,631.25                      | 4,549,713.00                     |                                     | 1,495,961.86                 | 2,146,028.00                                | 154,164.30                      |
| 3,137,341.47                      | 5,511,547.50                     |                                     | 589,484.22                   | 2,694,799.90                                | 3,744.27                        |
| 2,346,075.25                      | 604,235.00                       |                                     | 48,440,278.83                | 24,784,744.60                               |                                 |
| 1,074,494.76                      | 2,563,667.50                     |                                     | 287,996.46                   | 1,336,646.86                                | 12,400.87                       |
| 320,503.38                        | 988,100.00                       |                                     | 3,970,784.74                 | 6,162,916.32                                | 2,231.21                        |
| 888,315.93                        | 2,048,205.00                     |                                     | 138,167.44                   | 429,427.13                                  | 8,711.89                        |
| 302,677.46                        | 639,900.00                       |                                     | 3,283,859.28                 | 1,996,851.81                                | 120,145.98                      |
| 701,818.05                        | 1,134,255.00                     |                                     | 528,419.96                   | 727,567.21                                  | 607.31                          |
| 888,719.77                        | 210,840.00                       |                                     | 3,137,801.56                 | 2,475,524.93                                | 109,621.60                      |
| 461,553.41                        | 210,240.00                       |                                     | 4,071,303.55                 | 2,269,525.16                                | 14,116.29                       |
| 1,310,395.63                      | 3,369,690.00                     |                                     | 334,141.64                   | 3,588,180.68                                | 15,761.13                       |
| 60,822.60                         | 529,847.50                       |                                     | 596,131.39                   | 1,432,904.24                                |                                 |
| 327,192.03                        | 1,016,820.00                     |                                     | 3,149.07                     | 143,167.33                                  | 1,445.39                        |
| 644,926.98                        | 1,853,500.00                     |                                     | 15,515,318.23                | 9,119,843.93                                |                                 |
| 302,640.48                        | 225,000.00                       |                                     | 7,622,996.08                 | 8,446,304.32                                |                                 |
| 37,161.58                         | 135,000.00                       |                                     | 391,098.38                   | 767,855.81                                  |                                 |
| 18,366,996.17                     | 42,053,773.00                    |                                     | 105,722,877.15               | 76,830,096.93                               | 663,417.64                      |

658 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid. | Individual deposits. |
|------------------------------------------|-------------------|----------------------|
| Maine.....                               | \$20,039.73       | \$16,002,606.41      |
| New Hampshire.....                       | 15,341.40         | 10,312,405.11        |
| Vermont.....                             | 6,029.74          | 9,009,047.31         |
| Massachusetts.....                       | 51,726.76         | 80,599,401.74        |
| Boston.....                              | 45,280.96         | 129,441,925.49       |
| Rhode Island.....                        | 48,919.56         | 19,373,916.22        |
| Connecticut.....                         | 16,212.14         | 33,914,624.07        |
| Total.....                               | 263,556.29        | 293,658,920.35       |
| New York.....                            | 35,989.64         | 92,647,829.08        |
| New York City.....                       | 88,653.61         | 365,899,774.81       |
| Albany.....                              | 453.12            | 6,657,843.19         |
| Brooklyn.....                            | 716.00            | 17,584,016.49        |
| New Jersey.....                          | 26,265.25         | 57,887,646.51        |
| Pennsylvania.....                        | 147,351.87        | 117,859,591.06       |
| Philadelphia.....                        | 56,073.24         | 111,454,151.71       |
| Pittsburg.....                           | 59,485.63         | 41,502,749.18        |
| Delaware.....                            | 2,481.20          | 4,920,480.69         |
| Maryland.....                            | 21,474.72         | 11,000,452.06        |
| Baltimore.....                           | 68,468.33         | 25,885,580.45        |
| District of Columbia.....                | 5,352.00          | 781,919.66           |
| Washington City.....                     | 3,211.50          | 13,181,339.53        |
| Total.....                               | 515,976.11        | 866,665,370.42       |
| Virginia.....                            | 1,743.50          | 15,875,050.63        |
| West Virginia.....                       | 5,521.58          | 8,360,252.16         |
| North Carolina.....                      | 1,307.25          | 5,738,283.06         |
| South Carolina.....                      | 11,493.50         | 3,912,147.06         |
| Georgia.....                             | 3,389.50          | 7,323,394.86         |
| Savannah.....                            | 1,318.50          | 449,556.36           |
| Florida.....                             | 368.00            | 3,838,162.02         |
| Alabama.....                             | 3,521.89          | 7,292,001.21         |
| Mississippi.....                         | 1,070.00          | 2,485,400.32         |
| Louisiana.....                           | 803.00            | 2,818,745.30         |
| New Orleans.....                         | 8,816.55          | 15,991,251.35        |
| Texas.....                               | 21,180.25         | 38,426,749.55        |
| Houston.....                             | 4,024.60          | 2,874,178.01         |
| Arkansas.....                            | 100.00            | 2,260,902.36         |
| Kentucky.....                            | 7,921.50          | 12,572,487.56        |
| Louisville.....                          | 3,846.87          | 4,773,048.84         |
| Tennessee.....                           | 3,597.00          | 17,867,768.14        |
| Total.....                               | 80,022.89         | 152,299,378.79       |
| Ohio.....                                | 31,545.00         | 64,009,796.36        |
| Cincinnati.....                          | 4,859.75          | 20,987,233.67        |
| Cleveland.....                           | 1,956.00          | 22,940,056.19        |
| Indiana.....                             | 12,907.80         | 36,144,263.97        |
| Illinois.....                            | 14,134.64         | 47,222,173.12        |
| Chicago.....                             | 2,790.50          | 73,640,922.61        |
| Michigan.....                            | 17,553.29         | 28,590,314.47        |
| Detroit.....                             | 10.00             | 10,626,691.78        |
| Wisconsin.....                           | 1,055.50          | 22,895,471.80        |
| Milwaukee.....                           | 125.00            | 19,125,019.25        |
| Minnesota.....                           | 2,576.00          | 16,431,606.14        |
| St. Paul.....                            | 2,395.81          | 9,099,067.76         |
| Minneapolis.....                         | 404.00            | 8,333,604.60         |
| Iowa.....                                | 9,041.00          | 26,965,573.05        |
| Des Moines.....                          | 3,526.50          | 1,685,167.07         |
| Missouri.....                            | 7,556.55          | 8,324,051.40         |
| St. Louis.....                           | 4,897.25          | 21,434,019.41        |
| Kansas City.....                         | 2,150.25          | 11,268,984.39        |
| St. Joseph.....                          | 4.51              | 2,041,209.16         |
| Total.....                               | 119,549.35        | 451,765,256.20       |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 659

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 15, 1897—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
| \$85,786.51     | \$115,631.77                           | \$7,000.00                    | \$673,634.66   | \$252,509.76       |
| 168,786.04      | 16,874.38                              | 28,772.81                     | 65,569.90      | .....              |
| 32,675.56       | 10,926.65                              | 11,700.00                     | 130,000.00     | 140.25             |
| 98,473.22       | 1,795.73                               | 325,010.31                    | 951,559.82     | 66,633.05          |
| 126,582.46      | 59,216.87                              | .....                         | 1,000,285.74   | 4,878.30           |
| 68,937.57       | 27,152.61                              | 63,000.00                     | 160,000.00     | 2,590.55           |
| 226,158.01      | 16,909.61                              | 15,000.00                     | 160,000.00     | 3,442.44           |
| 897,399.47      | 248,507.62                             | 450,483.12                    | 3,142,100.12   | 330,194.35         |
| 943,765.94      | 117,220.86                             | 168,517.44                    | 353,380.66     | 56,042.16          |
| 28,239,849.56   | 329,648.49                             | .....                         | 75,000.00      | 10,558,840.86      |
| 45,056.72       | 4,943.28                               | 21,733.99                     | 25,000.00      | 29,809.82          |
| 164,799.06      | 35,166.12                              | .....                         | .....          | 21,073.08          |
| 151,482.72      | 124,010.78                             | 55,997.83                     | 333,000.00     | 159.86             |
| 294,632.86      | 9,081.88                               | 102,388.58                    | 252,316.67     | 72,429.86          |
| 299,492.39      | .....                                  | .....                         | 360,000.00     | 329,351.57         |
| 135,204.63      | 68,267.39                              | .....                         | .....          | .....              |
| 39,387.28       | 10,717.97                              | .....                         | .....          | 982.74             |
| 50,000.00       | .....                                  | 25,978.25                     | 25,000.00      | 4,234.25           |
| 210,359.75      | .....                                  | .....                         | 139,000.00     | 7,500.00           |
| 46,515.03       | 56,938.03                              | .....                         | 97,900.00      | .....              |
| 30,020,516.94   | 755,994.80                             | 374,621.00                    | 1,651,596.73   | 11,690,393.20      |
| 442,791.16      | 228,568.68                             | .....                         | .....          | 39,200.00          |
| 94,643.28       | 5,358.46                               | 25,600.00                     | 16,000.00      | 725.00             |
| 103,696.92      | 46,438.02                              | 76,917.01                     | 75,000.00      | .....              |
| 120,256.60      | 31,222.46                              | 116,581.82                    | 84,500.00      | .....              |
| 15,542.70       | 32,874.75                              | 135,205.94                    | 44,061.75      | 4,378.29           |
| 18,867.91       | 68,871.03                              | .....                         | 100,000.00     | 1,477.80           |
| 74,037.61       | 23,978.47                              | 49,970.80                     | 127,629.72     | .....              |
| 97,619.67       | 2,380.33                               | 145,425.38                    | 15,000.00      | .....              |
| .....           | .....                                  | 104,933.63                    | 130,000.00     | 18,000.00          |
| .....           | .....                                  | 118,339.38                    | 32,153.33      | .....              |
| .....           | .....                                  | 33,000.00                     | 50,000.00      | .....              |
| 258,171.49      | 88,184.00                              | 259,263.16                    | 309,572.00     | 34,047.14          |
| 50,000.00       | .....                                  | .....                         | .....          | .....              |
| 40,399.50       | 13,112.59                              | 25,000.00                     | 62,689.60      | .....              |
| 709,830.13      | 6,019.64                               | 60,820.04                     | 25,000.00      | 124,510.03         |
| 254,816.89      | 244,213.38                             | .....                         | .....          | 14,189.46          |
| 130,745.98      | 112,150.77                             | 68,545.80                     | 492,500.00     | .....              |
| 2,411,419.84    | 903,402.58                             | 1,319,002.96                  | 1,563,467.40   | 236,527.72         |
| 433,497.25      | 119,736.42                             | 62,303.14                     | 40,023.33      | 111,644.09         |
| 1,176,404.72    | .....                                  | .....                         | .....          | 765,578.70         |
| 37,882.41       | 24,553.11                              | .....                         | 125,000.00     | 861,578.20         |
| 193,967.22      | 85,138.93                              | 58,794.11                     | 30,000.00      | 28,831.11          |
| 1,169,365.42    | 31,262.29                              | 98,819.42                     | 226,500.00     | 2,240.31           |
| 468,665.24      | 61,736.97                              | .....                         | .....          | 16,400.00          |
| 61,286.39       | 36,677.77                              | 2,500.00                      | 10,000.00      | .....              |
| 232,172.72      | 70,999.41                              | .....                         | .....          | .....              |
| 123,548.14      | 18,855.11                              | 5,600.00                      | 9,500.00       | 9,887.02           |
| 260,086.51      | 140,150.03                             | .....                         | .....          | .....              |
| 20,269.88       | 21,691.96                              | .....                         | 23,600.00      | 15,660.79          |
| 151,999.03      | 287,845.54                             | .....                         | .....          | 7,000.00           |
| 39,850.49       | 7,679.63                               | .....                         | .....          | 88.09              |
| 175,817.77      | 6,386.66                               | 68,068.75                     | 297,750.00     | .....              |
| .....           | .....                                  | 29,723.65                     | 50,756.20      | 14,717.94          |
| 525,000.00      | .....                                  | .....                         | .....          | .....              |
| 94,227.29       | 12,104.36                              | .....                         | .....          | .....              |
| 48,012.12       | 349.80                                 | .....                         | .....          | .....              |
| 5,212,892.60    | 925,077.90                             | 325,290.07                    | 722,529.53     | 1,833,576.16       |

## 660 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
RESOURCES—Continued.

| States, Territories, and reserve cities. | Number of banks. | Loans and discounts. | Overdrafts.   | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|----------------------|---------------|------------------------------------|---------------------------------|----------------------|
| North Dakota.....                        | 26               | \$4,321,690.08       | \$42,340.85   | \$465,500                          | .....                           | .....                |
| South Dakota.....                        | 27               | 3,327,958.42         | 70,793.07     | 486,250                            | \$150,000                       | \$20,000             |
| Nebraska.....                            | 92               | 12,238,497.87        | 169,545.20    | 1,506,400                          | .....                           | .....                |
| Lincoln.....                             | 3                | 1,917,305.91         | 5,436.57      | 150,000                            | .....                           | .....                |
| Omaha.....                               | 8                | 9,902,759.74         | 120,375.78    | 600,000                            | 450,000                         | 38,000               |
| Kansas.....                              | 104              | 20,509,315.44        | 377,530.65    | 2,370,250                          | 350,000                         | 42,700               |
| Montana.....                             | 21               | 7,237,549.53         | 491,722.62    | 608,750                            | 100,000                         | 125,500              |
| Wyoming.....                             | 11               | 1,870,503.92         | 62,848.25     | 215,000                            | .....                           | .....                |
| Colorado.....                            | 40               | 18,961,606.89        | 250,829.59    | 1,261,500                          | 500,000                         | .....                |
| New Mexico.....                          | 6                | 1,684,838.49         | 55,769.91     | 340,000                            | 200,000                         | .....                |
| Oklahoma.....                            | 5                | 407,379.98           | 46,531.42     | 62,500                             | .....                           | .....                |
| Indian Territory.....                    | 11               | 1,237,882.49         | 214,246.42    | 166,000                            | .....                           | .....                |
| Total.....                               | 354              | 83,617,288.76        | 1,817,970.33  | 8,232,150                          | 1,750,000                       | 226,200              |
| Washington.....                          | 35               | 7,270,948.97         | 358,542.92    | 933,800                            | 100,000                         | 50,000               |
| Oregon.....                              | 30               | 6,008,458.04         | 173,109.63    | 1,632,300                          | 400,000                         | 560,300              |
| California.....                          | 30               | 10,984,947.74        | 373,574.92    | 1,638,250                          | 150,000                         | 99,450               |
| San Francisco.....                       | 3                | 8,408,912.54         | 127,877.02    | 200,000                            | 150,000                         | .....                |
| Idaho.....                               | 10               | 1,108,267.81         | 79,000.69     | 187,500                            | 50,000                          | .....                |
| Utah.....                                | 11               | 2,573,598.45         | 267,944.73    | 812,500                            | 175,000                         | 175,000              |
| Nevada.....                              | 1                | 235,773.31           | 40,229.57     | 20,500                             | .....                           | .....                |
| Arizona.....                             | 5                | 902,301.81           | 27,294.46     | 175,000                            | .....                           | .....                |
| Total.....                               | 125              | 37,503,208.47        | 1,448,173.94  | 4,999,850                          | 1,025,000                       | 884,750              |
| United States.....                       | 3,607            | 2,082,608,324.81     | 17,741,993.50 | 222,020,750                        | 45,367,100                      | 14,915,800           |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 661

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 15, 1897—Continued.

RESOURCES—Continued.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$20,727.67             | \$359,737.59                                | \$373,768.79                            | \$330,380.88                           | \$267,388.94                   | \$212,371.97                                  |
| 37,244.43               | 627,979.86                                  | 316,545.96                              | 299,182.42                             | 318,836.10                     | 96,342.54                                     |
| 58,464.68               | 487,097.29                                  | 989,100.01                              | 1,040,256.03                           | 317,333.42                     | 133,874.91                                    |
| 5,500.00                | 62,836.47                                   | 9,037.17                                | 93,513.82                              | 87,915.38                      | 27,968.86                                     |
| 99,826.12               | 634,832.46                                  | 832,384.07                              | 573,438.88                             | 638,055.46                     | 562,131.37                                    |
| 124,627.92              | 715,643.55                                  | 1,139,315.28                            | 846,870.62                             | 851,894.62                     | 273,124.76                                    |
| 37,393.75               | 1,156,766.17                                | 373,150.29                              | 247,592.46                             | 838,011.43                     | 242,894.26                                    |
| 4,650.00                | 254,003.84                                  | 117,881.85                              | 210,384.66                             | 220,713.81                     | 9,983.97                                      |
| 91,575.00               | 3,860,898.94                                | 437,416.93                              | 789,529.15                             | 4,429,892.53                   | 723,646.61                                    |
| 9,955.96                | 238,206.47                                  | 113,019.44                              | 71,849.71                              | 477,857.38                     | 59,176.10                                     |
| 1,000.00                | 67,746.71                                   | 55,613.56                               | 3,075.00                               | 36,005.48                      | 7,266.26                                      |
| 8,398.43                | 7,017.30                                    | 44,119.85                               | 6,109.00                               | 132,318.20                     | 38,177.45                                     |
| 499,363.96              | 8,472,766.65                                | 4,801,383.20                            | 4,512,173.63                           | 8,616,213.75                   | 2,386,959.06                                  |
| 71,164.22               | 1,272,650.47                                | 373,577.09                              | 1,130,905.55                           | 1,502,657.56                   | 1,056,092.06                                  |
| 157,555.00              | 2,674,678.60                                | 312,592.14                              | 341,891.65                             | 1,090,109.76                   | 1,195,927.92                                  |
| 141,407.47              | 1,354,917.42                                | 832,218.15                              | 708,189.90                             | 521,771.75                     | 712,955.75                                    |
| 30,301.75               | 668,235.59                                  | 345,586.01                              | 104,740.87                             | 231,256.98                     | 571,531.14                                    |
| 13,350.00               | 447,302.78                                  | 157,216.15                              | 149,265.39                             | 260,509.63                     | 122,778.65                                    |
| 13,843.75               | 250,008.80                                  | 303,096.64                              | 141,562.72                             | 472,890.61                     | 339,060.09                                    |
| 1,850.00                | 34,763.75                                   | 286.78                                  | 12,500.00                              | -----                          | 6,284.01                                      |
| 9,880.00                | 133,668.83                                  | 14,965.74                               | 6,072.85                               | 76,282.12                      | 69,106.52                                     |
| 439,352.19              | 6,835,626.24                                | 2,319,538.70                            | 2,595,038.93                           | 4,155,478.41                   | 4,073,736.15                                  |
| 18,555,489.01           | 217,582,980.50                              | 79,264,940.92                           | 29,852,102.09                          | 168,825,189.92                 | 48,012,498.55                                 |

662 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE RESOURCES.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| North Dakota.....                        | \$1,647,486.61                    | \$37,598.63                  | \$12,781.43                   | \$95,944                       | \$3,063.59                                     |
| South Dakota.....                        | 945,617.43                        | 48,915.18                    | 2,289.44                      | 51,155                         | 2,035.97                                       |
| Nebraska.....                            | 2,346,180.19                      | 287,159.94                   | 2,358.30                      | 91,930                         | 5,949.02                                       |
| Lincoln.....                             | 208,951.76                        | 22,389.06                    | 14,901.46                     | 4,702                          | 1,237.75                                       |
| Omaha.....                               | 2,248,574.79                      | 85,956.32                    | 639,517.49                    | 160,369                        | 3,647.43                                       |
| Kansas.....                              | 4,659,932.57                      | 234,479.87                   | 349,671.30                    | 372,631                        | 13,285.25                                      |
| Montana.....                             | 3,472,758.28                      | 65,890.91                    | 4,681.73                      | 255,392                        | 3,273.74                                       |
| Wyoming.....                             | 687,510.37                        | 8,981.03                     | .....                         | 18,160                         | 1,233.16                                       |
| Colorado.....                            | 7,932,709.27                      | 159,989.95                   | 389,291.87                    | 254,270                        | 6,638.45                                       |
| New Mexico.....                          | 559,569.60                        | 30,095.96                    | 12,129.28                     | 60,791                         | 822.68                                         |
| Oklahoma.....                            | 381,061.54                        | 9,618.59                     | 2,015.43                      | 36,740                         | 1,112.10                                       |
| Indian Territory.....                    | 565,818.34                        | 19,551.32                    | .....                         | 27,912                         | 820.98                                         |
| Total.....                               | 25,656,200.75                     | 1,010,597.76                 | 1,429,637.73                  | 1,429,996                      | 43,121.02                                      |
| Washington.....                          | 1,941,841.17                      | 85,129.68                    | 123,247.28                    | 83,093                         | 2,532.45                                       |
| Oregon.....                              | 1,347,031.44                      | 33,322.44                    | 51,542.37                     | 28,302                         | 2,369.71                                       |
| California.....                          | 2,437,974.56                      | 234,876.57                   | 86,133.49                     | 67,649                         | 5,032.01                                       |
| San Francisco.....                       | 839,531.58                        | 9,006.89                     | 231,653.44                    | 11,400                         | 284.68                                         |
| Idaho.....                               | 497,522.47                        | 8,868.98                     | .....                         | 18,134                         | 302.93                                         |
| Utah.....                                | 621,367.86                        | 16,535.11                    | 62,534.08                     | 48,381                         | 959.53                                         |
| Nevada.....                              | 27,060.46                         | 572.15                       | .....                         | .....                          | 28.78                                          |
| Arizona.....                             | 331,556.05                        | 6,070.85                     | .....                         | 11,111                         | 184.62                                         |
| Total.....                               | 8,043,905.59                      | 455,040.67                   | 555,310.66                    | 268,070                        | 10,354.71                                      |
| Total of United States.....              | 309,569,861.34                    | 14,933,423.42                | 118,415,838.07                | 18,859,116                     | 925,465.16                                     |

UNITED STATES ETC., AT THE CLOSE OF BUSINESS DECEMBER 15, 1897—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$289,976.30   | \$331,299           | .....                                                 | \$20,946.50                    | \$570.00                  | \$8,833,572.83   |
| 353,485.05     | 216,762             | .....                                                 | 21,881.25                      | 5,092.28                  | 7,398,366.40     |
| 734,503.00     | 348,051             | .....                                                 | 67,126.25                      | 797.50                    | 20,824,825.51    |
| 187,267.75     | 69,762              | .....                                                 | 6,750.00                       | .....                     | 2,875,495.99     |
| 1,218,395.20   | 842,195             | .....                                                 | 27,009.00                      | 5,200.00                  | 19,682,659.11    |
| 1,515,642.21   | 662,116             | .....                                                 | 103,451.75                     | 5,631.83                  | 35,518,104.82    |
| 829,498.50     | 593,774             | .....                                                 | 27,393.25                      | 9,787.14                  | 16,631,780.66    |
| 230,319.05     | 71,914              | .....                                                 | 9,674.75                       | .....                     | 3,993,742.66     |
| 4,644,034.05   | 1,757,514           | .....                                                 | 56,409.25                      | 12,170.25                 | 46,519,913.73    |
| 173,967.85     | 119,484             | .....                                                 | 15,300.00                      | 1,160.00                  | 4,224,023.83     |
| 56,373.40      | 63,264              | .....                                                 | 2,250.00                       | .....                     | 1,239,584.47     |
| 65,050.05      | 88,726              | .....                                                 | 7,470.00                       | 550.00                    | 2,628,188.83     |
| 10,298,562.41  | 5,162,861           | .....                                                 | 365,653.00                     | 40,959.00                 | 170,370,058.01   |
| 2,373,408.90   | 288,872             | .....                                                 | 41,671.00                      | 221.00                    | 19,080,355.52    |
| 1,786,935.68   | 32,555              | .....                                                 | 46,453.50                      | 1,159.78                  | 17,276,504.66    |
| 2,315,895.47   | 72,491              | .....                                                 | 73,676.00                      | 15,012.50                 | 22,894,423.70    |
| 3,294,135.15   | 9,564               | .....                                                 | 6,750.00                       | 2,400.00                  | 15,243,967.44    |
| 267,223.15     | 64,077              | .....                                                 | 7,682.95                       | 500.00                    | 3,419,960.59     |
| 753,486.45     | 28,789              | .....                                                 | 35,912.50                      | 1,370.00                  | 7,093,901.52     |
| 35,907.35      | 820                 | .....                                                 | 922.50                         | .....                     | 417,518.65       |
| 148,609.65     | 46,925              | .....                                                 | 7,875.00                       | 720.00                    | 1,967,624.50     |
| 10,975,601.80  | 544,033             | .....                                                 | 220,943.45                     | 21,183.28                 | 87,374,256.19    |
| 252,163,552.93 | 112,564,875         | \$45,840,000                                          | 9,761,568.38                   | 1,442,901.40              | 3,823,213,776.00 |

## 664 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES—Continued.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| North Dakota.....                        | \$1,595,000            | \$323,300.00   |
| South Dakota.....                        | 1,695,000              | 305,600.00     |
| Nebraska.....                            | 5,875,000              | 1,101,190.70   |
| Lincoln.....                             | 800,000                | 35,000.00      |
| Omaha.....                               | 3,750,000              | 325,500.00     |
| Kansas.....                              | 8,599,100              | 1,396,539.14   |
| Montana.....                             | 2,655,000              | 399,319.60     |
| Wyoming.....                             | 860,000                | 102,950.00     |
| Colorado.....                            | 4,907,000              | 1,143,402.92   |
| New Mexico.....                          | 600,000                | 99,500.00      |
| Oklahoma.....                            | 250,000                | 23,000.00      |
| Indian Territory.....                    | 655,500                | 125,750.00     |
| Total.....                               | 32,241,600             | 5,382,052.36   |
| Washington.....                          | 4,238,000              | 706,095.16     |
| Oregon.....                              | 3,020,000              | 540,444.23     |
| California.....                          | 4,875,000              | 1,043,950.00   |
| San Francisco.....                       | 3,000,000              | 1,500,000.00   |
| Idaho.....                               | 600,000                | 246,478.77     |
| Utah.....                                | 1,750,000              | 397,417.96     |
| Nevada.....                              | 82,000                 | 8,000.00       |
| Arizona.....                             | 400,000                | 46,500.00      |
| Total.....                               | 17,965,000             | 4,488,886.12   |
| United States.....                       | 629,655,365            | 246,416,688.48 |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 15, 1897—Continued.

LIABILITIES—Continued.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$326,767.05                      | \$417,827.50                     | .....                               | \$77,183.47                  | \$242,161.95                                | .....                           |
| 202,518.77                        | 426,240.00                       | .....                               | 69,829.72                    | 344,600.16                                  | \$1,949.51                      |
| 583,005.52                        | 1,352,810.00                     | .....                               | 292,191.12                   | 736,584.75                                  | 25,536.55                       |
| 15,025.28                         | 135,000.00                       | .....                               | 131,551.78                   | 278,559.28                                  | .....                           |
| 134,697.01                        | 538,195.00                       | .....                               | 3,576,862.24                 | 2,880,829.57                                | 326.14                          |
| 933,757.89                        | 2,112,085.00                     | .....                               | 602,394.31                   | 833,574.04                                  | 63,023.16                       |
| 809,658.98                        | 593,532.50                       | .....                               | 716,734.20                   | 386,679.76                                  | .....                           |
| 80,361.72                         | 192,545.00                       | .....                               | 75,589.95                    | 81,160.26                                   | .....                           |
| 999,180.46                        | 1,132,815.00                     | .....                               | 4,749,551.17                 | 3,475,675.91                                | 114.63                          |
| 51,385.76                         | 306,000.00                       | .....                               | 71,735.46                    | 178,637.71                                  | .....                           |
| 21,500.20                         | 56,240.00                        | .....                               | 5,256.99                     | 61,387.19                                   | .....                           |
| 80,619.08                         | 149,400.00                       | .....                               | 19,013.89                    | 14,411.38                                   | .....                           |
| 4,238,477.63                      | 7,352,690.00                     | .....                               | 10,387,834.30                | 9,514,261.96                                | 90,949.99                       |
| 472,658.42                        | 830,537.50                       | .....                               | 589,670.58                   | 440,665.89                                  | 4,533.14                        |
| 897,077.07                        | 768,857.50                       | .....                               | 1,771,271.74                 | 771,966.08                                  | 16,751.71                       |
| 744,180.27                        | 1,379,370.00                     | .....                               | 350,819.54                   | 854,486.29                                  | 1,359.12                        |
| 294,662.63                        | 90,000.00                        | .....                               | 1,090,684.91                 | 1,658,171.92                                | .....                           |
| 161,636.33                        | 162,670.00                       | .....                               | 32,961.21                    | 27,073.39                                   | 2,874.48                        |
| 221,450.86                        | 445,090.00                       | .....                               | 72,943.38                    | 263,641.68                                  | .....                           |
| 747.62                            | 18,450.60                        | .....                               | .....                        | .....                                       | .....                           |
| 56,933.89                         | 147,750.00                       | .....                               | 13,410.14                    | 15,131.09                                   | .....                           |
| 2,849,347.09                      | 3,842,745.00                     | .....                               | 3,901,761.50                 | 4,031,076.54                                | 25,518.45                       |
| 95,293,603.02                     | 193,783,985.00                   | \$60,335.50                         | 427,037,452.49               | 232,877,503.25                              | 18,023,702.40                   |

666 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid. | Individual deposits. |
|------------------------------------------|-------------------|----------------------|
| North Dakota.....                        | \$3,220.00        | \$5,848,112.86       |
| South Dakota.....                        | 25.00             | 4,178,407.42         |
| Nebraska.....                            | 939.00            | 10,634,302.75        |
| Lincoln.....                             |                   | 1,480,359.62         |
| Omaha.....                               | 373.00            | 7,954,777.13         |
| Kansas.....                              | 1,427.04          | 19,696,553.25        |
| Montana.....                             | 10,340.00         | 11,027,091.13        |
| Wyoming.....                             |                   | 2,600,135.73         |
| Colorado.....                            | 487.00            | 20,529,318.22        |
| New Mexico.....                          |                   | 2,734,303.40         |
| Oklahoma.....                            |                   | 822,209.09           |
| Indian Territory.....                    |                   | 1,572,394.48         |
| Total.....                               | 16,802.04         | 93,078,456.08        |
| Washington.....                          | 1,276.64          | 11,646,904.48        |
| Oregon.....                              | 1,410.00          | 9,084,313.78         |
| California.....                          | 1,347.75          | 13,465,501.05        |
| San Francisco.....                       | 375.00            | 7,442,483.27         |
| Idaho.....                               |                   | 2,133,708.66         |
| Utah.....                                | 514.00            | 3,796,283.75         |
| Nevada.....                              |                   | 308,321.04           |
| Arizona.....                             | 2,550.00          | 1,285,349.38         |
| Total.....                               | 7,373.39          | 49,162,870.41        |
| United States.....                       | 943,274.07        | 1,916,630,252.25     |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 667

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 15, 1897—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
| \$128,491.88    | \$22,931.74                            | \$17,000.00                   |                | \$5,772.20         |
|                 |                                        | 123,760.49                    | \$99,300.00    | 13.63              |
| 236,925.01      | 209,234.01                             |                               | 75,000.00      |                    |
| 246,324.84      | 120,365.37                             | 530,636.22                    | 379,500.00     | 2,824.45           |
| 24,292.03       | 68,076.76                              |                               |                | 1,055.05           |
| 188,968.68      | 225,828.89                             |                               | 25,000.00      | 142,570.85         |
| 123,033.41      | 50,428.09                              |                               |                |                    |
|                 |                                        | 5,000.00                      | 5,600.00       |                    |
| 948,035.90      | 705,864.86                             | 676,396.71                    | 584,400.00     | 152,236.18         |
| 47,223.11       | 50,770.40                              | 15,000.00                     | 5,000.00       | 12,000.00          |
| 94,412.38       | 395,197.95                             | 1,983.21                      | 3,000.00       | 774.01             |
| 88,876.27       | 69,433.41                              |                               | 40,000.00      | 299.00             |
| 167,589.71      |                                        |                               |                |                    |
| 44,084.87       | 5,472.68                               |                               | 3,000.00       |                    |
| 96,596.62       | 42,463.07                              |                               | 7,500.00       |                    |
|                 |                                        |                               |                |                    |
| 538,782.90      | 473,337.51                             | 16,983.21                     | 58,500.00      | 12,374.01          |
| 39,939,047.71   | 4,012,185.36                           | 3,161,796.07                  | 7,722,623.78   | 13,655,901.62      |

668 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

| States, Territories, and reserve cities. | Number of banks. | Loans and dis- counts. | Overdrafts.  | U. S. bonds to secu: e circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|------------------------|--------------|-------------------------------------|---------------------------------|----------------------|
| Maine.....                               | 82               | \$22,661,176.66        | \$56,394.91  | \$6,039,400                         | \$190,000                       | \$407,000            |
| New Hampshire.....                       | 51               | 11,427,898.67          | 51,193.02    | 3,818,750                           | 175,000                         | 25,250               |
| Vermont.....                             | 49               | 11,938,974.53          | 48,950.90    | 4,165,500                           | 50,000                          | 497,800              |
| Massachusetts.....                       | 213              | 108,896,750.43         | 120,413.86   | 19,568,400                          | 100,000                         | 93,950               |
| Boston.....                              | 53               | 164,728,194.43         | 51,947.75    | 6,327,000                           | 347,000                         | 5,000                |
| Rhode Island.....                        | 57               | 34,278,530.57          | 38,679.21    | 7,694,000                           | 100,000                         | 100,000              |
| Connecticut.....                         | 81               | 45,553,675.69          | 126,137.27   | 8,319,500                           | 250,000                         | 40,500               |
| Total.....                               | 587              | 399,485,200.98         | 478,716.92   | 55,872,550                          | 1,212,000                       | 1,079,500            |
| New York.....                            | 267              | 90,833,213.62          | 324,594.56   | 16,646,000                          | 475,000                         | 576,000              |
| New York City.....                       | 48               | 470,938,724.18         | 79,857.61    | 16,650,000                          | 18,776,000                      | 610,750              |
| Albany.....                              | 6                | 7,133,306.98           | 2,999.54     | 300,000                             | 50,000                          | .....                |
| Brooklyn.....                            | 5                | 11,427,393.85          | 1,491.55     | 642,000                             | 200,000                         | .....                |
| New Jersey.....                          | 103              | 51,979,650.71          | 35,443.78    | 5,653,250                           | 335,000                         | 189,150              |
| Pennsylvania.....                        | 355              | 112,033,145.00         | 340,167.88   | 18,368,300                          | 310,000                         | 880,750              |
| Philadelphia.....                        | 39               | 98,797,605.09          | 15,253.96    | 7,007,500                           | 100,000                         | 550,000              |
| Pittsburg.....                           | 30               | 47,972,553.61          | 47,831.17    | 5,130,250                           | 200,000                         | 120,400              |
| Delaware.....                            | 18               | 5,407,366.35           | 2,618.41     | 795,000                             | 50,000                          | 42,000               |
| Maryland.....                            | 47               | 10,368,233.71          | 34,093.79    | 2,106,750                           | 50,000                          | 10,400               |
| Baltimore.....                           | 22               | 33,449,522.72          | 34,642.98    | 1,985,000                           | 202,000                         | 500                  |
| District of Columbia.....                | 1                | 588,757.24             | 838.11       | 250,000                             | .....                           | 1,200                |
| Washington City.....                     | 11               | 9,286,387.63           | 8,248.10     | 960,400                             | 100,000                         | 253,400              |
| Total.....                               | 652              | 950,215,740.69         | 928,081.44   | 76,494,450                          | 20,848,000                      | 3,234,550            |
| Virginia.....                            | 35               | 15,702,073.36          | 45,988.39    | 1,922,250                           | 725,000                         | 202,350              |
| West Virginia.....                       | 33               | 8,674,296.83           | 47,246.57    | 1,345,650                           | 100,000                         | 39,500               |
| North Carolina.....                      | 27               | 6,491,963.33           | 87,714.05    | 708,500                             | 200,000                         | .....                |
| South Carolina.....                      | 16               | 5,574,167.13           | 134,526.55   | 512,250                             | 150,000                         | 100                  |
| Georgia.....                             | 27               | 7,415,265.88           | 236,915.93   | 1,099,000                           | 50,000                          | 20,000               |
| Savannah.....                            | 2                | 1,250,367.11           | 402.82       | 102,000                             | 90,000                          | .....                |
| Florida.....                             | 15               | 3,412,891.59           | 80,161.34    | 330,000                             | 125,000                         | 590                  |
| Alabama.....                             | 26               | 5,721,483.14           | 241,522.69   | 903,500                             | 100,000                         | 1,500                |
| Mississippi.....                         | 10               | 1,712,865.30           | 578,527.56   | 244,150                             | .....                           | .....                |
| Louisiana.....                           | 12               | 1,901,231.04           | 472,163.01   | 265,000                             | .....                           | .....                |
| New Orleans.....                         | 7                | 10,751,992.11          | 632,869.64   | 622,000                             | .....                           | 43,950               |
| Texas.....                               | 197              | 34,336,275.70          | 2,851,530.33 | 4,652,800                           | 368,000                         | 312,500              |
| Houston.....                             | 5                | 1,947,309.28           | 217,514.07   | 200,000                             | 50,000                          | .....                |
| Arkansas.....                            | 7                | 1,978,632.90           | 141,593.53   | 251,500                             | 50,000                          | .....                |
| Kentucky.....                            | 68               | 16,444,942.74          | 260,973.12   | 3,596,750                           | 725,000                         | 141,000              |
| Louisville.....                          | 6                | 7,535,878.28           | 15,086.69    | 850,000                             | 750,000                         | 100,000              |
| Tennessee.....                           | 49               | 19,203,832.11          | 520,655.98   | 1,796,250                           | 300,000                         | 100,000              |
| Total.....                               | 642              | 149,965,497.83         | 6,565,391.67 | 19,310,600                          | 3,783,000                       | 961,400              |
| Ohio.....                                | 226              | 67,689,376.11          | 483,223.79   | 11,809,600                          | 575,000                         | 834,750              |
| Cincinnati.....                          | 13               | 24,705,562.83          | 15,888.82    | 5,649,000                           | 1,200,000                       | 1,785,700            |
| Cleveland.....                           | 13               | 29,180,200.21          | 36,748.46    | 1,380,000                           | 60,000                          | 100,000              |
| Indiana.....                             | 111              | 32,538,324.74          | 233,612.27   | 4,920,550                           | 330,000                         | 623,050              |
| Illinois.....                            | 202              | 49,381,840.23          | 666,509.55   | 6,259,500                           | 972,500                         | 410,850              |
| Chicago.....                             | 16               | 100,847,676.07         | 316,237.58   | 1,200,000                           | 550,000                         | 496,950              |
| Michigan.....                            | 76               | 27,249,401.95          | 162,446.93   | 2,887,000                           | 100,000                         | 110,650              |
| Detroit.....                             | 6                | 14,824,822.88          | 3,768.96     | 1,150,000                           | 300,000                         | 200,000              |
| Wisconsin.....                           | 74               | 20,444,436.28          | 142,163.70   | 2,267,750                           | 150,000                         | 131,350              |
| Milwaukee.....                           | 5                | 15,853,483.67          | 134,863.72   | 720,000                             | 390,000                         | 8,250                |
| Minnesota.....                           | 59               | 14,374,329.58          | 74,047.33    | 1,259,000                           | 50,000                          | 32,500               |
| St. Paul.....                            | 5                | 10,352,561.60          | 1,996.60     | 252,000                             | 475,000                         | .....                |
| Minneapolis.....                         | 6                | 12,273,799.88          | 6,863.12     | 300,000                             | 50,000                          | .....                |
| Iowa.....                                | 161              | 30,462,941.69          | 403,899.87   | 3,673,250                           | 250,000                         | 52,350               |
| Des Moines.....                          | 4                | 2,522,792.00           | 21,858.43    | 293,000                             | .....                           | 100,000              |
| Missouri.....                            | 50               | 6,796,186.83           | 179,565.06   | 1,132,550                           | .....                           | 55,000               |
| St. Louis.....                           | 6                | 33,025,783.59          | 64,595.59    | 1,819,000                           | 540,000                         | 75,000               |
| Kansas City.....                         | 5                | 17,821,121.56          | 143,711.45   | 250,000                             | 100,000                         | 416,000              |
| St. Joseph.....                          | 2                | 1,990,048.07           | 20,897.90    | 150,000                             | 50,000                          | .....                |
| Total.....                               | 1,040            | 513,343,629.77         | 3,112,896.13 | 47,363,200                          | 6,142,500                       | 5,432,400            |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 669

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS FEBRUARY 28, 1898.

RESOURCES.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$570,468.24            | \$2,204,522.75                              | \$638,729.67                            | \$86,821.06                            | \$688,465.48                   | \$106,265.04                                  |
| 146,836.84              | 2,710,782.47                                | 306,581.58                              | 177,855.24                             | 184,813.83                     | 46,319.30                                     |
| 249,541.50              | 1,915,729.19                                | 274,376.61                              | 189,133.18                             | 237,891.69                     | 120,794.86                                    |
| 1,022,730.79            | 10,285,401.96                               | 3,797,548.26                            | 467,838.22                             | 1,036,114.58                   | 355,993.87                                    |
| 284,570.97              | 8,317,306.45                                | 2,390,392.12                            | 383,147.81                             | 13,926,399.90                  | 778,800.13                                    |
| 517,728.24              | 3,231,415.46                                | 1,659,795.36                            | 252,884.69                             | 975,791.90                     | 68,062.56                                     |
| 425,824.14              | 7,905,895.47                                | 2,127,912.92                            | 328,560.57                             | 2,154,689.90                   | 511,231.65                                    |
| 3,217,690.72            | 36,571,044.75                               | 10,575,336.52                           | 1,886,240.77                           | 19,204,167.28                  | 1,985,367.41                                  |
| 718,781.13              | 14,034,054.78                               | 3,309,859.61                            | 3,120,318.40                           | 3,204,156.17                   | 1,620,889.09                                  |
| 3,358,745.11            | 46,735,693.60                               | 14,051,100.45                           | 2,041,229.63                           | 31,561,439.82                  | 5,887,366.06                                  |
| 22,000.00               | 732,646.46                                  | 295,000.00                              | 74,957.06                              | 1,825,104.58                   | 334,519.54                                    |
| 30,625.00               | 2,634,923.92                                | 600,754.74                              | 92,500.00                              | 51,592.40                      | 106,962.09                                    |
| 359,460.91              | 9,411,733.63                                | 3,186,534.55                            | 660,619.76                             | 3,018,395.37                   | 498,193.61                                    |
| 1,541,186.48            | 24,084,568.60                               | 6,045,555.07                            | 2,462,593.91                           | 3,265,078.59                   | 1,255,939.71                                  |
| 703,535.52              | 12,434,859.79                               | 4,237,124.69                            | 593,775.20                             | 7,311,671.32                   | 1,747,088.89                                  |
| 491,177.86              | 4,176,849.32                                | 3,550,789.35                            | 477,557.69                             | 3,710,020.23                   | 347,092.49                                    |
| 53,925.00               | 682,464.01                                  | 336,989.71                              | 99,279.63                              | 174,171.61                     | 62,753.87                                     |
| 148,994.18              | 2,261,889.05                                | 535,233.39                              | 94,403.35                              | 424,507.11                     | 91,849.99                                     |
| 197,137.52              | 2,906,404.24                                | 2,166,880.21                            | 205,398.09                             | 2,416,375.24                   | 313,600.70                                    |
| 105,445.00              | 257,773.26                                  | 23,000.00                               | 3,072.10                               | 7,349.07                       | 28.45                                         |
| -----                   | 983,618.19                                  | 910,197.08                              | 55,421.49                              | 1,169,103.77                   | 369,022.04                                    |
| 7,731,013.71            | 121,357,469.85                              | 39,288,098.85                           | 9,981,166.31                           | 58,078,965.08                  | 12,635,297.53                                 |
| 250,321.80              | 1,314,716.33                                | 738,713.05                              | 334,720.97                             | 790,289.19                     | 417,349.18                                    |
| 93,865.02               | 531,465.19                                  | 590,636.65                              | 97,414.69                              | 366,389.43                     | 115,657.61                                    |
| 67,137.50               | 254,162.33                                  | 308,607.91                              | 76,643.72                              | 605,039.34                     | 238,601.93                                    |
| 8,503.13                | 866,112.74                                  | 121,893.19                              | 54,579.42                              | 264,958.85                     | 194,381.06                                    |
| 54,524.07               | 613,245.61                                  | 318,564.93                              | 110,043.29                             | 580,956.45                     | 473,256.98                                    |
| 10,650.00               | 44,675.00                                   | 67,312.06                               | 16,087.69                              | 156,092.03                     | 13,541.29                                     |
| 46,266.69               | 746,949.60                                  | 238,262.89                              | 67,795.85                              | 189,123.59                     | 142,832.59                                    |
| 80,591.13               | 3,341,152.55                                | 411,377.42                              | 224,514.78                             | 1,281,419.41                   | 446,756.37                                    |
| 1,000.00                | 382,941.52                                  | 70,762.04                               | 77,454.88                              | 245,710.61                     | 98,271.30                                     |
| 22,060.00               | 99,646.89                                   | 35,231.02                               | 14,695.09                              | 116,049.43                     | 53,039.18                                     |
| 41,245.11               | 1,981,324.95                                | 623,837.16                              | 85,315.82                              | 668,480.78                     | 899,921.13                                    |
| 239,965.35              | 1,435,217.24                                | 2,029,959.84                            | 1,116,466.15                           | 5,816,168.61                   | 1,272,488.53                                  |
| 22,933.33               | 33,084.95                                   | 133,084.70                              | 115,391.37                             | 821,031.15                     | 105,805.32                                    |
| 13,368.00               | 113,242.60                                  | 23,726.72                               | 167,998.13                             | 308,371.40                     | 45,687.79                                     |
| 217,843.75              | 924,960.43                                  | 617,950.48                              | 205,469.28                             | 501,777.73                     | 279,010.54                                    |
| 148,750.00              | 894,282.46                                  | 189,125.90                              | 4,238.00                               | 994,178.05                     | 334,871.90                                    |
| 153,236.31              | 1,384,205.82                                | 954,567.18                              | 701,049.96                             | 1,427,226.64                   | 609,369.27                                    |
| 1,492,261.19            | 12,961,386.21                               | 7,473,662.24                            | 3,469,629.09                           | 15,133,242.69                  | 5,822,232.97                                  |
| 864,774.06              | 5,799,201.07                                | 2,167,662.08                            | 1,000,074.58                           | 3,042,348.77                   | 677,310.73                                    |
| 1,068,826.86            | 4,148,057.25                                | 476,399.12                              | 177,983.27                             | 3,382,350.36                   | 587,293.11                                    |
| 48,200.00               | 838,844.04                                  | 513,405.39                              | 215,487.64                             | 2,631,718.57                   | 936,812.41                                    |
| 372,454.57              | 3,055,650.15                                | 1,485,958.35                            | 831,865.96                             | 3,409,840.82                   | 1,026,483.99                                  |
| 377,501.53              | 5,789,721.95                                | 2,261,624.08                            | 993,968.58                             | 1,393,537.27                   | 530,140.07                                    |
| 83,970.00               | 8,822,137.13                                | 819,525.55                              | 695,180.30                             | 25,599,735.50                  | 8,584,335.07                                  |
| 215,025.25              | 2,146,163.93                                | 905,752.96                              | 662,203.25                             | 668,237.09                     | 656,213.16                                    |
| 202,242.19              | 376,795.37                                  | 31,538.50                               | 266,761.18                             | 1,526,764.38                   | 549,580.15                                    |
| 179,341.34              | 1,521,176.49                                | 843,807.69                              | 287,475.35                             | 499,922.14                     | 222,626.52                                    |
| 132,184.15              | 1,310,015.50                                | 123,763.03                              | 66,670.77                              | 2,824,355.33                   | 965,946.69                                    |
| 55,882.80               | 715,856.92                                  | 908,586.74                              | 403,793.99                             | 749,963.63                     | 301,313.32                                    |
| -----                   | 1,894,402.09                                | 698,218.78                              | 85,088.84                              | 675,170.47                     | 138,818.66                                    |
| 23,250.00               | 431,273.90                                  | 107,175.00                              | 77,628.00                              | 751,850.49                     | 768,345.53                                    |
| 198,467.12              | 2,141,992.57                                | 1,550,216.15                            | 744,262.19                             | 1,904,608.97                   | 507,077.01                                    |
| 33,875.00               | 271,425.94                                  | 143,541.29                              | 99,431.85                              | 239,876.14                     | 34,740.66                                     |
| 61,422.79               | 709,243.01                                  | 515,827.17                              | 271,592.33                             | 266,486.47                     | 233,511.98                                    |
| 176,718.75              | 2,373,975.12                                | 932,600.00                              | 264,195.61                             | 15,005,458.51                  | 1,739,001.19                                  |
| 100,320.80              | 1,157,264.37                                | 63,365.00                               | 356,392.86                             | 920,536.08                     | 2,459,048.95                                  |
| -----                   | 12,000.00                                   | 72,000.00                               | -----                                  | 482,467.31                     | 94,833.81                                     |
| 4,194,457.21            | 43,515,296.80                               | 14,566,366.88                           | 7,800,054.55                           | 65,975,163.30                  | 21,064,453.01                                 |

670 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| Maine.....                               | \$3,790,275.45                    | \$90,467.44                  | \$87,977.03                   | \$260,132                      | \$9,867.71                                     |
| New Hampshire.....                       | 2,167,871.97                      | 135,095.40                   | .....                         | 215,074                        | 9,737.42                                       |
| Vermont.....                             | 2,025,188.71                      | 63,805.95                    | .....                         | 143,597                        | 8,178.33                                       |
| Massachusetts.....                       | 13,718,077.62                     | 655,179.30                   | 186,118.28                    | 898,442                        | 69,567.10                                      |
| Boston.....                              | 34,730,588.50                     | 411,420.79                   | 12,327,539.60                 | 945,532                        | 23,834.88                                      |
| Rhode Island.....                        | 3,939,669.29                      | 133,729.35                   | 31,263.59                     | 444,925                        | 17,398.71                                      |
| Connecticut.....                         | 7,617,584.14                      | 265,824.52                   | 218,904.29                    | 562,604                        | 34,296.14                                      |
| Total.....                               | 67,989,255.68                     | 1,757,522.75                 | 13,151,597.79                 | 3,460,306                      | 172,790.29                                     |
| New York.....                            | 20,484,135.69                     | 648,735.17                   | 153,037.54                    | 842,011                        | 68,153.58                                      |
| New York City.....                       | 2,289,016.00                      | 69,893,399.10                | 893,777                       | 55,834.48                      | .....                                          |
| Albany.....                              | 3,627,100.39                      | 97,532.44                    | 97,485.39                     | 48,936                         | 1,840.01                                       |
| Brooklyn.....                            | 2,397,093.38                      | 94,662.47                    | 1,155,657.98                  | 133,470                        | 9,045.67                                       |
| New Jersey.....                          | 13,417,765.26                     | 668,341.02                   | 453,905.80                    | 312,169                        | 49,829.14                                      |
| Pennsylvania.....                        | 24,454,892.81                     | 1,108,771.22                 | 150,032.80                    | 1,050,741                      | 106,972.10                                     |
| Philadelphia.....                        | 20,931,474.52                     | 1,092,681.11                 | 9,223,814.17                  | 364,274                        | 61,269.24                                      |
| Pittsburg.....                           | 9,063,766.01                      | 224,379.87                   | 3,225,259.02                  | 345,706                        | 15,888.05                                      |
| Delaware.....                            | 1,294,365.98                      | 43,734.82                    | 19,337.53                     | 45,069                         | 6,117.85                                       |
| Maryland.....                            | 2,644,829.93                      | 65,140.03                    | .....                         | 61,137                         | 10,175.55                                      |
| Baltimore.....                           | 4,419,566.64                      | 106,660.67                   | 1,846,193.79                  | 259,831                        | 15,650.31                                      |
| District of Columbia.....                | 8, 87, 428.21                     | 17,543.68                    | .....                         | 2,540                          | 871.43                                         |
| Washington City.....                     | 2,773,588.34                      | 141,214.44                   | 149,179.30                    | 6,595                          | 7,293.27                                       |
| Total.....                               | 104,778,918.06                    | 6,533,819.74                 | 89,277,244.51                 | 4,366,856                      | 408,440.68                                     |
| Virginia.....                            | 2,634,597.10                      | 75,289.79                    | 176,057.57                    | 119,452                        | 16,045.99                                      |
| West Virginia.....                       | 1,447,392.09                      | 33,341.45                    | 2,522.64                      | 71,809                         | 7,557.43                                       |
| North Carolina.....                      | 1,114,286.57                      | 60,956.31                    | .....                         | 85,722                         | 6,070.96                                       |
| South Carolina.....                      | 522,870.21                        | 95,503.65                    | .....                         | 54,490                         | 5,278.85                                       |
| Georgia.....                             | 1,674,605.60                      | 115,039.65                   | 154,262.69                    | 197,425                        | 6,345.23                                       |
| Savannah.....                            | 143,319.36                        | 675.00                       | 51,604.12                     | 14,500                         | 559.85                                         |
| Florida.....                             | 746,562.98                        | 27,933.97                    | 19,966.60                     | 82,237                         | 5,821.81                                       |
| Alabama.....                             | 2,106,826.23                      | 61,502.23                    | 59,099.24                     | 148,439                        | 5,414.98                                       |
| Mississippi.....                         | 985,421.81                        | 44,449.81                    | .....                         | 3,252                          | 1,666.37                                       |
| Louisiana.....                           | 1,052,518.84                      | 41,407.10                    | .....                         | 13,955                         | 1,622.47                                       |
| New Orleans.....                         | 4,942,399.68                      | 24,588.63                    | 1,194,544.05                  | 48,125                         | 7,564.14                                       |
| Texas.....                               | 13,582,974.06                     | 315,808.68                   | 164,458.52                    | 629,976                        | 28,297.06                                      |
| Houston.....                             | 744,158.25                        | 2,656.30                     | 8,182.13                      | 37,040                         | 2,666.76                                       |
| Arkansas.....                            | 1,068,364.99                      | 11,642.99                    | 32,236.35                     | 35,089                         | 1,170.34                                       |
| Kentucky.....                            | 3,531,075.35                      | 93,668.47                    | 1,553.96                      | 192,941                        | 9,085.19                                       |
| Louisville.....                          | 3,694,235.05                      | 10,723.51                    | 170,456.20                    | 47,223                         | 1,660.32                                       |
| Tennessee.....                           | 5,888,070.55                      | 266,760.43                   | 400,664.67                    | 261,055                        | 15,904.39                                      |
| Total.....                               | 46,079,678.12                     | 1,226,967.37                 | 2,434,608.74                  | 2,042,730                      | 124,232.14                                     |
| Ohio.....                                | 14,996,368.85                     | 505,954.54                   | 219,013.52                    | 1,263,266                      | 50,233.83                                      |
| Cincinnati.....                          | 7,352,717.01                      | 115,236.29                   | 241,738.17                    | 279,960                        | 4,411.30                                       |
| Cleveland.....                           | 7,182,580.25                      | 169,205.74                   | 212,064.42                    | 134,369                        | 5,744.78                                       |
| Indiana.....                             | 9,125,268.56                      | 286,852.37                   | 102,610.79                    | 1,180,250                      | 34,823.71                                      |
| Illinois.....                            | 13,105,341.76                     | 355,117.49                   | 453,383.68                    | 733,836                        | 37,574.06                                      |
| Chicago.....                             | 91,505.76                         | 91,505.76                    | 5,368,952.60                  | 1,622,489                      | 21,912.61                                      |
| Michigan.....                            | 7,528,717.54                      | 134,372.44                   | 46,096.03                     | 308,166                        | 18,417.06                                      |
| Detroit.....                             | 4,192,854.71                      | 11,083.25                    | 265,962.09                    | 210,796                        | 12,099.26                                      |
| Wisconsin.....                           | 6,867,653.85                      | 120,640.28                   | 1,600.43                      | 169,817                        | 17,066.26                                      |
| Milwaukee.....                           | 6,421,138.51                      | 23,746.70                    | 288,581.07                    | 57,385                         | 1,677.83                                       |
| Minnesota.....                           | 4,471,680.21                      | 68,802.55                    | 13,256.05                     | 95,523                         | 12,316.11                                      |
| St. Paul.....                            | 3,806,981.10                      | 37,893.70                    | 102,572.04                    | 83,670                         | 2,501.99                                       |
| Minneapolis.....                         | 1,566,777.75                      | 17,350.44                    | 402,968.11                    | 71,710                         | 4,436.62                                       |
| Iowa.....                                | 7,040,906.15                      | 238,628.22                   | 88,137.46                     | 335,730                        | 27,757.94                                      |
| Des Moines.....                          | 765,518.62                        | 10,769.27                    | 62,312.84                     | 19,583                         | 1,448.94                                       |
| Missouri.....                            | 2,394,894.46                      | 80,415.57                    | 3,509.39                      | 111,813                        | 7,057.38                                       |
| St. Louis.....                           | 73,557.88                         | .....                        | 1,404,815.46                  | 328,162                        | 2,420.66                                       |
| Kansas City.....                         | 7,280,266.43                      | 31,787.52                    | 556,624.50                    | 225,600                        | 3,463.32                                       |
| St. Joseph.....                          | 1,063,000.75                      | 19,387.44                    | 32,816.60                     | 6,475                          | 552.14                                         |
| Total.....                               | 105,162,666.51                    | 2,302,912.45                 | 9,987,006.25                  | 7,238,610                      | 266,515.80                                     |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 671

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 28, 1898.—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$1,264,220.34 | \$307,140           | -----                                                 | \$244,472.75                   | \$2,100.00                | \$39,699,896.53  |
| 660,714.95     | 274,879             | -----                                                 | 171,843.75                     | 2,860.00                  | 22,709,257.44    |
| 673,387.60     | 199,633             | -----                                                 | 180,277.50                     | 3,822.50                  | 22,888,574.95    |
| 4,766,268.69   | 2,142,314           | \$105,000                                             | 834,588.00                     | 28,012.50                 | 169,086,694.46   |
| 12,128,894.29  | 7,042,525           | 2,360,000                                             | 275,950.00                     | 87,461.30                 | 267,863,395.92   |
| 1,103,356.04   | 606,212             | -----                                                 | 349,755.00                     | 28,305.50                 | 55,296,512.47    |
| 3,073,586.70   | 752,070             | -----                                                 | 365,247.50                     | 94,680.00                 | 80,673,634.99    |
| 23,675,468.61  | 11,378,773          | 2,465,000                                             | 2,413,134.59                   | 187,241.80                | 638,227,905.77   |
| 5,582,523.44   | 2,682,063           | 140,000                                               | 738,084.25                     | 42,351.69                 | 166,243,962.12   |
| 107,313,686.26 | 42,221,769          | 29,325,000                                            | 740,250.00                     | 744,986.10                | 864,038,564.40   |
| 923,046.70     | 313,424             | -----                                                 | 13,500.00                      | .60                       | 15,885,370.69    |
| 1,135,698.17   | 926,339             | -----                                                 | 28,890.00                      | -----                     | 21,579,910.22    |
| 3,429,401.72   | 2,185,369           | -----                                                 | 252,516.25                     | 26,583.77                 | 96,123,313.28    |
| 8,351,827.61   | 3,581,093           | -----                                                 | 805,402.66                     | 43,326.18                 | 210,241,344.51   |
| 12,837,957.58  | 2,221,955           | 9,165,000                                             | 309,588.32                     | 44,848.00                 | 189,630,667.40   |
| 5,071,794.50   | 2,570,936           | -----                                                 | 230,426.25                     | 37,832.50                 | 36,975,589.82    |
| 848,602.50     | 131,241             | -----                                                 | 31,235.00                      | 2,550.00                  | 9,542,421.27     |
| 713,960.53     | 416,543             | -----                                                 | 89,393.58                      | 5,000.00                  | 19,539,414.19    |
| 4,198,549.65   | 839,472             | 1,669,000                                             | 89,325.00                      | 45.00                     | 57,302,697.16    |
| 261,986.10     | 9,548               | -----                                                 | 11,250.00                      | -----                     | 1,523,185.05     |
| 2,272,521.00   | 498,165             | 30,000                                                | 38,717.50                      | .50                       | 20,090,517.65    |
| 152,438,555.76 | 58,593,357          | 40,320,000                                            | 3,382,498.81                   | 945,583.74                | 1,758,897,948.76 |
| 958,241.11     | 795,089             | -----                                                 | 81,836.25                      | 22,020.56                 | 27,525,461.67    |
| 711,530.65     | 422,204             | -----                                                 | 59,242.75                      | 941.32                    | 14,863,722.32    |
| 585,588.25     | 255,054             | -----                                                 | 30,316.75                      | 11,672.62                 | 11,008,436.97    |
| 364,778.75     | 417,314             | -----                                                 | 21,671.25                      | 2,400.00                  | 9,365,778.78     |
| 672,187.70     | 626,150             | -----                                                 | 42,834.50                      | 1,754.20                  | 14,372,876.51    |
| 110,200.00     | 45,559              | -----                                                 | 4,590.00                       | 2.50                      | 2,122,167.83     |
| 229,713.16     | 293,610             | -----                                                 | 14,815.00                      | 3,000.00                  | 6,803,444.66     |
| 717,827.26     | 398,105             | -----                                                 | 39,809.56                      | 1,680.69                  | 14,292,521.59    |
| 102,467.60     | 222,797             | -----                                                 | 10,740.83                      | -----                     | 4,781,478.63     |
| 254,054.45     | 91,147              | -----                                                 | 11,925.00                      | -----                     | 4,445,655.32     |
| 2,282,951.35   | 1,449,596           | 395,000                                               | 27,790.00                      | 16,400.00                 | 26,739,895.55    |
| 3,272,949.08   | 2,613,362           | -----                                                 | 203,335.25                     | 7,808.30                  | 75,269,340.70    |
| 682,295.35     | 831,753             | -----                                                 | 9,000.00                       | -----                     | 5,964,815.96     |
| 234,571.35     | 88,351              | -----                                                 | 11,317.50                      | 300.00                    | 4,577,164.59     |
| 952,475.24     | 441,081             | -----                                                 | 169,003.00                     | 11,922.94                 | 29,309,424.22    |
| 638,694.25     | 531,928             | -----                                                 | 38,250.00                      | 7,280.00                  | 16,956,850.11    |
| 1,603,907.55   | 1,237,700           | -----                                                 | 79,837.10                      | 8,030.00                  | 36,843,343.96    |
| 14,375,442.10  | 10,760,800          | 395,000                                               | 850,314.74                     | 95,242.47                 | 305,323,319.57   |
| 4,804,247.32   | 3,163,136           | -----                                                 | 598,905.60                     | 33,623.30                 | 120,788,065.15   |
| 1,903,270.65   | 1,747,661           | 700,000                                               | 251,845.00                     | 668.68                    | 55,794,567.70    |
| 2,085,966.90   | 1,050,435           | -----                                                 | 60,920.00                      | 11,750.00                 | 46,834,452.81    |
| 4,262,497.70   | 1,403,003           | -----                                                 | 213,204.35                     | 16,379.00                 | 65,512,689.33    |
| 4,046,733.17   | 1,752,942           | -----                                                 | 275,934.05                     | 15,760.99                 | 89,754,314.37    |
| 21,776,794.40  | 15,092,990          | 3,640,000                                             | 49,500.00                      | 58,092.66                 | 195,738,904.23   |
| 1,930,601.48   | 685,585             | -----                                                 | 129,665.60                     | 12,122.45                 | 46,556,837.52    |
| 1,667,442.00   | 763,387             | -----                                                 | 51,750.00                      | 12,941.87                 | 26,611,289.79    |
| 1,782,163.96   | 553,966             | -----                                                 | 99,989.50                      | 3,408.90                  | 36,306,295.69    |
| 2,161,004.02   | 1,036,960           | -----                                                 | 32,400.00                      | 609.00                    | 32,553,025.99    |
| 1,164,317.90   | 317,980             | -----                                                 | 54,359.50                      | 5,695.00                  | 25,219,164.63    |
| 1,895,106.00   | 248,264             | -----                                                 | 11,358.00                      | 34,101.42                 | 20,855,630.29    |
| 831,824.30     | 372,937             | -----                                                 | 13,500.00                      | 4,110.00                  | 18,015,800.14    |
| 2,122,044.71   | 912,945             | -----                                                 | 161,865.04                     | 10,495.21                 | 52,827,572.30    |
| 203,034.80     | 165,740             | -----                                                 | 13,185.00                      | 1,500.00                  | 5,003,633.78     |
| 581,580.37     | 343,601             | -----                                                 | 50,364.75                      | 1,322.50                  | 14,795,935.06    |
| 2,736,720.48   | 4,020,010           | 1,730,000                                             | 81,450.00                      | -----                     | 66,383,864.84    |
| 1,332,273.00   | 854,300             | -----                                                 | 11,250.00                      | 4,500.00                  | 34,123,925.84    |
| 182,035.90     | 159,761             | -----                                                 | 6,750.00                       | 3,997.50                  | 4,356,623.42     |
| 57,449,659.06  | 34,646,453          | 6,070,000                                             | 2,078,175.79                   | 230,167.37                | 958,032,583.88   |

672 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| Maine.....                               | \$11,121,000           | \$2,701,452.34 |
| New Hampshire.....                       | 5,815,000              | 1,380,731.53   |
| Vermont.....                             | 6,985,000              | 1,573,145.38   |
| Massachusetts.....                       | 43,877,500             | 15,195,888.97  |
| Boston.....                              | 49,350,000             | 14,983,025.30  |
| Rhode Island.....                        | 19,337,050             | 4,886,353.37   |
| Connecticut.....                         | 21,541,070             | 7,884,450.00   |
| Total.....                               | 158,026,320            | 48,605,046.89  |
| New York.....                            | 31,607,940             | 10,938,344.89  |
| New York City.....                       | 48,900,000             | 42,701,500.00  |
| Albany.....                              | 1,550,000              | 1,380,000.00   |
| Brooklyn.....                            | 1,352,000              | 2,280,000.00   |
| New Jersey.....                          | 14,445,000             | 8,291,700.00   |
| Pennsylvania.....                        | 40,709,445             | 21,461,631.47  |
| Philadelphia.....                        | 20,915,000             | 14,523,000.00  |
| Pittsburg.....                           | 12,300,000             | 9,893,400.00   |
| Delaware.....                            | 2,083,985              | 984,151.13     |
| Maryland.....                            | 3,746,700              | 1,667,675.00   |
| Baltimore.....                           | 13,243,260             | 5,184,100.00   |
| District of Columbia.....                | 252,000                | 150,000.00     |
| Washington City.....                     | 2,775,000              | 1,216,000.00   |
| Total.....                               | 193,880,330            | 120,671,501.99 |
| Virginia.....                            | 4,646,300              | 2,898,600.00   |
| West Virginia.....                       | 3,351,000              | 880,851.22     |
| North Carolina.....                      | 2,651,000              | 807,009.66     |
| South Carolina.....                      | 1,898,000              | 760,945.87     |
| Georgia.....                             | 3,166,000              | 1,067,391.00   |
| Savannah.....                            | 750,000                | 225,000.00     |
| Florida.....                             | 1,150,000              | 504,660.00     |
| Alabama.....                             | 3,355,000              | 650,965.84     |
| Mississippi.....                         | 855,000                | 396,700.00     |
| Louisiana.....                           | 860,000                | 375,200.00     |
| New Orleans.....                         | 2,300,000              | 2,305,000.00   |
| Texas.....                               | 18,642,040             | 4,788,537.24   |
| Houston.....                             | 1,150,000              | 572,300.00     |
| Arkansas.....                            | 1,070,000              | 262,500.00     |
| Kentucky.....                            | 8,289,900              | 2,262,208.81   |
| Louisville.....                          | 3,000,000              | 665,000.00     |
| Tennessee.....                           | 8,535,000              | 1,815,518.79   |
| Total.....                               | 65,669,240             | 21,238,388.43  |
| Ohio.....                                | 27,967,030             | 8,055,129.73   |
| Cincinnati.....                          | 7,800,000              | 2,765,000.00   |
| Cleveland.....                           | 9,775,000              | 2,111,700.00   |
| Indiana.....                             | 13,732,000             | 4,708,270.82   |
| Illinois.....                            | 17,796,000             | 6,689,451.23   |
| Chicago.....                             | 18,950,000             | 9,237,400.00   |
| Michigan.....                            | 8,595,000              | 2,640,218.72   |
| Detroit.....                             | 3,300,000              | 605,000.00     |
| Wisconsin.....                           | 6,810,000              | 1,809,335.04   |
| Milwaukee.....                           | 3,250,000              | 586,500.00     |
| Minnesota.....                           | 4,815,000              | 1,013,050.00   |
| St. Paul.....                            | 3,800,000              | 655,000.00     |
| Minneapolis.....                         | 4,500,000              | 503,500.00     |
| Iowa.....                                | 12,090,000             | 2,814,103.64   |
| Des Moines.....                          | 800,000                | 221,500.00     |
| Missouri.....                            | 3,615,000              | 738,327.25     |
| St. Louis.....                           | 8,400,000              | 1,710,000.00   |
| Kansas City.....                         | 2,300,000              | 509,000.00     |
| St. Joseph.....                          | 350,000                | 104,000.00     |
| Total.....                               | 158,645,030            | 47,476,486.43  |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 28, 1898—Continued.

LIABILITIES.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$1,693,828.62                    | \$5,296,068.00                   |                                     | \$810,547.68                 | \$1,331,270.03                              | \$59,259.28                     |
| 569,923.84                        | 3,341,480.00                     | \$6,791.00                          | 803,600.58                   | 892,502.93                                  | 85,127.04                       |
| 917,157.94                        | 3,663,392.50                     | .....                               | 278,982.50                   | 212,305.85                                  | 4,676.38                        |
| 5,185,230.05                      | 17,192,199.50                    | .....                               | 2,536,581.57                 | 2,311,630.78                                | 552,248.24                      |
| 5,553,722.05                      | 5,381,122.50                     | .....                               | 35,857,730.19                | 21,791,790.92                               | 5,464,085.19                    |
| 1,188,563.16                      | 6,726,610.00                     | .....                               | 1,155,817.05                 | 1,781,489.55                                | 472,372.20                      |
| 2,544,087.26                      | 7,342,032.00                     | .....                               | 2,305,237.00                 | 827,325.05                                  | 943,408.46                      |
| 17,652,512.92                     | 48,936,904.50                    | 6,791.00                            | 43,748,466.57                | 29,148,306.11                               | 7,581,176.79                    |
| 6,407,665.95                      | 14,531,745.00                    | 18,765.00                           | 2,981,978.28                 | 1,554,226.24                                | 1,002,746.37                    |
| 17,454,076.51                     | 14,089,317.50                    | 16,556.00                           | 240,843,341.31               | 93,457,832.77                               | .....                           |
| 168,295.79                        | 291,150.00                       | .....                               | 3,790,467.27                 | 2,069,409.21                                | 597,882.57                      |
| 372,585.23                        | 567,670.00                       | 1,816.00                            | 243,159.59                   | 249,410.90                                  | 16,072.01                       |
| 4,318,627.23                      | 4,926,724.50                     | 5,402.00                            | 3,048,026.00                 | 645,822.99                                  | 1,122,564.12                    |
| 4,623,506.32                      | 16,196,875.00                    | 1,498.00                            | 2,545,849.10                 | 536,731.41                                  | 186,551.59                      |
| 2,792,437.98                      | 5,998,435.00                     | .....                               | 25,790,495.95                | 8,730,252.50                                | 3,564,559.74                    |
| 1,815,615.49                      | 4,561,322.50                     | .....                               | 8,664,557.42                 | 3,099,405.25                                | 13,635.38                       |
| 237,056.63                        | 693,087.50                       | 550.50                              | 258,900.32                   | 11,009.42                                   | .....                           |
| 409,521.99                        | 1,818,370.00                     | .....                               | 819,311.61                   | 116,928.99                                  | 12,492.12                       |
| 1,027,794.73                      | 1,728,070.00                     | 4,605.00                            | 5,733,462.33                 | 1,995,356.83                                | 1,806,149.15                    |
| 58,199.19                         | 225,000.00                       | .....                               | 30,402.07                    | 76.00                                       | .....                           |
| 226,438.45                        | 762,875.00                       | .....                               | 361,172.60                   | 267,489.79                                  | 8,881.17                        |
| 33,912,800.89                     | 66,351,642.00                    | 49,227.50                           | 299,611,123.76               | 112,734,003.39                              | 8,331,534.52                    |
| 523,096.06                        | 1,674,525.00                     | .....                               | 760,835.36                   | 1,096,083.90                                | 55,306.67                       |
| 248,014.11                        | 1,179,457.50                     | .....                               | 208,299.69                   | 226,247.38                                  | 1,658.61                        |
| 326,361.19                        | 576,212.50                       | .....                               | 267,863.92                   | 221,444.95                                  | 19,873.11                       |
| 503,650.67                        | 446,185.00                       | .....                               | 126,674.26                   | 783,965.53                                  | 14,806.50                       |
| 654,419.87                        | 854,017.50                       | .....                               | 300,767.50                   | 521,669.71                                  | 21,711.84                       |
| 51,704.39                         | 85,355.00                        | .....                               | 89,252.92                    | 193,823.88                                  | .....                           |
| 113,837.03                        | 282,740.00                       | .....                               | 104,147.21                   | 215,658.91                                  | 15,845.12                       |
| 515,521.45                        | 779,810.00                       | .....                               | 337,304.17                   | 241,879.62                                  | 5,309.97                        |
| 122,025.22                        | 210,350.00                       | .....                               | 53,063.96                    | 88,203.10                                   | 5,870.33                        |
| 198,678.93                        | 234,967.50                       | .....                               | 383.63                       | 16,926.25                                   | 11,623.84                       |
| 377,609.94                        | 522,045.00                       | .....                               | 2,065,258.40                 | 2,358,144.32                                | 4,963.54                        |
| 1,739,971.93                      | 4,085,097.50                     | .....                               | 4,146,992.13                 | 1,289,838.91                                | 88,624.76                       |
| 97,407.43                         | 134,840.00                       | .....                               | 931,569.21                   | 278,694.90                                  | .....                           |
| 35,098.88                         | 224,859.00                       | .....                               | 22,220.73                    | 263,971.14                                  | 3,340.79                        |
| 519,389.90                        | 3,188,587.50                     | .....                               | 415,194.69                   | 635,789.26                                  | 20,084.70                       |
| 290,252.23                        | 763,440.00                       | .....                               | 3,476,837.95                 | 2,452,825.37                                | 45,289.82                       |
| 762,772.17                        | 1,526,878.50                     | .....                               | 1,188,482.42                 | 3,036,558.21                                | 52,616.34                       |
| 6,989,811.40                      | 16,769,297.50                    | .....                               | 14,406,027.60                | 13,921,757.44                               | 366,925.94                      |
| 2,427,811.62                      | 10,431,602.50                    | .....                               | 1,794,530.89                 | 1,450,292.52                                | 93,988.82                       |
| 1,110,477.98                      | 4,882,030.00                     | .....                               | 10,760,750.94                | 5,182,129.80                                | 92,627.47                       |
| 619,142.04                        | 1,227,180.00                     | .....                               | 5,171,532.21                 | 3,654,230.23                                | .....                           |
| 1,055,017.74                      | 4,369,188.00                     | .....                               | 1,556,873.36                 | 2,404,688.13                                | 124,174.93                      |
| 2,773,298.38                      | 5,444,637.50                     | .....                               | 760,318.68                   | 3,573,951.62                                | 508.86                          |
| 2,073,944.80                      | 562,715.00                       | .....                               | 55,001,297.81                | 28,434,915.90                               | .....                           |
| 851,653.35                        | 2,543,917.50                     | .....                               | 311,291.39                   | 1,492,764.62                                | 26,923.72                       |
| 280,665.64                        | 975,650.00                       | .....                               | 4,122,328.21                 | 6,399,421.24                                | .....                           |
| 531,771.69                        | 2,013,425.00                     | .....                               | 139,936.72                   | 497,132.93                                  | 5,782.84                        |
| 163,629.72                        | 630,670.00                       | .....                               | 3,822,138.48                 | 2,554,138.43                                | 210,239.64                      |
| 572,125.64                        | 1,118,485.00                     | .....                               | 380,059.32                   | 826,192.91                                  | 4.86                            |
| 764,393.62                        | 210,130.00                       | .....                               | 2,769,638.88                 | 2,454,450.26                                | 7,403.37                        |
| 379,687.15                        | 201,230.00                       | .....                               | 3,187,516.39                 | 1,939,349.02                                | 13,839.29                       |
| 1,127,547.57                      | 3,251,777.50                     | .....                               | 1,412,116.94                 | 4,379,661.80                                | 4,240.36                        |
| 31,926.67                         | 256,482.50                       | .....                               | 649,533.69                   | 1,491,504.95                                | .....                           |
| 206,824.07                        | 995,970.00                       | .....                               | 7,230.65                     | 131,922.36                                  | .....                           |
| 722,543.23                        | 1,574,095.00                     | .....                               | 19,521,696.65                | 11,345,547.54                               | .....                           |
| 271,302.82                        | 225,000.00                       | .....                               | 9,251,053.73                 | 9,490,466.15                                | .....                           |
| 43,540.07                         | 135,000.00                       | .....                               | 472,191.07                   | 1,058,989.19                                | .....                           |
| 16,027,303.80                     | 40,988,595.50                    | .....                               | 121,082,946.01               | 88,152,653.60                               | 579,704.16                      |

674 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid. | Individual deposits. |
|------------------------------------------|-------------------|----------------------|
| Maine.....                               | \$25,430.91       | \$15,619,787.46      |
| New Hampshire.....                       | 18,102.01         | 9,520,196.11         |
| Vermont.....                             | 13,262.36         | 9,158,798.35         |
| Massachusetts.....                       | 51,659.70         | 80,813,899.87        |
| Boston.....                              | 30,029.63         | 128,128,045.49       |
| Rhode Island.....                        | 57,901.41         | 19,432,169.17        |
| Connecticut.....                         | 23,761.80         | 36,727,405.61        |
| Total.....                               | 220,147.82        | 299,400,302.06       |
| New York.....                            | 53,522.13         | 96,104,230.80        |
| New York City.....                       | 109,592.09        | 382,535,476.68       |
| Albany.....                              | 1,395.77          | 6,005,976.18         |
| Brooklyn.....                            | 1,347.88          | 16,273,757.72        |
| New Jersey.....                          | 37,898.26         | 58,624,539.28        |
| Pennsylvania.....                        | 153,713.91        | 123,336,632.47       |
| Philadelphia.....                        | 40,566.24         | 107,070,340.79       |
| Pittsburg.....                           | 56,675.88         | 46,353,316.30        |
| Delaware.....                            | 3,193.58          | 5,220,557.24         |
| Maryland.....                            | 22,672.36         | 11,287,180.14        |
| Baltimore.....                           | 84,970.73         | 26,273,263.75        |
| District of Columbia.....                | 6,224.90          | 801,283.19           |
| Washington City.....                     | 4,438.00          | 14,366,038.08        |
| Total.....                               | 576,120.88        | 894,252,251.62       |
| Virginia.....                            | 3,337.09          | 15,213,484.01        |
| West Virginia.....                       | 8,867.58          | 8,639,595.80         |
| North Carolina.....                      | 1,819.25          | 6,007,570.23         |
| South Carolina.....                      | 14,211.50         | 4,523,174.78         |
| Georgia.....                             | 6,290.50          | 7,571,991.13         |
| Savannah.....                            | 1,418.50          | 536,513.90           |
| Florida.....                             | 893.50            | 4,151,170.92         |
| Alabama.....                             | 4,894.67          | 8,153,142.61         |
| Mississippi.....                         | 1,870.00          | 2,983,954.02         |
| Louisiana.....                           | 2,010.99          | 2,745,834.23         |
| New Orleans.....                         | 9,390.55          | 16,783,483.80        |
| Texas.....                               | 11,983.25         | 39,892,073.50        |
| Houston.....                             | 7,845.00          | 2,792,156.92         |
| Arkansas.....                            | 1,742.00          | 2,632,723.36         |
| Kentucky.....                            | 14,035.50         | 13,013,845.10        |
| Louisville.....                          | 3,427.75          | 5,577,533.31         |
| Tennessee.....                           | 6,476.50          | 19,559,889.57        |
| Total.....                               | 100,534.04        | 160,773,137.19       |
| Ohio.....                                | 25,457.79         | 67,800,001.24        |
| Cincinnati.....                          | 4,209.10          | 21,240,685.96        |
| Cleveland.....                           | 1,514.00          | 23,887,386.56        |
| Indiana.....                             | 12,584.80         | 37,204,762.09        |
| Illinois.....                            | 28,322.71         | 51,299,694.96        |
| Chicago.....                             | 5,707.00          | 80,947,011.92        |
| Michigan.....                            | 12,600.78         | 29,986,426.78        |
| Detroit.....                             | 187.42            | 10,637,577.35        |
| Wisconsin.....                           | 5,297.70          | 24,346,644.53        |
| Milwaukee.....                           | 1,287.50          | 20,942,509.06        |
| Minnesota.....                           | 2,309.75          | 16,417,855.89        |
| St. Paul.....                            | 3,346.71          | 9,785,469.34         |
| Minneapolis.....                         | 1,480.00          | 7,206,877.54         |
| Iowa.....                                | 13,710.00         | 27,318,873.58        |
| Des Moines.....                          | 5,055.00          | 1,547,630.97         |
| Missouri.....                            | 2,415.55          | 9,019,337.24         |
| St. Louis.....                           | 2,276.25          | 22,580,996.17        |
| Kansas City.....                         | 2,020.50          | 11,974,430.60        |
| St. Joseph.....                          | 4.51              | 2,143,575.09         |
| Total.....                               | 120,787.07        | 476,387,661.87       |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 28, 1898—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
| \$134,943.38    | \$54,259.95                            | \$28,001.65                   | \$772,941.25   | \$51,105.98        |
| 159,046.15      | 16,990.48                              | 24,432.44                     | 75,970.00      | 333.33             |
| 38,569.60       | 9,091.37                               | 5,000.00                      | 39,000.00      | 191.82             |
| 98,367.66       | 2,129.44                               | 300,030.00                    | 966,001.00     | 63,238.68          |
| 177,580.48      | 55,905.66                              | .....                         | 1,086,966.91   | 3,391.60           |
| 78,165.42       | 17,861.43                              | 5,009.60                      | 160,000.00     | 3,198.71           |
| 223,518.21      | 15,615.34                              | 70,239.00                     | 215,000.00     | 10,494.17          |
| 910,190.00      | 171,853.67                             | 432,694.09                    | 3,254,908.16   | 131,954.29         |
| 345,315.61      | 122,399.58                             | 206,301.81                    | 380,498.16     | 68,273.75          |
| 15,639,415.17   | 239,761.43                             | 200,000.00                    | .....          | 7,920,644.94       |
| 45,551.39       | 1,403.61                               | 21,738.99                     | .....          | .....              |
| 164,799.33      | 85,042.49                              | .....                         | .....          | 21,219.16          |
| 265,720.64      | 46,159.60                              | 125,128.66                    | 220,000.00     | .....              |
| 239,393.97      | 69,748.01                              | 61,369.61                     | 59,000.00      | 68,330.35          |
| 202,098.95      | .....                                  | .....                         | .....          | 63,539.76          |
| 106,862.54      | 94,444.36                              | .....                         | .....          | 15,845.70          |
| 36,344.58       | 13,691.17                              | .....                         | .....          | .....              |
| 50,000.00       | .....                                  | 50,959.53                     | 25,000.00      | 3,602.45           |
| 217,262.71      | .....                                  | .....                         | .....          | 4,401.93           |
| 79,942.92       | 23,241.64                              | .....                         | .....          | .....              |
| 17,395,617.61   | 635,889.89                             | 665,498.51                    | 604,493.16     | 8,165,908.04       |
| 381,412.21      | 260,921.46                             | 10,000.00                     | .....          | 1,500.00           |
| 100,045.28      | 62.00                                  | 12,623.75                     | 6,000.00       | .....              |
| 109,170.65      | 42,111.51                              | 34,000.00                     | 30,000.00      | 4,000.00           |
| 135,461.26      | 18,673.41                              | 62,000.00                     | 78,000.00      | .....              |
| 16,248.79       | 31,892.55                              | 110,234.16                    | 46,500.00      | 3,591.96           |
| 20,395.97       | 59,703.27                              | .....                         | 169,000.00     | .....              |
| 99,707.48       | 23,181.80                              | 33,602.60                     | 168,000.00     | .....              |
| 81,624.05       | 18,095.44                              | 134,093.77                    | 15,000.00      | .....              |
| .....           | .....                                  | .....                         | 60,000.00      | 4,500.00           |
| .....           | .....                                  | 5,000.00                      | .....          | .....              |
| 247,523.37      | 102,150.16                             | 93,329.31                     | 133,844.60     | 7,349.04           |
| .....           | .....                                  | .....                         | .....          | 62.50              |
| 26,896.03       | 23,321.66                              | 10,500.00                     | .....          | .....              |
| 721,255.00      | 4,866.50                               | 32,378.32                     | 65,000.00      | 126,638.94         |
| 553,962.99      | 196,301.91                             | .....                         | .....          | 21,978.78          |
| 143,665.71      | 140,324.29                             | 12,889.62                     | .....          | 62,362.84          |
| 2,646,368.79    | 921,605.96                             | 550,892.62                    | 642,344.60     | 232,078.06         |
| 381,697.05      | 175,862.54                             | 72,539.54                     | 30,573.33      | 81,637.58          |
| 1,218,165.45    | .....                                  | .....                         | .....          | 733,500.00         |
| 46,195.43       | 14,404.69                              | .....                         | 100,000.00     | 836,167.65         |
| 235,841.08      | 64,916.07                              | 47,921.62                     | 5,000.00       | 51,441.69          |
| 1,043,528.00    | 57,733.27                              | 115,775.85                    | 64,000.00      | 7,682.41           |
| 498,468.94      | 27,442.86                              | .....                         | .....          | .....              |
| 64,299.78       | 31,749.88                              | .....                         | .....          | .....              |
| 233,585.64      | 65,874.29                              | .....                         | .....          | .....              |
| 119,518.15      | 21,204.64                              | .....                         | 5,500.00       | 9,776.45           |
| 271,615.89      | 120,297.27                             | .....                         | .....          | .....              |
| 37,912.20       | 12,087.80                              | .....                         | 10,000.00      | 14,671.26          |
| 175,137.19      | 230,660.92                             | .....                         | .....          | .....              |
| 39,074.63       | 18,433.02                              | .....                         | .....          | 24,813.05          |
| 181,852.14      | 8,180.69                               | 65,546.41                     | 155,809.00     | 4,153.67           |
| .....           | .....                                  | .....                         | .....          | .....              |
| .....           | .....                                  | 24,000.00                     | 39,530.00      | 15,407.94          |
| 525,000.00      | .....                                  | .....                         | .....          | 1,809.00           |
| 71,507.47       | 29,144.57                              | .....                         | .....          | .....              |
| 48,834.57       | 528.92                                 | .....                         | .....          | .....              |
| 5,192,284.56    | 878,512.43                             | 325,783.42                    | 410,373.33     | 1,753,461.70       |

## 676 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
RESOURCES—Continued.

| States, Territories, and<br>reserve cities. | Number<br>of banks. | Loans and dis-<br>counts. | Overdrafts.   | U. S. bonds<br>to secure<br>circulation. | U. S. bonds<br>to secure<br>deposits. | U. S.<br>bonds on<br>hand. |
|---------------------------------------------|---------------------|---------------------------|---------------|------------------------------------------|---------------------------------------|----------------------------|
| North Dakota .....                          | 25                  | \$4,297,239.55            | \$40,903.49   | \$453,000                                | .....                                 | .....                      |
| South Dakota .....                          | 26                  | 3,352,287.61              | 83,710.62     | 471,250                                  | \$150,000                             | \$20,000                   |
| Nebraska .....                              | 92                  | 12,299,525.31             | 144,380.34    | 1,506,400                                | .....                                 | .....                      |
| Lincoln .....                               | 3                   | 1,918,263.33              | 13,272.27     | 150,000                                  | .....                                 | .....                      |
| Omaha .....                                 | 8                   | 9,695,532.16              | 120,207.27    | 625,600                                  | 450,000                               | 13,000                     |
| Kansas .....                                | 102                 | 20,812,492.71             | 329,433.72    | 2,350,250                                | 350,000                               | 42,900                     |
| Montana .....                               | 21                  | 7,084,227.78              | 344,423.72    | 698,750                                  | 100,000                               | 125,500                    |
| Wyoming .....                               | 11                  | 1,983,527.16              | 90,619.30     | 215,000                                  | .....                                 | .....                      |
| Colorado .....                              | 39                  | 19,236,470.33             | 213,477.06    | 1,261,500                                | 500,000                               | .....                      |
| New Mexico .....                            | 6                   | 1,778,889.07              | 67,099.17     | 340,000                                  | 200,000                               | .....                      |
| Oklahoma .....                              | 5                   | 450,670.03                | 37,530.34     | 62,500                                   | .....                                 | .....                      |
| Indian Territory .....                      | 11                  | 1,313,467.26              | 109,578.96    | 166,000                                  | .....                                 | .....                      |
| Total .....                                 | 349                 | 84,222,592.30             | 1,594,636.26  | 8,209,650                                | 1,750,000                             | 201,400                    |
| Washington .....                            | 34                  | 7,100,209.21              | 327,343.56    | 883,800                                  | 100,000                               | 53,000                     |
| Oregon .....                                | 30                  | 6,110,102.76              | 148,778.05    | 1,032,300                                | 400,000                               | 661,300                    |
| California .....                            | 30                  | 10,546,381.39             | 334,419.70    | 1,663,250                                | 150,000                               | 109,950                    |
| San Francisco .....                         | 4                   | 12,332,857.80             | 163,857.54    | 400,000                                  | 150,000                               | 1,210,000                  |
| Idaho .....                                 | 10                  | 1,088,053.09              | 83,780.10     | 187,500                                  | 50,000                                | .....                      |
| Utah .....                                  | 11                  | 2,535,436.74              | 231,660.07    | 812,500                                  | 175,000                               | 250,000                    |
| Nevada .....                                | 1                   | 217,876.68                | 20,323.43     | 20,500                                   | .....                                 | .....                      |
| Arizona .....                               | 5                   | 914,701.19                | 34,523.54     | 175,000                                  | .....                                 | .....                      |
| Total .....                                 | 125                 | 40,845,618.86             | 1,404,677.99  | 5,174,850                                | 1,025,000                             | 2,275,250                  |
| United States .....                         | 3,594               | 2,138,078,280.43          | 14,093,400.41 | 212,425,300                              | 34,760,500                            | 13,184,500                 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 677

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 28, 1898—Continued.

RESOURCES—Continued.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$18,498.75             | \$343,558.12                                | \$374,722.86                            | \$311,142.57                           | \$249,160.60                   | \$221,591.34                                  |
| 36,006.93               | 633,565.94                                  | 303,621.87                              | 280,238.89                             | 281,809.70                     | 75,009.17                                     |
| 57,514.68               | 500,789.31                                  | 982,697.17                              | 1,068,783.99                           | 447,830.58                     | 250,678.92                                    |
| 5,500.00                | 84,427.23                                   | 9,037.17                                | 100,358.14                             | 93,372.71                      | 31,463.00                                     |
| 98,826.12               | 763,763.18                                  | 832,382.07                              | 533,238.49                             | 780,823.41                     | 526,764.37                                    |
| 124,774.27              | 637,611.35                                  | 1,105,815.22                            | 830,078.25                             | 1,064,933.56                   | 234,510.10                                    |
| 37,393.75               | 861,737.73                                  | 345,905.29                              | 229,912.13                             | 615,844.78                     | 269,056.69                                    |
| 4,650.00                | 219,808.20                                  | 112,543.46                              | 210,305.99                             | 156,836.02                     | 11,696.87                                     |
| 91,475.00               | 4,016,711.45                                | 412,342.98                              | 702,558.18                             | 3,824,954.66                   | 725,101.07                                    |
| 9,830.96                | 220,052.98                                  | 113,046.44                              | 71,371.55                              | 484,572.61                     | 37,993.23                                     |
| 1,000.00                | 60,547.96                                   | 53,094.41                               | 400.00                                 | 105,223.51                     | 14,348.52                                     |
| 7,808.43                | 9,033.10                                    | 48,928.71                               | 7,350.00                               | 137,625.38                     | 42,974.94                                     |
| 493,968.89              | 8,351,606.55                                | 4,694,137.65                            | 4,345,738.18                           | 8,243,076.92                   | 2,442,188.22                                  |
| 66,829.85               | 1,271,369.65                                | 354,592.63                              | 1,123,272.49                           | 1,505,825.97                   | 1,161,103.93                                  |
| 182,755.25              | 2,909,757.34                                | 310,987.59                              | 328,261.44                             | 656,339.10                     | 838,349.24                                    |
| 145,724.97              | 1,245,592.44                                | 822,042.14                              | 718,062.89                             | 477,025.34                     | 542,737.72                                    |
| 227,106.55              | 1,328,558.47                                | 355,067.61                              | 141,705.76                             | 792,904.69                     | 1,132,788.50                                  |
| 13,187.50               | 394,164.41                                  | 136,232.03                              | 159,238.40                             | 244,436.08                     | 126,903.49                                    |
| 13,018.75               | 253,260.64                                  | 303,046.64                              | 138,908.13                             | 411,138.66                     | 272,699.73                                    |
| 1,850.00                | 59,595.55                                   | 286.78                                  | 12,500.00                              | .....                          | 9,324.14                                      |
| 9,880.00                | 127,727.86                                  | 14,288.77                               | 4,793.20                               | 85,824.86                      | 59,964.95                                     |
| 660,352.87              | 7,589,944.76                                | 2,296,544.19                            | 2,636,742.31                           | 4,173,494.70                   | 4,143,891.70                                  |
| 17,789,744.59           | 230,346,748.92                              | 78,894,056.33                           | 30,119,511.21                          | 170,808,109.97                 | 48,093,430.84                                 |

678 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| North Dakota.....                        | \$1,249,398.33                    | \$28,636.86                  | \$3,032.19                    | \$56,465                       | \$3,445.49                                     |
| South Dakota.....                        | 764,557.01                        | 32,617.49                    | 3,643.03                      | 42,547                         | 2,652.78                                       |
| Nebraska.....                            | 3,447,698.23                      | 236,338.64                   | 3,244.92                      | 80,604                         | 7,557.06                                       |
| Lincoln.....                             | 320,845.84                        | 10,219.48                    | 17,297.32                     | 5,294                          | 1,626.56                                       |
| Omaha.....                               | 2,725,781.99                      | 112,432.87                   | 578,179.08                    | 120,362                        | 4,889.51                                       |
| Kansas.....                              | 6,254,876.70                      | 219,719.93                   | 198,781.72                    | 312,590                        | 18,099.01                                      |
| Montana.....                             | 2,425,846.43                      | 28,176.28                    | 3,136.99                      | 235,884                        | 3,562.47                                       |
| Wyoming.....                             | 449,392.59                        | 8,627.36                     | .....                         | 14,201                         | 1,584.25                                       |
| Colorado.....                            | 8,560,280.25                      | 103,836.89                   | 389,923.67                    | 275,061                        | 7,981.74                                       |
| New Mexico.....                          | 402,278.34                        | 19,694.14                    | 1,088.12                      | 24,308                         | 1,002.67                                       |
| Oklahoma.....                            | 473,920.03                        | 10,743.65                    | 1,409.93                      | 13,520                         | 1,679.54                                       |
| Indian Territory.....                    | 583,890.85                        | 29,547.79                    | .....                         | 14,162                         | 1,345.83                                       |
| Total.....                               | 27,659,366.59                     | 821,591.38                   | 1,199,741.97                  | 1,195,007                      | 55,426.91                                      |
| Washington.....                          | 2,119,806.38                      | 78,329.70                    | 118,674.74                    | 110,714                        | 2,712.66                                       |
| Oregon.....                              | 1,130,458.61                      | 26,212.64                    | 25,514.51                     | 26,215                         | 3,403.75                                       |
| California.....                          | 3,227,783.21                      | 213,089.44                   | 40,804.49                     | 60,407                         | 4,525.72                                       |
| San Francisco.....                       | 896,823.37                        | 8,724.66                     | 335,690.10                    | 9,155                          | 465.41                                         |
| Idaho.....                               | 461,279.22                        | 9,916.53                     | .....                         | 38,675                         | 530.85                                         |
| Utah.....                                | 416,038.71                        | 9,696.22                     | 19,656.33                     | 37,294                         | 1,134.60                                       |
| Nevada.....                              | 59,451.12                         | 22.59                        | .....                         | .....                          | 57.45                                          |
| Arizona.....                             | 315,509.87                        | 11,265.30                    | .....                         | 14,776                         | 625.46                                         |
| Total.....                               | 8,607,135.49                      | 367,256.99                   | 540,340.17                    | 237,236                        | 13,495.91                                      |
| United States.....                       | 360,277,020.45                    | 13,100,661.68                | 113,590,539.43                | 18,600,745                     | 1,040,901.73                                   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 679

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS, FEBRUARY 28, 1898—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$286,014.90   | \$205,374           | .....                                                 | \$20,384.50                    | \$899.50                  | \$8,163,468.05   |
| 376,081.95     | 189,909             | .....                                                 | 20,296.03                      | 1,222.50                  | 7,121,717.52     |
| 672,926.79     | 303,964             | .....                                                 | 66,839.75                      | 2,380.00                  | 22,080,153.69    |
| 147,518.25     | 84,108              | .....                                                 | 6,750.00                       | .....                     | 2,999,353.30     |
| 1,470,796.85   | 549,916             | .....                                                 | 28,125.00                      | 5,650.00                  | 29,035,679.37    |
| 1,362,516.41   | 674,110             | .....                                                 | 103,064.50                     | 6,471.27                  | 37,033,037.72    |
| 991,510.65     | 555,477             | .....                                                 | 30,498.00                      | 12,067.50                 | 14,818,911.19    |
| 221,921.50     | 48,676              | .....                                                 | 9,024.75                       | .....                     | 3,758,414.45     |
| 4,696,989.20   | 1,547,552           | .....                                                 | 56,740.25                      | 13,193.00                 | 46,635,767.73    |
| 193,373.30     | 100,885             | .....                                                 | 15,300.00                      | 1,560.00                  | 4,073,344.98     |
| 43,918.40      | 39,770              | .....                                                 | 2,812.00                       | .....                     | 1,373,082.32     |
| 79,840.20      | 86,338              | .....                                                 | 7,470.00                       | 550.00                    | 2,638,001.45     |
| 10,453,468.40  | 4,386,079           | .....                                                 | 367,313.78                     | 43,998.77                 | 170,730,928.77   |
| 2,231,277.29   | 198,970             | .....                                                 | 39,771.00                      | 3,030.00                  | 18,860,622.46    |
| 1,487,524.60   | 27,400              | .....                                                 | 46,453.50                      | 565.54                    | 16,362,658.92    |
| 2,567,758.74   | 91,549              | .....                                                 | 73,901.00                      | 20,762.50                 | 23,106,792.69    |
| 5,513,988.10   | 8,865               | .....                                                 | 11,250.00                      | 8,700.00                  | 25,028,548.56    |
| 248,392.55     | 73,274              | .....                                                 | 7,987.50                       | .....                     | 3,323,570.76     |
| 744,615.55     | 43,467              | .....                                                 | 36,562.50                      | .....                     | 6,705,173.27     |
| 19,882.00      | 151                 | .....                                                 | 922.50                         | .....                     | 402,653.15       |
| 171,922.85     | 56,027              | .....                                                 | 7,575.00                       | .....                     | 2,004,407.85     |
| 12,985,391.68  | 499,723             | .....                                                 | 224,423.60                     | 33,058.04                 | 95,794,427.66    |
| 271,377,925.61 | 120,265,185         | \$49,250,000                                          | 9,315,860.62                   | 1,535,292.19              | 3,946,917,114.41 |

## 680 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES—Continued.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| North Dakota .....                       | \$1,555,000            | \$234,800.00   |
| South Dakota .....                       | 1,635,000              | 302,150.00     |
| Nebraska .....                           | 5,875,000              | 1,109,025.89   |
| Lincoln .....                            | 800,000                | 36,000.00      |
| Omaha .....                              | 3,750,000              | 334,500.00     |
| Kansas .....                             | 8,517,100              | 1,463,748.16   |
| Montana .....                            | 2,555,000              | 377,700.00     |
| Wyoming .....                            | 860,000                | 106,700.00     |
| Colorado .....                           | 4,907,000              | 1,080,069.53   |
| New Mexico .....                         | 600,000                | 113,000.00     |
| Oklahoma .....                           | 250,000                | 24,400.00      |
| Indian Territory .....                   | 660,000                | 155,187.86     |
| Total .....                              | 31,964,100             | 5,337,281.44   |
| Washington .....                         | 3,978,000              | 661,945.93     |
| Oregon .....                             | 3,020,000              | 530,782.47     |
| California .....                         | 4,875,000              | 1,042,800.00   |
| San Francisco .....                      | 6,030,000              | 2,225,000.00   |
| Idaho .....                              | 600,000                | 246,878.77     |
| Utah .....                               | 1,750,000              | 399,167.96     |
| Nevada .....                             | 82,000                 | 700.00         |
| Arizona .....                            | 400,000                | 48,550.00      |
| Total .....                              | 20,705,000             | 5,155,825.13   |
| United States .....                      | 628,800,320            | 248,484,530.31 |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 28, 1898—Continued.

LIABILITIES—Continued.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$225,865.01                      | \$402,167.50                     | .....                               | \$81,745.71                  | \$178,518.16                                | .....                           |
| 154,069.93                        | 413,002.50                       | .....                               | 43,462.35                    | 279,298.94                                  | \$163.33                        |
| 419,234.31                        | 1,350,840.00                     | .....                               | 377,691.25                   | 956,938.85                                  | 10,835.12                       |
| 4,837.77                          | 133,800.00                       | .....                               | 228,362.42                   | 282,490.77                                  | .....                           |
| 125,921.47                        | 562,500.00                       | .....                               | 3,640,385.88                 | 3,089,573.08                                | 18,175.89                       |
| 626,374.53                        | 2,106,905.09                     | .....                               | 1,007,844.25                 | 1,010,690.09                                | 1,551.70                        |
| 533,168.89                        | 521,117.50                       | .....                               | 497,048.41                   | 345,262.75                                  | 638.35                          |
| 50,249.23                         | 193,245.00                       | .....                               | 28,036.21                    | 43,688.55                                   | .....                           |
| 977,558.13                        | 1,126,175.00                     | .....                               | 3,988,188.71                 | 4,132,892.56                                | 5.96                            |
| 10,626.18                         | 305,320.00                       | .....                               | 89,700.12                    | 117,243.79                                  | .....                           |
| 7,591.57                          | 56,240.00                        | .....                               | 5,677.15                     | 54,122.10                                   | .....                           |
| 50,259.32                         | 149,490.00                       | .....                               | 21,641.42                    | 15,079.50                                   | .....                           |
| <b>3,185,756.28</b>               | <b>7,320,712.50</b>              | <b>.....</b>                        | <b>10,009,783.88</b>         | <b>10,519,799.14</b>                        | <b>31,370.35</b>                |
| 338,571.58                        | 776,177.50                       | .....                               | 654,892.00                   | 512,881.30                                  | 2,980.58                        |
| 786,032.24                        | 758,717.50                       | .....                               | 1,246,759.00                 | 841,837.62                                  | 2,372.45                        |
| 694,403.26                        | 1,363,715.00                     | .....                               | 214,020.78                   | 819,823.50                                  | 27,475.45                       |
| 210,262.41                        | 90,000.00                        | .....                               | 1,758,182.17                 | 2,986,530.70                                | 89,648.41                       |
| 134,333.92                        | 159,480.00                       | .....                               | 21,561.43                    | 17,286.56                                   | .....                           |
| 171,176.51                        | 422,040.00                       | .....                               | 75,213.16                    | 276,483.25                                  | .....                           |
| 40,824.10                         | 18,450.00                        | .....                               | .....                        | .....                                       | .....                           |
| .....                             | 147,590.00                       | .....                               | 7,930.81                     | 40,930.49                                   | .....                           |
| <b>2,375,604.02</b>               | <b>3,739,170.00</b>              | <b>.....</b>                        | <b>4,018,609.35</b>          | <b>5,495,773.92</b>                         | <b>122,476.89</b>               |
| <b>85,143,789.31</b>              | <b>184,106,322.00</b>            | <b>\$56,018.50</b>                  | <b>487,966,987.17</b>        | <b>259,972,293.60</b>                       | <b>17,013,188.65</b>            |

## 682 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATION OF THE

## LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid. | Individual deposits. |
|------------------------------------------|-------------------|----------------------|
| North Dakota .....                       | \$1,460.00        | \$5,483,911.67       |
| South Dakota .....                       | 512.50            | 4,093,906.11         |
| Nebraska .....                           | 3,203.00          | 11,730,898.43        |
| Lincoln .....                            | 309.00            | 1,513,562.34         |
| Omaha .....                              | 273.00            | 7,986,512.27         |
| Kansas .....                             | 5,995.24          | 20,988,269.97        |
| Montana .....                            | 11,358.00         | 9,886,306.04         |
| Wyoming .....                            | 93.00             | 2,465,302.46         |
| Colorado .....                           | 712.00            | 29,752,758.09        |
| New Mexico .....                         | 60.00             | 2,651,390.11         |
| Oklahoma .....                           |                   | 975,057.50           |
| Indian Territory .....                   | 40.00             | 1,581,393.35         |
| Total .....                              | 24,106.74         | 99,109,668.34        |
| Washington .....                         | 4,007.30          | 11,811,049.94        |
| Oregon .....                             | 3,400.00          | 8,769,245.62         |
| California .....                         | 10,939.35         | 13,517,000.26        |
| San Francisco .....                      | 1,735.00          | 11,453,678.68        |
| Idaho .....                              |                   | 2,091,865.50         |
| Utah .....                               | 923.00            | 3,460,420.86         |
| Nevada .....                             | 216.72            | 301,286.43           |
| Arizona .....                            |                   | 1,313,364.78         |
| Total .....                              | 21,301.37         | 52,732,912.07        |
| United States .....                      | 1,071,997.92      | 1,982,660,933.15     |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 28, 1898—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
| \$106,327.62    | \$44,872.38                            |                               | \$31,000.00    | \$17,951.86        |
|                 |                                        | \$94,099.34                   | 139,600.00     | 19,587.50          |
| 237,977.48      | 194,651.30                             |                               | 65,000.00      |                    |
| 235,341.20      | 109,907.86                             | 595,594.91                    | 351,924.81     | 11,790.00          |
| 29,671.60       | 69,139.71                              |                               |                | 1,500.00           |
|                 |                                        | 10,600.00                     |                |                    |
| 184,599.79      | 272,648.04                             | 4,000.00                      | 29,000.00      | 169,159.92         |
| 137,634.72      | 48,320.06                              |                               |                |                    |
|                 |                                        |                               | 5,000.00       |                    |
| 952,602.41      | 739,539.35                             | 704,294.25                    | 611,024.81     | 219,989.28         |
| 37,658.55       | 46,133.37                              |                               |                | 36,323.91          |
| 45,521.95       | 350,216.06                             | 2,000.00                      | 5,000.00       | 774.01             |
| 70,706.24       | 79,201.29                              |                               | 45,000.00      | 343,677.56         |
| 163,461.19      |                                        |                               |                |                    |
| 47,238.51       | 1,926.07                               |                               | 3,000.00       |                    |
| 101,281.02      | 45,957.72                              |                               | 2,500.00       | 9.79               |
|                 |                                        |                               |                | 167.67             |
| 465,867.46      | 523,434.51                             | 2,000.00                      | 55,500.00      | 380,952.94         |
| 27,562,531.73   | 3,870,835.81                           | 2,681,072.89                  | 5,579,549.06   | 10,886,344.31      |

# 684 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

| States, Territories, and reserve cities. | Number of banks. | Loans and dis- counts. | Overdrafts.     | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|------------------------|-----------------|------------------------------------|---------------------------------|----------------------|
| Maine .....                              | 82               | \$23, 105, 980. 57     | \$51, 270. 84   | \$6, 039, 400                      | \$190, 000                      | \$387, 000           |
| New Hampshire .....                      | 51               | 11, 971, 302. 16       | 55, 285. 64     | 3, 934, 750                        | 175, 000                        | 74, 150              |
| Vermont .....                            | 49               | 12, 292, 243. 50       | 59, 604. 12     | 4, 165, 500                        | 50, 000                         | 422, 800             |
| Massachusetts .....                      | 211              | 107, 118, 731. 78      | 150, 560. 70    | 19, 318, 490                       | 100, 000                        | 189, 950             |
| Boston .....                             | 53               | 156, 623, 374. 14      | 59, 058. 61     | 6, 997, 000                        | 347, 000                        | 57, 000              |
| Rhode Island .....                       | 57               | 34, 298, 915. 12       | 53, 724. 74     | 7, 710, 000                        | 100, 000                        | 100, 500             |
| Connecticut .....                        | 80               | 44, 489, 963. 94       | 124, 234. 83    | 8, 249, 500                        | 250, 000                        | 310, 500             |
| Total .....                              | 583              | 389, 909, 511. 21      | 553, 739. 48    | 56, 414, 550                       | 1, 212, 000                     | 1, 541, 900          |
| New York .....                           | 256              | 94, 623, 789. 42       | 344, 474. 46    | 16, 744, 750                       | 500, 000                        | 728, 550             |
| New York City .....                      | 48               | 396, 948, 326. 11      | 217, 995. 50    | 17, 570, 000                       | 12, 341, 000                    | 886, 200             |
| Albany .....                             | 6                | 8, 607, 871. 96        | 1, 884. 12      | 300, 000                           | 50, 000                         | .....                |
| Brooklyn .....                           | 5                | 11, 531, 423. 45       | 1, 142. 27      | 642, 000                           | 209, 000                        | .....                |
| New Jersey .....                         | 103              | 53, 768, 360. 81       | 48, 960. 86     | 5, 688, 250                        | 335, 000                        | 209, 300             |
| Pennsylvania .....                       | 356              | 116, 417, 340. 58      | 321, 896. 53    | 18, 814, 300                       | 310, 000                        | 1, 263, 700          |
| Philadelphia .....                       | 38               | 93, 327, 849. 77       | 16, 632. 05     | 6, 982, 500                        | 200, 000                        | 550, 000             |
| Pittsburg .....                          | 30               | 50, 432, 769. 67       | 45, 130. 83     | 5, 430, 250                        | 200, 000                        | 775, 400             |
| Delaware .....                           | 18               | 5, 645, 420. 07        | 2, 928. 51      | 735, 000                           | 50, 000                         | 42, 000              |
| Maryland .....                           | 47               | 10, 912, 397. 47       | 40, 794. 90     | 2, 106, 750                        | 50, 000                         | 90, 600              |
| Baltimore .....                          | 22               | 35, 829, 493. 85       | 30, 150. 89     | 1, 985, 000                        | 202, 000                        | 509                  |
| District of Columbia .....               | 1                | 639, 328. 41           | 349. 14         | 250, 000                           | .....                           | 1, 200               |
| Washington City .....                    | 11               | 9, 510, 626. 92        | 7, 411. 45      | 960, 400                           | 100, 000                        | 271, 850             |
| Total .....                              | 951              | 888, 194, 998. 49      | 1, 079, 711. 54 | 78, 279, 200                       | 14, 538, 000                    | 4, 819, 300          |
| Virginia .....                           | 35               | 16, 230, 771. 08       | 52, 910. 69     | 1, 977, 250                        | 675, 000                        | 252, 450             |
| West Virginia .....                      | 33               | 8, 792, 790. 11        | 45, 616. 78     | 1, 374, 650                        | 100, 000                        | 32, 500              |
| North Carolina .....                     | 27               | 6, 744, 843. 14        | 93, 105. 79     | 708, 500                           | 200, 000                        | 100                  |
| South Carolina .....                     | 16               | 5, 698, 534. 15        | 128, 941. 18    | 512, 250                           | 150, 000                        | 100                  |
| Georgia .....                            | 27               | 7, 896, 620. 65        | 273, 661. 09    | 1, 009, 000                        | 80, 000                         | 20, 000              |
| Savannah .....                           | 2                | 1, 477, 636. 42        | 2, 823. 42      | 102, 000                           | 90, 000                         | .....                |
| Florida .....                            | 15               | 3, 337, 461. 33        | 66, 359. 10     | 330, 000                           | 125, 000                        | 50, 500              |
| Alabama .....                            | 26               | 5, 896, 548. 98        | 198, 075. 86    | 903, 500                           | 100, 000                        | 2, 500               |
| Mississippi .....                        | 10               | 2, 636, 770. 03        | 409, 459. 31    | 243, 150                           | .....                           | 50, 000              |
| Louisiana .....                          | 12               | 2, 088, 193. 12        | 412, 244. 18    | 265, 000                           | .....                           | .....                |
| New Orleans .....                        | 7                | 10, 697, 620. 12       | 412, 632. 02    | 622, 000                           | .....                           | 47, 850              |
| Texas .....                              | 193              | 36, 083, 696. 08       | 2, 105, 357. 07 | 4, 697, 800                        | 368, 000                        | 301, 300             |
| Houston .....                            | 5                | 2, 300, 134. 89        | 35, 403. 55     | 250, 000                           | .....                           | .....                |
| Arkansas .....                           | 7                | 2, 110, 930. 28        | 82, 559. 26     | 251, 500                           | 50, 000                         | .....                |
| Kentucky .....                           | 68               | 16, 775, 515. 47       | 279, 078. 96    | 3, 931, 750                        | 775, 000                        | 186, 000             |
| Louisville .....                         | 6                | 7, 492, 145. 67        | 9, 322. 74      | 950, 000                           | 750, 000                        | 100, 000             |
| Tennessee .....                          | 49               | 19, 715, 542. 16       | 445, 568. 99    | 1, 848, 750                        | 325, 000                        | 126, 000             |
| Total .....                              | 538              | 155, 375, 753. 68      | 5, 051, 129. 99 | 19, 977, 100                       | 3, 788, 600                     | 1, 169, 200          |
| Ohio .....                               | 227              | 69, 885, 344. 97       | 450, 811. 21    | 12, 075, 600                       | 525, 000                        | 903, 500             |
| Cincinnati .....                         | 13               | 24, 136, 455. 66       | 12, 114. 20     | 5, 594, 000                        | 1, 225, 000                     | 2, 237, 050          |
| Cleveland .....                          | 13               | 29, 674, 913. 33       | 29, 497. 59     | 1, 480, 000                        | 69, 000                         | 200, 000             |
| Indiana .....                            | 112              | 34, 657, 180. 45       | 275, 853. 60    | 4, 702, 300                        | 530, 000                        | 1, 281, 700          |
| Illinois .....                           | 202              | 52, 047, 408. 25       | 708, 404. 21    | 6, 309, 500                        | 972, 500                        | 398, 150             |
| Chicago .....                            | 16               | 105, 355, 843. 66      | 339, 884. 52    | 1, 150, 000                        | 550, 000                        | 267, 000             |
| Michigan .....                           | 76               | 28, 883, 385. 72       | 161, 674. 17    | 2, 957, 000                        | 100, 000                        | 108, 850             |
| Detroit .....                            | 6                | 15, 691, 302. 20       | 1, 636. 33      | 1, 209, 000                        | 300, 000                        | 229, 300             |
| Wisconsin .....                          | 74               | 21, 567, 064. 05       | 169, 612. 70    | 2, 212, 750                        | 150, 000                        | 218, 450             |
| Milwaukee .....                          | 5                | 17, 398, 657. 99       | 192, 818. 19    | 870, 000                           | 390, 000                        | 39, 350              |
| Minnesota .....                          | 59               | 15, 014, 655. 21       | 83, 126. 67     | 1, 316, 500                        | 50, 000                         | 23, 500              |
| St. Paul .....                           | 5                | 10, 314, 406. 39       | 4, 775. 04      | 252, 000                           | 475, 000                        | .....                |
| Minneapolis .....                        | 6                | 11, 458, 636. 52       | 4, 856. 62      | 309, 000                           | 50, 000                         | .....                |
| Iowa .....                               | 161              | 31, 589, 929. 81       | 422, 964. 97    | 3, 722, 250                        | 250, 000                        | 147, 350             |
| Des Moines .....                         | 4                | 3, 053, 949. 77        | 23, 816. 48     | 343, 000                           | .....                           | 109, 000             |
| Missouri .....                           | 50               | 8, 109, 455. 23        | 148, 599. 96    | 1, 171, 550                        | .....                           | 53, 000              |
| St. Louis .....                          | 6                | 36, 084, 086. 85       | 24, 620. 05     | 1, 810, 000                        | 540, 000                        | 154, 000             |
| Kansas City .....                        | 5                | 17, 359, 879. 29       | 151, 150. 04    | 250, 000                           | 100, 000                        | 226, 000             |
| St. Joseph .....                         | 2                | 2, 285, 531. 55        | 5, 734. 31      | 150, 000                           | 50, 000                         | .....                |
| Total .....                              | 1, 042           | 534, 568, 086. 90      | 3, 202, 859. 86 | 47, 866, 450                       | 6, 317, 500                     | 6, 591, 200          |

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS MAY 5, 1898.

RESOURCES.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$572,540.10            | \$2,245,066.35                              | \$649,529.67                            | \$82,277.06                            | \$689,241.44                   | \$130,688.50                                  |
| 155,768.84              | 2,599,720.07                                | 306,871.86                              | 181,271.81                             | 273,859.46                     | 44,818.63                                     |
| 246,966.50              | 1,864,066.93                                | 271,758.49                              | 205,359.42                             | 209,384.26                     | 105,438.78                                    |
| 1,009,019.52            | 10,107,531.44                               | 3,764,215.75                            | 427,753.03                             | 1,097,597.70                   | 293,815.41                                    |
| 341,032.61              | 8,129,425.80                                | 2,391,962.01                            | 400,485.12                             | 15,622,536.91                  | 686,872.66                                    |
| 522,397.00              | 3,456,603.07                                | 1,038,898.96                            | 251,357.48                             | 946,996.38                     | 50,016.89                                     |
| 433,032.02              | 7,893,217.71                                | 2,159,617.66                            | 298,800.32                             | 1,929,427.97                   | 461,078.69                                    |
| 3,280,806.59            | 36,286,631.37                               | 10,582,854.40                           | 1,847,284.24                           | 20,769,044.12                  | 1,622,729.56                                  |
| 750,401.44              | 14,253,669.38                               | 3,322,287.78                            | 3,108,135.47                           | 2,647,286.05                   | 1,429,231.76                                  |
| 3,065,821.43            | 48,681,168.91                               | 14,692,223.95                           | 1,951,013.26                           | 28,333,790.70                  | 5,663,495.96                                  |
| 22,000.00               | 1,129,428.24                                | 295,000.00                              | 90,615.30                              | 1,217,066.39                   | 551,611.86                                    |
| 30,250.00               | 2,647,690.17                                | 660,754.74                              | 92,500.00                              | 62,199.75                      | 128,810.25                                    |
| 353,499.66              | 9,501,913.62                                | 3,192,486.75                            | 655,815.47                             | 2,375,457.63                   | 946,716.50                                    |
| 1,679,784.27            | 25,017,895.10                               | 6,058,965.77                            | 2,474,898.43                           | 3,202,267.33                   | 1,122,361.39                                  |
| 732,836.16              | 13,656,249.33                               | 4,136,804.41                            | 630,764.96                             | 7,103,994.98                   | 1,469,095.89                                  |
| 733,039.36              | 4,289,518.62                                | 3,608,738.63                            | 569,042.49                             | 2,061,562.92                   | 245,673.40                                    |
| 53,488.50               | 740,734.94                                  | 337,989.71                              | 100,628.26                             | 182,004.04                     | 60,602.98                                     |
| 172,511.14              | 2,324,948.51                                | 535,098.09                              | 87,795.59                              | 393,363.32                     | 91,358.24                                     |
| 174,504.54              | 2,985,617.09                                | 2,169,380.21                            | 218,092.15                             | 2,211,465.40                   | 397,477.75                                    |
| -----                   | 259,273.26                                  | 23,000.00                               | 3,072.10                               | 12,498.50                      | 27.39                                         |
| 110,480.76              | 997,023.91                                  | 940,187.08                              | 57,936.49                              | 1,192,705.54                   | 632,912.10                                    |
| 7,878,608.26            | 126,455,066.08                              | 39,862,927.12                           | 9,980,219.97                           | 51,097,664.55                  | 12,138,379.38                                 |
| 257,154.89              | 1,171,835.28                                | 739,088.99                              | 326,134.73                             | 869,538.75                     | 565,499.39                                    |
| 97,107.52               | 571,836.61                                  | 601,155.48                              | 97,672.98                              | 346,808.22                     | 230,402.88                                    |
| 66,962.50               | 260,716.50                                  | 308,664.41                              | 78,870.28                              | 500,690.11                     | 243,204.23                                    |
| 8,190.63                | 946,726.94                                  | 121,276.69                              | 58,731.54                              | 198,769.62                     | 198,620.21                                    |
| 57,404.07               | 635,303.45                                  | 318,585.30                              | 110,625.09                             | 461,249.95                     | 374,901.66                                    |
| 10,400.00               | 44,428.76                                   | 67,312.06                               | 16,134.92                              | 46,349.37                      | 22,629.87                                     |
| 55,891.69               | 769,458.55                                  | 247,250.85                              | 75,250.62                              | 298,539.63                     | 168,668.45                                    |
| 89,591.13               | 1,371,331.20                                | 377,609.57                              | 196,693.13                             | 1,183,096.76                   | 453,568.32                                    |
| 5,759.00                | 413,140.85                                  | 72,183.04                               | 76,982.68                              | 200,993.16                     | 75,192.09                                     |
| 21,935.00               | 104,120.14                                  | 34,785.42                               | 12,000.24                              | 88,403.08                      | 53,239.43                                     |
| 35,101.61               | 2,214,343.72                                | 623,837.18                              | 85,315.82                              | 705,688.16                     | 641,550.33                                    |
| 263,705.49              | 1,404,208.09                                | 2,008,267.26                            | 1,064,708.10                           | 5,026,765.77                   | 1,133,843.29                                  |
| 22,633.33               | 32,843.71                                   | 133,549.70                              | 121,584.07                             | 594,165.79                     | 41,151.85                                     |
| 13,243.00               | 125,847.92                                  | 23,736.22                               | 165,887.06                             | 318,295.79                     | 69,223.30                                     |
| 287,384.38              | 945,973.86                                  | 623,837.56                              | 220,472.47                             | 387,316.35                     | 177,893.15                                    |
| 152,000.00              | 942,429.51                                  | 189,125.00                              | 8,783.00                               | 923,417.02                     | 272,235.27                                    |
| 171,228.81              | 1,361,114.08                                | 954,619.52                              | 729,964.41                             | 1,407,916.34                   | 574,128.53                                    |
| 1,606,683.96            | 13,315,659.11                               | 7,444,884.23                            | 3,445,811.14                           | 13,552,343.87                  | 5,295,952.25                                  |
| 830,964.73              | 5,721,187.81                                | 2,164,048.60                            | 1,379,120.83                           | 2,584,026.12                   | 658,001.66                                    |
| 1,182,584.40            | 4,475,558.83                                | 476,399.12                              | 187,114.46                             | 3,148,664.23                   | 621,593.00                                    |
| 84,450.60               | 851,556.74                                  | 508,104.30                              | 210,752.53                             | 2,559,147.34                   | 775,050.07                                    |
| 349,041.21              | 3,153,601.31                                | 1,561,386.30                            | 771,571.02                             | 4,124,297.28                   | 1,123,340.18                                  |
| 395,471.53              | 5,561,224.95                                | 2,200,498.91                            | 1,071,378.73                           | 1,623,442.15                   | 1,445,436.45                                  |
| 75,000.00               | 8,258,395.45                                | 919,525.55                              | 708,803.63                             | 22,104,832.82                  | 7,747,504.00                                  |
| 223,960.25              | 2,208,501.16                                | 908,429.13                              | 673,277.40                             | 648,337.68                     | 564,404.10                                    |
| 216,242.19              | 414,297.99                                  | 31,038.50                               | 358,654.13                             | 1,049,036.01                   | 384,999.74                                    |
| 185,337.50              | 1,530,708.21                                | 841,749.21                              | 302,078.81                             | 482,716.72                     | 212,836.81                                    |
| 161,259.15              | 1,379,425.97                                | 123,763.03                              | 66,582.16                              | 1,349,578.57                   | 1,018,055.17                                  |
| 65,720.30               | 793,269.55                                  | 909,666.67                              | 438,085.24                             | 669,591.89                     | 365,331.25                                    |
| -----                   | 1,745,190.59                                | 698,758.78                              | 87,883.31                              | 958,147.48                     | 241,065.17                                    |
| 22,950.00               | 441,684.38                                  | 108,275.00                              | 77,628.00                              | 719,127.94                     | 891,357.27                                    |
| 265,395.52              | 2,005,322.24                                | 1,533,407.15                            | 773,793.83                             | 2,435,936.58                   | 572,701.28                                    |
| 32,375.00               | 2,272,638.13                                | 143,541.29                              | 93,917.29                              | 339,968.63                     | 38,334.43                                     |
| 69,404.49               | 717,738.35                                  | 517,126.72                              | 262,641.12                             | 185,929.04                     | 203,989.53                                    |
| 192,768.75              | 2,335,693.33                                | 930,000.00                              | 266,236.01                             | 6,949,831.69                   | 1,260,476.67                                  |
| 61,827.05               | 1,640,992.73                                | 66,865.00                               | 357,992.86                             | 1,207,449.04                   | 2,082,839.23                                  |
| -----                   | 14,400.00                                   | 72,000.00                               | -----                                  | 336,099.91                     | 133,145.28                                    |
| 4,414,752.07            | 43,572,387.72                               | 14,614,583.26                           | 8,087,511.36                           | 53,976,162.12                  | 19,340,466.29                                 |

## ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

## RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| Maine.....                               | \$3,017,759.90                    | \$187,862.06                 | \$103,105.26                  | \$308,188                      | \$10,914.58                                    |
| New Hampshire.....                       | 1,975,507.16                      | 176,403.84                   | -----                         | 208,466                        | 9,465.41                                       |
| Vermont.....                             | 1,642,565.39                      | 75,658.71                    | -----                         | 110,402                        | 8,064.47                                       |
| Massachusetts.....                       | 11,954,150.51                     | 660,704.50                   | 227,120.13                    | 1,037,795                      | 67,433.45                                      |
| Boston.....                              | 29,492,474.69                     | 325,596.66                   | 8,523,131.23                  | 834,060                        | 22,645.98                                      |
| Rhode Island.....                        | 3,089,279.25                      | 124,219.50                   | 253,160.83                    | 421,952                        | 16,279.11                                      |
| Connecticut.....                         | 7,744,011.09                      | 310,509.22                   | 225,008.26                    | 718,964                        | 32,728.97                                      |
| Total.....                               | 58,919,747.90                     | 1,891,015.39                 | 9,331,535.71                  | 3,639,127                      | 167,531.97                                     |
| New York.....                            | 16,219,085.25                     | 647,310.21                   | 208,462.87                    | 892,930                        | 64,111.27                                      |
| New York City.....                       | -----                             | 4,819,347.04                 | 85,924,948.47                 | 911,693                        | 58,208.72                                      |
| Albany.....                              | 3,566,723.43                      | 62,037.46                    | 155,293.02                    | 54,489                         | 1,315.86                                       |
| Brooklyn.....                            | 3,908,245.35                      | 137,165.16                   | 1,261,139.33                  | 155,173                        | 9,850.75                                       |
| New Jersey.....                          | 9,606,404.28                      | 963,443.59                   | 335,960.15                    | 377,065                        | 49,110.52                                      |
| Pennsylvania.....                        | 22,883,528.68                     | 925,062.23                   | 151,698.94                    | 1,300,810                      | 110,337.10                                     |
| Philadelphia.....                        | 14,642,078.82                     | 1,148,102.76                 | 7,534,215.07                  | 381,052                        | 70,723.61                                      |
| Pittsburg.....                           | 4,791,317.32                      | 355,125.96                   | 2,430,457.42                  | 294,586                        | 19,640.80                                      |
| Delaware.....                            | 1,085,270.21                      | 47,293.43                    | 48,261.93                     | 35,114                         | 7,930.54                                       |
| Maryland.....                            | 1,583,661.81                      | 58,034.94                    | -----                         | 51,775                         | 11,624.27                                      |
| Baltimore.....                           | 3,833,663.12                      | 129,476.59                   | 1,840,056.72                  | 141,145                        | 17,705.17                                      |
| District of Columbia.....                | 53,761.92                         | 14,693.36                    | -----                         | 4,569                          | 920.67                                         |
| Washington City.....                     | 2,160,586.91                      | 150,799.35                   | 214,741.01                    | 3,670                          | 7,735.42                                       |
| Total.....                               | 84,658,127.70                     | 9,397,312.14                 | 100,105,264.93                | 4,604,667                      | 429,312.70                                     |
| Virginia.....                            | 2,035,088.76                      | 74,810.52                    | 184,905.80                    | 146,322                        | 14,204.68                                      |
| West Virginia.....                       | 1,349,676.06                      | 54,065.81                    | 3,319.99                      | 95,671                         | 7,648.81                                       |
| North Carolina.....                      | 730,773.15                        | 71,225.88                    | 6,224.62                      | 137,411                        | 5,832.54                                       |
| South Carolina.....                      | 338,245.22                        | 52,723.24                    | -----                         | 51,702                         | 6,077.84                                       |
| Georgia.....                             | 998,613.12                        | 108,070.19                   | 113,565.62                    | 186,650                        | 11,685.16                                      |
| Savannah.....                            | 52,644.00                         | 424.00                       | 22,511.75                     | 20,691                         | 746.10                                         |
| Florida.....                             | 802,206.18                        | 37,134.47                    | 12,662.61                     | 72,127                         | 5,906.87                                       |
| Alabama.....                             | 1,249,257.61                      | 57,511.37                    | 56,157.07                     | 172,450                        | 6,578.49                                       |
| Mississippi.....                         | 649,551.93                        | 25,102.47                    | -----                         | 6,160                          | 2,579.44                                       |
| Louisiana.....                           | 788,960.25                        | 30,981.01                    | -----                         | 9,775                          | 2,931.01                                       |
| New Orleans.....                         | 3,131,779.03                      | 24,709.23                    | 851,653.94                    | 92,993                         | 13,627.02                                      |
| Texas.....                               | 10,073,594.05                     | 343,918.44                   | 298,395.28                    | 746,819                        | 35,825.13                                      |
| Houston.....                             | 732,537.09                        | 935.81                       | 29,356.36                     | 91,324                         | 3,455.09                                       |
| Arkansas.....                            | 887,642.70                        | 11,457.49                    | 30,483.34                     | 51,137                         | 1,930.86                                       |
| Kentucky.....                            | 2,903,734.28                      | 94,475.22                    | 910.92                        | 234,271                        | 10,464.19                                      |
| Louisville.....                          | 2,334,532.89                      | 9,608.58                     | 52,633.48                     | 119,975                        | 2,832.68                                       |
| Tennessee.....                           | 3,817,799.37                      | 201,733.14                   | 333,328.55                    | 383,473                        | 11,379.99                                      |
| Total.....                               | 32,876,644.79                     | 1,198,836.87                 | 1,996,109.33                  | 2,669,961                      | 144,315.90                                     |
| Ohio.....                                | 11,911,275.05                     | 549,769.56                   | 335,148.43                    | 1,554,187                      | 45,908.20                                      |
| Cincinnati.....                          | 5,021,401.19                      | 140,099.06                   | 229,474.06                    | 446,758                        | 4,510.87                                       |
| Cleveland.....                           | 4,535,030.59                      | 93,867.57                    | 353,053.40                    | 158,529                        | 5,930.88                                       |
| Indiana.....                             | 9,312,169.30                      | 331,452.03                   | 261,076.15                    | 1,022,853                      | 27,945.33                                      |
| Illinois.....                            | 13,387,515.45                     | 542,781.49                   | 605,289.79                    | 821,622                        | 40,078.42                                      |
| Chicago.....                             | -----                             | 138,136.46                   | 6,554,765.86                  | 1,490,332                      | 20,818.44                                      |
| Michigan.....                            | 6,104,245.23                      | 100,705.67                   | 72,864.73                     | 370,753                        | 15,157.26                                      |
| Detroit.....                             | 2,116,209.29                      | 17,962.80                    | 226,068.11                    | 165,807                        | 6,910.45                                       |
| Wisconsin.....                           | 6,529,927.53                      | 142,737.08                   | 8,664.99                      | 299,023                        | 15,707.33                                      |
| Milwaukee.....                           | 4,324,430.26                      | 7,773.60                     | 417,992.34                    | 81,961                         | 2,749.12                                       |
| Minnesota.....                           | 3,780,522.70                      | 95,277.85                    | 104,406.36                    | 100,443                        | 11,247.71                                      |
| St. Paul.....                            | 2,589,194.10                      | 99,467.99                    | 300,680.71                    | 202,155                        | 2,466.28                                       |
| Minneapolis.....                         | 2,236,900.94                      | 29,942.10                    | 1,014,054.67                  | 150,579                        | 5,195.42                                       |
| Iowa.....                                | 7,893,816.13                      | 325,594.57                   | 91,524.37                     | 437,472                        | 26,020.78                                      |
| Des Moines.....                          | 876,406.10                        | 30,653.78                    | 77,793.71                     | 65,461                         | 1,635.91                                       |
| Missouri.....                            | 1,975,978.26                      | 85,688.80                    | 9,365.41                      | 146,428                        | 6,843.63                                       |
| St. Louis.....                           | -----                             | 71,151.43                    | 1,357,545.83                  | 338,088                        | 2,551.93                                       |
| Kansas City.....                         | 6,712,474.81                      | 37,461.46                    | 649,141.68                    | 204,136                        | 8,985.49                                       |
| St. Joseph.....                          | 952,336.79                        | 18,711.13                    | 175,833.04                    | 10,165                         | 782.62                                         |
| Total.....                               | 90,450,833.75                     | 2,859,234.43                 | 12,745,693.64                 | 8,879,757                      | 246,156.07                                     |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 687

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS MAY 5, 1898—Continued.

RESOURCES—Continued.

| Specie.               | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.              |
|-----------------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|-------------------------|
| \$1,271,682.68        | \$371,577           | -----                                                 | \$265,502.75                   | \$2,056.00                | \$39,681,443.66         |
| 745,776.46            | 291,286             | -----                                                 | 176,563.75                     | 300.00                    | 23,347,627.00           |
| 683,699.73            | 233,222             | -----                                                 | 184,247.50                     | 3,962.50                  | 22,839,944.30           |
| 5,066,463.77          | 2,516,675           | \$135,000                                             | 858,503.00                     | 22,312.50                 | 168,063,688.19          |
| 14,152,143.45         | 5,932,827           | 240,000                                               | 314,055.00                     | 88,379.00                 | 251,581,049.87          |
| 1,156,707.03          | 696,666             | -----                                                 | 343,127.50                     | 47,602.60                 | 54,677,683.46           |
| 3,249,237.32          | 915,777             | -----                                                 | 368,512.50                     | 21,050.00                 | 80,153,271.50           |
| <b>25,330,780.44</b>  | <b>10,988,930</b>   | <b>375,000</b>                                        | <b>2,510,292.00</b>            | <b>185,602.60</b>         | <b>638,346,694.07</b>   |
| 5,762,689.22          | 3,127,370           | 150,000                                               | 740,387.65                     | 33,833.34                 | 160,298,775.57          |
| 141,539,579.93        | 25,655,515          | 9,590,000                                             | 768,257.00                     | 370,057.42                | 799,898,682.40          |
| 904,816.10            | 395,088             | -----                                                 | 13,500.00                      | 770.00                    | 17,389,564.14           |
| 1,483,428.78          | 1,059,378           | -----                                                 | 28,010.00                      | 2,950.00                  | 23,682,108.20           |
| 3,551,353.54          | 2,481,323           | -----                                                 | 251,882.25                     | 14,983.77                 | 94,047,887.40           |
| 9,271,696.10          | 4,713,374           | -----                                                 | 822,270.76                     | 26,534.88                 | 217,028,935.12          |
| 13,804,611.70         | 2,183,694           | 5,770,000                                             | 313,087.50                     | 44,998.82                 | 174,708,921.83          |
| 5,396,288.75          | 3,047,770           | -----                                                 | 243,211.25                     | 33,431.50                 | 84,946,145.92           |
| 384,457.65            | 142,643             | -----                                                 | 55,025.00                      | 1,900.00                  | 9,758,693.83            |
| 797,047.98            | 448,671             | -----                                                 | 88,103.58                      | 2,729.80                  | 19,759,237.64           |
| 3,339,497.78          | 849,710             | 1,055,000                                             | 88,575.00                      | 5,465.00                  | 57,494,915.26           |
| 250,794.75            | 46,101              | -----                                                 | 11,256.00                      | -----                     | 1,580,230.41            |
| 2,895,873.85          | 893,356             | 660,000                                               | 38,717.50                      | 5,950.50                  | 21,693,172.79           |
| <b>189,392,136.13</b> | <b>44,915,193</b>   | <b>17,225,000</b>                                     | <b>3,442,277.49</b>            | <b>543,605.03</b>         | <b>1,688,326,971.51</b> |
| 1,227,673.05          | 940,713             | -----                                                 | 85,281.25                      | 2,853.94                  | 27,829,496.71           |
| 712,872.82            | 414,698             | -----                                                 | 60,082.75                      | 1,520.92                  | 14,990,093.74           |
| 578,730.55            | 316,490             | -----                                                 | 31,581.75                      | 4,520.22                  | 11,068,356.67           |
| 302,810.50            | 208,951             | -----                                                 | 22,208.25                      | 350.00                    | 9,005,809.01            |
| 699,286.00            | 598,249             | -----                                                 | 41,534.50                      | 6,928.92                  | 14,092,034.77           |
| 86,400.00             | 40,060              | -----                                                 | 4,599.00                       | 2.50                      | 2,107,724.17            |
| 256,305.52            | 317,982             | -----                                                 | 14,530.00                      | -----                     | 7,014,254.87            |
| 836,849.29            | 468,033             | -----                                                 | 40,657.50                      | 802.00                    | 13,650,711.28           |
| 154,962.65            | 228,998             | -----                                                 | 10,640.50                      | 709.00                    | 4,662,316.15            |
| 218,650.25            | 82,222              | -----                                                 | 11,925.00                      | 5,009.00                  | 4,230,374.23            |
| 2,320,295.52          | 1,583,203           | 320,000                                               | 27,990.00                      | 2,000.00                  | 24,453,589.08           |
| 4,052,618.91          | 2,731,623           | -----                                                 | 207,261.25                     | 6,227.75                  | 72,950,908.96           |
| 744,961.75            | 799,496             | -----                                                 | 9,715.00                       | 1,545.00                  | 5,944,782.99            |
| 231,444.10            | 132,209             | -----                                                 | 11,317.50                      | 2,511.00                  | 4,571,355.82            |
| 1,022,126.28          | 496,939             | -----                                                 | 169,900.50                     | 432.94                    | 29,522,546.47           |
| 658,496.27            | 1,317,301           | 250,000                                               | 38,240.00                      | -----                     | 16,564,088.11           |
| 2,035,280.90          | 1,949,465           | -----                                                 | 81,566.00                      | 12,002.81                 | 36,485,822.60           |
| <b>16,139,894.36</b>  | <b>12,629,388</b>   | <b>570,000</b>                                        | <b>869,051.75</b>              | <b>47,339.00</b>          | <b>269,104,269.23</b>   |
| 4,999,080.60          | 4,156,346           | -----                                                 | 525,075.16                     | 26,228.50                 | 121,280,624.52          |
| 2,235,999.75          | 2,707,717           | 690,000                                               | 251,739.00                     | 665.00                    | 55,024,881.49           |
| 2,133,531.50          | 1,295,439           | -----                                                 | 63,103.00                      | 12,000.00                 | 44,983,818.84           |
| 5,211,682.89          | 2,404,198           | -----                                                 | 295,916.00                     | 11,293.75                 | 72,218,803.80           |
| 4,364,547.85          | 1,982,444           | -----                                                 | 279,234.75                     | 13,048.36                 | 93,769,977.29           |
| 22,788,061.71         | 18,021,619          | 2,715,000                                             | 47,250.00                      | 73,523.59                 | 109,226,316.69          |
| 1,952,833.37          | 829,082             | -----                                                 | 131,342.00                     | 6,580.25                  | 47,131,363.12           |
| 1,646,822.01          | 575,226             | -----                                                 | 54,000.00                      | 14,352.27                 | 24,700,775.02           |
| 1,814,417.71          | 653,819             | -----                                                 | 97,882.60                      | 2,842.50                  | 37,334,389.15           |
| 2,297,477.77          | 1,673,761           | -----                                                 | 38,537.50                      | 7,400.00                  | 32,544,573.82           |
| 1,196,357.25          | 368,734             | -----                                                 | 56,353.00                      | 8,018.50                  | 25,460,407.15           |
| 2,040,138.85          | 457,474             | -----                                                 | 11,398.00                      | 46,431.42                 | 20,523,573.11           |
| 706,339.19            | 837,336             | -----                                                 | 13,300.00                      | 1,562.50                  | 19,069,724.46           |
| 2,338,769.30          | 1,076,932           | -----                                                 | 163,177.52                     | 11,661.99                 | 56,883,900.04           |
| 269,411.05            | 229,801             | -----                                                 | 14,975.00                      | 1,000.00                  | 6,008,678.57            |
| 679,695.40            | 352,193             | -----                                                 | 52,234.75                      | 2.50                      | 14,747,774.19           |
| 3,313,455.85          | 5,468,691           | 2,400,000                                             | 81,450.00                      | 2.50                      | 63,631,649.83           |
| 2,106,061.77          | 1,366,460           | -----                                                 | 11,250.00                      | -----                     | 34,595,616.48           |
| 236,292.20            | 218,514             | -----                                                 | 6,750.00                       | 1,000.00                  | 4,697,345.83            |
| <b>62,376,906.93</b>  | <b>44,745,696</b>   | <b>5,805,000</b>                                      | <b>2,105,495.68</b>            | <b>297,501.38</b>         | <b>973,004,234.46</b>   |

## 688 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| Maine.....                               | \$11,121,000           | \$2,711,102.34 |
| New Hampshire.....                       | 5,830,000              | 1,408,183.33   |
| Vermont.....                             | 6,885,000              | 1,553,920.58   |
| Massachusetts.....                       | 42,427,500             | 14,899,349.50  |
| Boston.....                              | 48,550,000             | 14,802,825.30  |
| Rhode Island.....                        | 19,337,050             | 4,849,697.36   |
| Connecticut.....                         | 21,281,070             | 7,893,450.00   |
| Total.....                               | 155,431,620            | 48,118,528.21  |
| New York.....                            | 31,457,940             | 10,872,545.25  |
| New York City.....                       | 48,900,000             | 43,051,500.00  |
| Albany.....                              | 1,530,000              | 1,380,000.00   |
| Brooklyn.....                            | 1,352,000              | 2,280,000.00   |
| New Jersey.....                          | 14,445,000             | 8,289,700.00   |
| Pennsylvania.....                        | 40,624,765             | 21,323,263.01  |
| Philadelphia.....                        | 20,465,000             | 14,548,000.00  |
| Pittsburg.....                           | 12,300,000             | 9,793,400.00   |
| Delaware.....                            | 2,083,985              | 984,151.13     |
| Maryland.....                            | 3,756,700              | 1,667,675.00   |
| Baltimore.....                           | 13,243,260             | 5,184,100.00   |
| District of Columbia.....                | 262,000                | 150,000.00     |
| Washington City.....                     | 2,775,000              | 1,216,000.00   |
| Total.....                               | 193,265,650            | 120,740,334.39 |
| Virginia.....                            | 4,646,300              | 2,893,000.00   |
| West Virginia.....                       | 3,351,000              | 880,851.22     |
| North Carolina.....                      | 2,671,000              | 807,009.66     |
| South Carolina.....                      | 1,898,000              | 760,945.87     |
| Georgia.....                             | 3,166,000              | 1,066,588.93   |
| Savannah.....                            | 750,000                | 225,000.00     |
| Florida.....                             | 1,150,000              | 494,660.00     |
| Alabama.....                             | 3,205,000              | 613,712.33     |
| Mississippi.....                         | 855,000                | 396,700.00     |
| Louisiana.....                           | 860,000                | 375,200.00     |
| New Orleans.....                         | 2,300,000              | 2,305,000.00   |
| Texas.....                               | 18,300,000             | 4,640,404.72   |
| Houston.....                             | 1,150,000              | 572,300.00     |
| Arkansas.....                            | 1,070,000              | 262,500.00     |
| Kentucky.....                            | 8,264,900              | 2,263,951.96   |
| Louisville.....                          | 3,000,000              | 665,000.00     |
| Tennessee.....                           | 8,435,000              | 1,818,294.53   |
| Total.....                               | 65,072,200             | 21,082,719.22  |
| Ohio.....                                | 27,935,100             | 8,133,234.38   |
| Cincinnati.....                          | 7,800,000              | 2,765,000.00   |
| Cleveland.....                           | 9,400,000              | 2,146,629.00   |
| Indiana.....                             | 14,217,000             | 4,608,054.82   |
| Illinois.....                            | 17,746,000             | 6,724,655.76   |
| Chicago.....                             | 18,950,000             | 9,247,400.00   |
| Michigan.....                            | 8,595,000              | 2,640,618.72   |
| Detroit.....                             | 3,300,000              | 695,000.00     |
| Wisconsin.....                           | 6,810,000              | 1,749,136.28   |
| Milwaukee.....                           | 3,250,000              | 586,500.00     |
| Minnesota.....                           | 4,640,000              | 1,010,350.00   |
| St. Paul.....                            | 3,800,000              | 655,000.00     |
| Minneapolis.....                         | 4,500,000              | 505,500.00     |
| Iowa.....                                | 12,100,000             | 2,756,353.64   |
| Des Moines.....                          | 800,000                | 221,500.00     |
| Missouri.....                            | 3,615,000              | 738,327.25     |
| St. Louis.....                           | 8,400,000              | 1,710,000.00   |
| Kansas City.....                         | 2,300,000              | 521,000.00     |
| St. Joseph.....                          | 350,000                | 105,500.00     |
| Total.....                               | 158,508,100            | 47,429,750.83  |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 689

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS MAY 5, 1898—Continued.

LIABILITIES.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$1,841,787.40                    | \$5,390,735.50                   |                                     | \$718,618.53                 | \$920,017.24                                | \$54,706.41                     |
| 581,282.93                        | 3,477,395.00                     | \$6,791.00                          | 1,053,427.79                 | 795,344.82                                  | 81,765.69                       |
| 1,014,994.02                      | 3,685,456.50                     |                                     | 246,121.79                   | 213,981.60                                  | 2,042.41                        |
| 4,912,972.89                      | 17,187,780.50                    |                                     | 2,279,313.08                 | 2,195,433.09                                | 490,065.50                      |
| 4,709,157.13                      | 6,192,582.50                     |                                     | 28,495,440.63                | 18,077,960.35                               | 4,536,155.31                    |
| 1,255,157.14                      | 6,871,165.00                     |                                     | 1,006,332.48                 | 1,608,438.26                                | 190,211.59                      |
| 2,773,626.02                      | 7,957,819.50                     |                                     | 1,848,506.70                 | 851,577.02                                  | 633,665.43                      |
| 17,088,977.53                     | 50,162,934.50                    | 6,791.00                            | 35,647,761.00                | 24,662,752.44                               | 5,988,642.34                    |
| 6,999,269.13                      | 14,792,015.00                    | 18,765.00                           | 2,658,319.90                 | 1,628,117.17                                | 807,357.50                      |
| 18,275,898.17                     | 15,038,097.50                    | 16,556.60                           | 186,998,940.27               | 86,034,256.71                               |                                 |
| 194,833.81                        | 264,390.00                       |                                     | 3,208,744.93                 | 1,993,229.33                                | 574,844.27                      |
| 445,423.99                        | 574,750.00                       | 1,846.00                            | 379,259.95                   | 333,192.51                                  | 23,900.96                       |
| 4,588,301.18                      | 5,018,569.50                     | 5,402.00                            | 2,294,938.05                 | 579,932.48                                  | 635,086.29                      |
| 4,848,403.59                      | 16,575,034.00                    | 1,498.00                            | 2,399,252.79                 | 659,273.25                                  | 156,002.20                      |
| 2,550,817.37                      | 6,202,285.00                     |                                     | 20,591,050.30                | 7,447,437.77                                | 2,285,082.74                    |
| 2,000,457.05                      | 4,827,680.00                     |                                     | 8,651,047.51                 | 2,802,167.95                                | 40,635.76                       |
| 278,000.97                        | 703,497.50                       | 555.50                              | 237,305.11                   | 12,036.22                                   | 5,534.19                        |
| 496,913.87                        | 1,829,395.00                     |                                     | 386,592.39                   | 79,312.94                                   | 23,710.23                       |
| 1,288,681.01                      | 1,766,860.00                     | 4,604.00                            | 5,291,041.26                 | 1,819,210.86                                | 1,803,801.02                    |
| 67,841.78                         | 222,820.00                       |                                     | 12,314.91                    | 205.41                                      |                                 |
| 285,418.26                        | 760,705.00                       |                                     | 290,403.79                   | 311,819.40                                  | 8,437.12                        |
| 42,326,256.20                     | 68,576,098.50                    | 49,226.50                           | 233,399,211.16               | 103,700,195.00                              | 6,369,392.26                    |
| 635,331.93                        | 1,704,145.00                     |                                     | 633,264.49                   | 1,025,099.03                                | 36,374.92                       |
| 322,146.00                        | 1,213,657.50                     |                                     | 209,280.31                   | 235,285.40                                  | 3,964.66                        |
| 395,600.10                        | 594,162.50                       |                                     | 265,424.92                   | 208,948.68                                  | 15,186.19                       |
| 538,562.11                        | 446,855.00                       |                                     | 111,881.08                   | 578,007.14                                  | 874.42                          |
| 730,854.29                        | 853,697.50                       |                                     | 199,076.02                   | 351,624.70                                  | 31,709.47                       |
| 66,056.13                         | 89,495.00                        |                                     | 97,034.42                    | 135,191.15                                  |                                 |
| 131,568.49                        | 280,850.00                       |                                     | 180,375.09                   | 256,809.50                                  | 20,314.12                       |
| 542,448.24                        | 776,270.00                       |                                     | 347,839.66                   | 230,707.37                                  | 2,029.57                        |
| 160,186.17                        | 212,030.00                       |                                     | 21,561.61                    | 108,089.14                                  | 966.67                          |
| 237,600.96                        | 232,687.50                       |                                     | 12,292.99                    | 11,258.08                                   | 2,496.06                        |
| 481,864.87                        | 518,895.00                       |                                     | 1,533,457.65                 | 1,748,333.72                                | 5,721.94                        |
| 2,128,361.94                      | 4,075,597.50                     |                                     | 3,922,041.91                 | 1,224,020.89                                | 135,008.23                      |
| 127,059.66                        | 134,220.00                       |                                     | 680,589.89                   | 253,925.45                                  |                                 |
| 64,530.92                         | 223,050.00                       |                                     | 16,929.56                    | 199,799.12                                  | 8,124.31                        |
| 677,204.46                        | 3,482,982.50                     |                                     | 381,007.10                   | 500,549.61                                  | 24,938.66                       |
| 213,928.61                        | 768,550.00                       |                                     | 3,445,060.73                 | 1,870,838.67                                | 28,247.30                       |
| 903,765.83                        | 1,567,740.00                     |                                     | 1,147,576.20                 | 2,748,771.07                                | 45,778.29                       |
| 8,356,461.71                      | 17,174,885.00                    |                                     | 13,195,693.63                | 11,687,258.72                               | 361,234.81                      |
| 2,248,629.06                      | 10,669,967.50                    |                                     | 1,905,534.02                 | 1,769,783.19                                | 188,501.70                      |
| 907,595.70                        | 4,765,780.00                     |                                     | 10,217,463.21                | 4,841,950.87                                | 112,331.09                      |
| 469,394.74                        | 1,297,460.00                     |                                     | 4,540,716.67                 | 3,041,433.73                                | 1,569.35                        |
| 1,095,222.56                      | 4,130,358.00                     |                                     | 2,284,312.38                 | 2,899,981.42                                | 162,928.53                      |
| 2,795,844.08                      | 5,517,487.50                     |                                     | 961,409.26                   | 3,124,332.04                                | 26,851.26                       |
| 2,361,279.49                      | 553,045.00                       |                                     | 52,511,460.89                | 30,387,500.84                               |                                 |
| 1,017,514.05                      | 2,587,727.50                     |                                     | 306,084.79                   | 1,174,152.95                                | 23,850.73                       |
| 311,455.43                        | 1,011,920.00                     |                                     | 2,951,605.62                 | 5,613,473.28                                | 5,337.15                        |
| 600,137.83                        | 1,973,490.00                     |                                     | 118,208.60                   | 578,598.16                                  | 4,999.16                        |
| 185,179.80                        | 764,290.00                       |                                     | 3,855,509.10                 | 2,462,188.43                                | 177,531.54                      |
| 514,876.90                        | 1,164,227.50                     |                                     | 291,527.78                   | 874,679.82                                  | 552.44                          |
| 770,412.70                        | 206,730.00                       |                                     | 2,073,157.59                 | 2,410,402.53                                | 54,770.98                       |
| 354,850.37                        | 200,410.00                       |                                     | 2,644,107.57                 | 1,778,498.82                                | 30,465.26                       |
| 1,250,184.96                      | 3,288,327.50                     |                                     | 1,983,372.00                 | 5,225,950.12                                | 13,690.70                       |
| 45,577.03                         | 289,397.50                       |                                     | 917,540.20                   | 1,841,564.04                                |                                 |
| 299,761.25                        | 1,045,175.00                     |                                     | 3,064.57                     | 134,688.65                                  | 214.83                          |
| 838,187.72                        | 1,617,167.50                     |                                     | 17,313,680.49                | 10,347,436.93                               |                                 |
| 338,402.18                        | 225,000.00                       |                                     | 8,537,494.60                 | 8,756,048.17                                |                                 |
| 60,026.95                         | 135,000.00                       |                                     | 571,552.26                   | 1,217,524.40                                |                                 |
| 16,455,592.80                     | 41,442,780.50                    |                                     | 113,987,801.60               | 88,480,188.48                               | 803,594.72                      |

690 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends un-<br>paid. | Individual<br>deposits. |
|------------------------------------------|------------------------|-------------------------|
| Maine.....                               | \$31,186.10            | \$15,940,240.68         |
| New Hampshire.....                       | 21,238.49              | 9,720,539.57            |
| Vermont.....                             | 8,795.39               | 9,088,802.61            |
| Massachusetts.....                       | 97,438.23              | 79,744,786.85           |
| Boston.....                              | 46,434.62              | 124,023,745.76          |
| Rhode Island.....                        | 92,060.72              | 19,099,319.06           |
| Connecticut.....                         | 29,068.06              | 36,926,748.77           |
| Total.....                               | 326,221.62             | 294,544,189.30          |
| New York.....                            | 62,184.69              | 95,559,692.81           |
| New York City.....                       | 151,537.16             | 386,405,241.21          |
| Albany.....                              | 3,878.55               | 8,147,964.35            |
| Brooklyn.....                            | 783.43                 | 18,060,311.72           |
| New Jersey.....                          | 35,708.95              | 57,050,242.55           |
| Pennsylvania.....                        | 367,068.55             | 129,448,025.75          |
| Philadelphia.....                        | 283,601.85             | 99,588,353.05           |
| Pittsburg.....                           | 124,967.88             | 43,824,977.32           |
| Delaware.....                            | 4,381.90               | 5,404,244.31            |
| Maryland.....                            | 14,441.11              | 11,322,151.03           |
| Baltimore.....                           | 65,857.73              | 26,441,812.97           |
| District of Columbia.....                | 5,276.00               | 869,771.31              |
| Washington City.....                     | 3,755.00               | 15,938,207.01           |
| Total.....                               | 1,133,442.89           | 898,061,036.29          |
| Virginia.....                            | 1,558.00               | 15,165,818.69           |
| West Virginia.....                       | 4,616.53               | 8,653,659.53            |
| North Carolina.....                      | 519.00                 | 5,712,411.28            |
| South Carolina.....                      | 12,290.50              | 3,908,413.59            |
| Georgia.....                             | 4,284.00               | 7,147,573.01            |
| Savannah.....                            | 425.00                 | 487,853.30              |
| Florida.....                             | 1,072.50               | 4,270,784.63            |
| Alabama.....                             | 4,281.17               | 7,647,660.97            |
| Mississippi.....                         | 1,065.00               | 2,902,217.56            |
| Louisiana.....                           | 1,350.00               | 2,498,088.64            |
| New Orleans.....                         | 6,367.55               | 15,553,948.95           |
| Texas.....                               | 6,909.75               | 37,538,578.99           |
| Houston.....                             | 4,033.00               | 3,022,076.49            |
| Arkansas.....                            | 324.50                 | 2,674,796.98            |
| Kentucky.....                            | 11,383.59              | 12,920,312.26           |
| Louisville.....                          | 8,919.05               | 5,791,228.63            |
| Tennessee.....                           | 3,437.50               | 19,354,030.20           |
| Total.....                               | 72,847.60              | 155,249,454.30          |
| Ohio.....                                | 98,407.54              | 67,477,876.84           |
| Cincinnati.....                          | 128,449.94             | 21,827,220.53           |
| Cleveland.....                           | 84,386.50              | 22,988,408.00           |
| Indiana.....                             | 10,799.80              | 42,201,208.46           |
| Illinois.....                            | 29,341.54              | 55,669,372.85           |
| Chicago.....                             | 6,023.00               | 84,651,530.12           |
| Michigan.....                            | 4,530.50               | 30,665,017.71           |
| Detroit.....                             | 829.50                 | 10,494,597.78           |
| Wisconsin.....                           | 6,310.00               | 25,347,526.27           |
| Milwaukee.....                           | 125.00                 | 20,873,675.16           |
| Minnesota.....                           | 1,122.00               | 16,863,247.33           |
| St. Paul.....                            | 2,466.41               | 10,047,578.08           |
| Minneapolis.....                         | 2,897.59               | 8,963,184.04            |
| Iowa.....                                | 15,848.00              | 29,127,403.44           |
| Des Moines.....                          | 4,328.09               | 1,883,861.80            |
| Missouri.....                            | 2,103.87               | 8,831,036.55            |
| St. Louis.....                           | 41,460.25              | 22,781,683.34           |
| Kansas City.....                         | 1,119.25               | 12,953,286.18           |
| St. Joseph.....                          | 4.51                   | 2,178,706.04            |
| Total.....                               | 435,533.11             | 495,861,420.52          |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS MAY 5, 1898—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
| \$111,165.78    | \$47,848.14                            | \$93,733.12                   | \$673,150.00   | \$152.42           |
| 161,890.75      | 16,611.84                              | 50,274.55                     | 142,518.00     | 333.33             |
| 40,735.63       | 6,603.04                               | 23,033.17                     | 68,500.00      | 1,951.70           |
| 53,939.03       | 3,079.53                               | 481,884.02                    | 1,196,452.53   | 93,658.44          |
| 204,663.90      | 54,632.66                              | -----                         | 1,258,966.91   | 658,470.79         |
| 61,534.95       | 37,335.42                              | -----                         | 267,000.00     | 2,381.48           |
| 224,429.98      | 11,651.35                              | 25,000.00                     | 295,000.00     | 3,658.67           |
| 888,365.02      | 173,791.98                             | 673,924.86                    | 3,901,587.44   | 730,006.83         |
| 349,291.35      | 142,221.57                             | 432,336.95                    | 459,947.13     | 62,572.12          |
| 11,026,938.28   | 356,928.39                             | 44,715.96                     | 50,000.00      | 3,547,972.84       |
| 42,677.52       | 7,322.48                               | 21,738.90                     | -----          | -----              |
| 168,890.75      | 30,329.68                              | -----                         | 497,000.00     | 23,219.16          |
| 269,431.24      | 53,417.89                              | 285,097.27                    | 144,000.00     | 114,464.68         |
| 284,177.44      | 15,773.22                              | 67,693.54                     | 335,000.00     | 189,583.62         |
| 201,842.96      | 1,876.21                               | -----                         | 35,000.00      | -----              |
| 129,858.95      | 89,620.18                              | 379,353.34                    | 69,000.00      | 4,534.29           |
| 33,618.22       | 16,331.78                              | 67,811.63                     | 363,000.00     | -----              |
| 59,000.00       | -----                                  | -----                         | -----          | -----              |
| 220,687.41      | -----                                  | -----                         | -----          | -----              |
| 82,649.35       | 29,777.39                              | -----                         | -----          | -----              |
| 12,851,143.47   | 723,843.27                             | 1,298,747.64                  | 1,945,047.13   | 3,945,346.81       |
| 339,111.62      | 276,450.94                             | 75,178.99                     | 383,000.00     | 9,264.00           |
| 100,123.04      | 12.50                                  | 19,500.00                     | 5,000.00       | -----              |
| 176,056.94      | 26,437.34                              | 81,000.00                     | 139,000.00     | 4,000.00           |
| 129,234.47      | 21,976.13                              | 336,778.70                    | 212,069.00     | -----              |
| 1,617.22        | 79,246.85                              | 224,733.46                    | 141,234.89     | 12,784.43          |
| 38,712.29       | 51,727.96                              | -----                         | 150,000.00     | 16,218.92          |
| 71,767.24       | 56,982.98                              | 72,070.32                     | 57,000.00      | -----              |
| 39,793.09       | 19,293.31                              | 179,761.97                    | 15,000.00      | 4,500.00           |
| -----           | -----                                  | -----                         | -----          | -----              |
| 230,934.01      | 114,271.36                             | 316,521.29                    | 289,897.25     | 23,370.12          |
| -----           | -----                                  | -----                         | -----          | 587.50             |
| 36,391.66       | 14,908.77                              | -----                         | -----          | -----              |
| 728,964.54      | 42,383.67                              | 76,384.55                     | 5,000.00       | 142,083.66         |
| 529,633.51      | 229,792.83                             | -----                         | -----          | 21,978.78          |
| 125,614.38      | 183,218.34                             | 107,020.89                    | 6,015.00       | 49,059.77          |
| 2,548,544.01    | 1,099,925.68                           | 1,538,950.23                  | 1,394,147.14   | 279,847.18         |
| 377,810.26      | 136,559.28                             | 107,819.17                    | 134,573.33     | 96,828.25          |
| 930,590.15      | -----                                  | -----                         | -----          | 683,590.00         |
| 45,671.20       | 13,158.65                              | -----                         | 200,000.00     | 755,000.00         |
| 416,014.24      | 84,722.93                              | 22,928.38                     | 34,000.00      | 51,272.28          |
| 1,026,519.72    | 44,638.28                              | 59,900.00                     | 46,000.00      | 625.09             |
| 492,718.51      | 65,358.84                              | -----                         | -----          | -----              |
| 83,708.66       | 15,550.27                              | 17,466.80                     | -----          | 160.44             |
| 227,284.44      | 79,271.82                              | -----                         | 100,000.00     | -----              |
| 115,614.19      | 26,862.24                              | -----                         | 3,999.00       | 557.44             |
| 280,159.27      | 106,565.52                             | -----                         | -----          | -----              |
| 5,402.43        | 49,775.89                              | 5,000.00                      | 17,000.00      | 26,645.06          |
| 249,851.19      | 178,293.63                             | -----                         | 75,900.00      | -----              |
| 37,135.43       | 4,691.19                               | -----                         | -----          | 22,984.28          |
| 249,306.57      | 1,612.50                               | 29,638.34                     | 57,261.85      | 3,040.42           |
| -----           | -----                                  | 31,150.00                     | 43,100.00      | 13,152.22          |
| 549,833.96      | -----                                  | -----                         | 865,000.00     | 32,208.00          |
| 77,594.97       | 20,611.13                              | -----                         | -----          | -----              |
| 49,031.58       | -----                                  | -----                         | -----          | -----              |
| 5,255,246.47    | 818,462.17                             | 264,962.69                    | 1,574,875.18   | 1,685,965.39       |

## 692 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
RESOURCES—Continued.

| States, Territories, and reserve cities. | Number of banks. | Loans and discounts. | Overdrafts.   | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|----------------------|---------------|------------------------------------|---------------------------------|----------------------|
| North Dakota.....                        | 24               | \$4,505,723.52       | \$31,843.79   | \$440,500                          | .....                           | .....                |
| South Dakota.....                        | 26               | 3,394,972.45         | 59,110.33     | 471,250                            | \$150,000                       | .....                |
| Nebraska.....                            | 92               | 12,582,850.89        | 142,457.80    | 1,493,900                          | .....                           | \$26,650             |
| Lincoln.....                             | 3                | 2,005,944.79         | 6,197.81      | 150,000                            | .....                           | .....                |
| Omaha.....                               | 8                | 9,907,726.74         | 111,880.55    | 625,000                            | 450,000                         | 35,000               |
| Kansas.....                              | 101              | 21,337,654.58        | 284,371.58    | 2,337,750                          | 350,000                         | 32,900               |
| Montana.....                             | 21               | 7,666,053.34         | 359,460.83    | 608,750                            | 100,000                         | 130,500              |
| Wyoming.....                             | 11               | 2,065,863.23         | 100,393.29    | 215,000                            | .....                           | .....                |
| Colorado.....                            | 38               | 19,182,543.88        | 170,734.26    | 1,224,000                          | 500,000                         | 12,500               |
| New Mexico.....                          | 6                | 1,758,964.53         | 101,666.13    | 340,000                            | 200,000                         | .....                |
| Oklahoma.....                            | 6                | 589,289.16           | 15,308.18     | 75,000                             | .....                           | .....                |
| Indian Territory.....                    | 11               | 1,528,730.62         | 47,808.89     | 166,000                            | .....                           | .....                |
| Total.....                               | 347              | 86,526,307.73        | 1,431,233.44  | 8,147,150                          | 1,750,000                       | 237,550              |
| Washington.....                          | 33               | 7,196,431.24         | 314,663.07    | 871,300                            | 100,000                         | 123,000              |
| Oregon.....                              | 30               | 6,325,994.62         | 163,625.94    | 1,032,300                          | 400,000                         | 661,300              |
| California.....                          | 30               | 10,704,717.09        | 333,565.23    | 1,662,250                          | 150,000                         | 101,450              |
| San Francisco.....                       | 4                | 13,278,223.18        | 181,265.23    | 700,000                            | 150,000                         | 870,000              |
| Idaho.....                               | 10               | 1,169,279.79         | 87,879.21     | 187,500                            | 50,000                          | .....                |
| Utah.....                                | 11               | 2,722,610.73         | 199,557.12    | 812,500                            | 175,000                         | 250,000              |
| Nevada.....                              | 1                | 234,071.14           | 30,905.70     | 20,500                             | .....                           | .....                |
| Arizona.....                             | 5                | 892,299.43           | 49,015.46     | 175,000                            | .....                           | .....                |
| Alaska.....                              | 1                | 4,950.00             | .....         | 12,500                             | .....                           | .....                |
| Total.....                               | 125              | 42,528,577.22        | 1,360,477.06  | 5,473,850                          | 1,025,000                       | 2,005,750            |
| United States.....                       | 3,586            | 2,097,094,235.23     | 12,679,151.37 | 216,158,300                        | 28,630,500                      | 16,365,000           |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS MAY 5, 1898—Continued.

RESOURCES—Continued.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$17,346.88             | \$276,621.34                                | \$368,680.86                            | \$287,530.87                           | \$118,009.42                   | \$86,993.43                                   |
| 32,119.43               | 596,346.72                                  | 296,602.87                              | 261,687.70                             | 311,464.27                     | 80,882.17                                     |
| 58,804.42               | 497,115.12                                  | 968,902.87                              | 1,085,300.69                           | 566,440.67                     | 246,919.87                                    |
| 5,500.00                | 73,329.46                                   | 8,046.67                                | 109,111.64                             | 127,598.20                     | 39,129.13                                     |
| 96,250.00               | 714,365.82                                  | 832,384.07                              | 516,059.64                             | 922,346.61                     | 445,527.30                                    |
| 123,374.13              | 648,242.51                                  | 1,101,559.22                            | 787,545.20                             | 1,065,631.20                   | 288,732.15                                    |
| 36,993.75               | 962,923.91                                  | 342,636.53                              | 237,754.68                             | 524,740.86                     | 303,572.56                                    |
| 4,650.00                | 234,109.05                                  | 112,543.46                              | 213,354.09                             | 190,923.99                     | 19,017.69                                     |
| 88,975.00               | 4,230,929.95                                | 422,617.08                              | 697,622.23                             | 3,745,494.77                   | 674,960.69                                    |
| 9,712.35                | 232,250.19                                  | 113,585.57                              | 70,971.55                              | 317,519.16                     | 65,869.03                                     |
| 2,375.00                | 68,757.75                                   | 61,542.91                               | 900.00                                 | 99,525.98                      | 36,560.84                                     |
| 7,648.43                | 15,265.12                                   | 49,127.44                               | 7,050.00                               | 82,195.33                      | 5,968.99                                      |
| <b>484,749.39</b>       | <b>8,490,256.94</b>                         | <b>4,678,229.65</b>                     | <b>4,274,888.29</b>                    | <b>7,981,890.46</b>            | <b>2,204,133.85</b>                           |
| 83,329.85               | 1,317,325.53                                | 335,569.55                              | 1,168,122.57                           | 1,766,674.09                   | 1,342,102.65                                  |
| 176,055.25              | 2,970,749.56                                | 312,519.10                              | 348,251.01                             | 799,700.65                     | 758,233.29                                    |
| 96,721.47               | 1,336,080.94                                | 829,501.29                              | 716,702.70                             | 594,309.51                     | 802,855.47                                    |
| 212,816.55              | 1,445,694.35                                | 355,097.61                              | 141,524.81                             | 984,996.55                     | 1,366,650.63                                  |
| 13,025.00               | 364,757.53                                  | 136,232.03                              | 156,550.61                             | 437,511.76                     | 145,683.07                                    |
| 12,393.73               | 288,406.41                                  | 303,046.64                              | 142,412.63                             | 394,640.38                     | 281,377.32                                    |
| 1,850.00                | 68,061.95                                   | 286.78                                  | 11,500.00                              | .....                          | 6,600.48                                      |
| 9,755.00                | 112,824.75                                  | 13,867.05                               | 5,265.94                               | 102,527.50                     | 61,111.02                                     |
| .....                   | 1,304.20                                    | 2,636.50                                | .....                                  | 4,696.59                       | 12,719.77                                     |
| <b>605,946.87</b>       | <b>7,905,115.31</b>                         | <b>2,279,756.55</b>                     | <b>2,690,330.27</b>                    | <b>4,995,048.03</b>            | <b>4,777,333.70</b>                           |
| <b>18,271,547.14</b>    | <b>236,025,116.53</b>                       | <b>79,463,235.21</b>                    | <b>30,326,045.27</b>                   | <b>152,372,153.15</b>          | <b>45,468,995.03</b>                          |

694 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| North Dakota.....                        | \$652,654.97                      | \$121,795.19                 | \$5,095.82                    | \$39,009                       | \$2,909.64                                     |
| South Dakota.....                        | 823,073.44                        | 49,637.60                    | 1,590.71                      | 34,814                         | 3,390.51                                       |
| Nebraska.....                            | 4,068,125.27                      | 229,156.34                   | 3,563.69                      | 98,263                         | 8,081.98                                       |
| Lincoln.....                             | 405,052.67                        | 15,388.03                    | 19,906.79                     | 4,826                          | 1,515.95                                       |
| Omaha.....                               | 3,063,249.23                      | 114,669.43                   | 612,899.13                    | 177,525                        | 4,650.53                                       |
| Kansas.....                              | 5,395,249.80                      | 245,380.84                   | 317,834.33                    | 455,588                        | 16,532.17                                      |
| Montana.....                             | 1,826,096.87                      | 28,252.72                    | 9,778.64                      | 146,244                        | 3,132.46                                       |
| Wyoming.....                             | 472,167.45                        | 10,670.42                    | .....                         | 19,557                         | 1,575.52                                       |
| Colorado.....                            | 8,449,650.68                      | 108,304.68                   | 304,079.15                    | 248,755                        | 8,012.10                                       |
| New Mexico.....                          | 333,914.54                        | 12,792.68                    | 1,804.58                      | 41,936                         | 1,249.74                                       |
| Oklahoma.....                            | 362,447.48                        | 15,664.20                    | 536.50                        | 30,165                         | 1,915.92                                       |
| Indian Territory.....                    | 326,345.12                        | 15,728.11                    | .....                         | 18,011                         | 1,597.71                                       |
| Total.....                               | 26,177,376.52                     | 967,440.24                   | 1,277,089.34                  | 1,314,733                      | 54,564.23                                      |
| Washington.....                          | 2,261,146.12                      | 94,668.52                    | 165,451.57                    | 88,803                         | 2,461.99                                       |
| Oregon.....                              | 1,109,170.33                      | 34,913.39                    | 52,971.64                     | 23,782                         | 2,956.56                                       |
| California.....                          | 2,833,889.61                      | 233,689.95                   | 63,403.80                     | 73,125                         | 5,841.31                                       |
| San Francisco.....                       | 1,274,964.12                      | 9,698.84                     | 471,414.40                    | 14,800                         | 810.30                                         |
| Idaho.....                               | 384,425.59                        | 12,617.97                    | .....                         | 25,640                         | 442.81                                         |
| Utah.....                                | 366,217.41                        | 7,713.19                     | 25,433.72                     | 39,095                         | 2,190.66                                       |
| Nevada.....                              | 29,518.88                         | 249.62                       | .....                         | .....                          | 53.97                                          |
| Arizona.....                             | 302,548.56                        | 10,375.32                    | 565.56                        | 23,682                         | 372.52                                         |
| Alaska.....                              | 987.59                            | 1,562.40                     | .....                         | 1,060                          | 239.72                                         |
| Total.....                               | 8,502,888.21                      | 405,487.20                   | 779,240.69                    | 290,047                        | 15,179.84                                      |
| United States.....                       | 300,961,618.96                    | 16,719,376.27                | 126,234,933.64                | 21,338,292                     | 1,057,069.71                                   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 695

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS MAY 3, 1898—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$278,004.15   | \$177,732           |                                                       | \$19,821.50                    | \$300.00                  | \$7,429,997.38   |
| 377,312.20     | 175,436             |                                                       | 20,396.03                      | 404.15                    | 7,140,490.58     |
| 820,555.10     | 351,593             |                                                       | 66,623.75                      | 807.50                    | 23,316,028.06    |
| 140,445.90     | 117,651             |                                                       | 6,750.00                       |                           | 3,236,397.04     |
| 1,238,669.80   | 866,949             |                                                       | 27,940.00                      | 2,750.00                  | 20,765,833.85    |
| 1,596,709.31   | 809,860             |                                                       | 102,941.37                     | 3,241.65                  | 37,301,098.04    |
| 928,803.20     | 561,671             |                                                       | 27,393.25                      | 5,090.70                  | 14,749,934.30    |
| 234,641.93     | 39,112              |                                                       | 9,674.75                       | 350.00                    | 3,853,543.87     |
| 4,639,291.34   | 1,846,059           |                                                       | 55,061.75                      | 11,223.25                 | 46,612,823.81    |
| 159,930.90     | 163,707             |                                                       | 15,300.00                      | 480.00                    | 3,831,653.95     |
| 53,929.10      | 47,563              |                                                       | 2,812.50                       |                           | 1,464,233.52     |
| 109,035.30     | 117,828             |                                                       | 7,470.00                       | 290.00                    | 2,595,900.06     |
| 10,568,319.23  | 5,214,894           |                                                       | 362,190.90                     | 24,037.25                 | 172,257,934.46   |
| 2,240,435.90   | 262,790             |                                                       | 39,298.50                      | 3,127.50                  | 19,776,809.85    |
| 1,593,779.55   | 25,648              |                                                       | 46,453.50                      | 1,390.23                  | 16,839,604.67    |
| 2,161,071.75   | 100,922             |                                                       | 74,508.50                      | 5,350.00                  | 22,780,941.62    |
| 5,133,003.03   | 17,967              |                                                       | 18,009.00                      | 12,800.00                 | 20,639,716.62    |
| 336,541.70     | 53,638              |                                                       | 7,687.50                       | 2,050.00                  | 3,571,482.67     |
| 691,794.30     | 47,070              |                                                       | 36,562.50                      | 350.00                    | 6,738,281.76     |
| 28,991.65      | 89                  |                                                       | 922.50                         |                           | 433,601.67       |
| 260,746.00     | 53,681              |                                                       | 7,875.00                       | 300.00                    | 2,081,812.11     |
| 18,391.85      | 3,535               |                                                       |                                |                           | 64,703.71        |
| 12,404,753.75  | 565,480             |                                                       | 231,213.00                     | 25,277.78                 | 98,926,754.48    |
| 317,182,772.84 | 119,058,681         | \$23,975,000                                          | 9,520,530.82                   | 1,064,313.04              | 3,869,966,858.21 |

696 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES—Continued.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.       |
|------------------------------------------|------------------------|---------------------|
| North Dakota .....                       | \$1,500,000            | \$236,800.00        |
| South Dakota .....                       | 1,585,000              | 287,650.00          |
| Nebraska .....                           | 5,725,000              | 1,077,344.27        |
| Lincoln .....                            | 800,000                | 36,000.00           |
| Omaha .....                              | 3,750,000              | 334,500.00          |
| Kansas .....                             | 8,467,100              | 1,454,620.00        |
| Montana .....                            | 2,555,000              | 367,700.00          |
| Wyoming .....                            | 860,000                | 107,950.00          |
| Colorado .....                           | 4,807,000              | 1,050,469.53        |
| New Mexico .....                         | 600,000                | 113,000.00          |
| Oklahoma .....                           | 280,000                | 24,400.00           |
| Indian Territory .....                   | 660,000                | 155,187.86          |
| <b>Total</b> .....                       | <b>31,589,100</b>      | <b>5,215,621.66</b> |
| Washington .....                         | 3,883,000              | 598,445.93          |
| Oregon .....                             | 3,020,000              | 513,782.47          |
| California .....                         | 4,875,000              | 1,046,300.00        |
| San Francisco .....                      | 6,000,000              | 2,225,000.00        |
| Idaho .....                              | 600,000                | 216,873.77          |
| Utah .....                               | 1,750,000              | 399,367.36          |
| Nevada .....                             | 82,000                 | 700.00              |
| Arizona .....                            | 400,000                | 48,550.00           |
| Alaska .....                             | 50,000                 | .....               |
| <b>Total</b> .....                       | <b>20,665,000</b>      | <b>5,079,023.13</b> |
| United States .....                      | 624,471,670            | 247,695,979.44      |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS MAY 5, 1898—Continued.

LIABILITIES—Continued.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$223, 879. 98                    | \$391, 547. 50                   | .....                               | \$37, 628. 54                | \$141, 998. 81                              | .....                           |
| 169, 276. 78                      | 416, 742. 50                     | .....                               | 66, 084. 48                  | 226, 158. 69                                | \$214. 18                       |
| 507, 026. 43                      | 1, 340, 920. 00                  | .....                               | 419, 092. 46                 | 1, 143, 533. 58                             | 6. 49                           |
| 7, 362. 95                        | 134, 700. 00                     | .....                               | 248, 186. 16                 | 374, 081. 46                                | .....                           |
| 143, 090. 84                      | 557, 590. 00                     | .....                               | 3, 874, 176. 87              | 3, 542, 260. 74                             | 671. 54                         |
| 801, 882. 40                      | 2, 097, 075. 00                  | .....                               | 892, 828. 02                 | 1, 062, 815. 54                             | 8, 242. 60                      |
| 622, 789. 09                      | 531, 367. 50                     | .....                               | 474, 066. 36                 | 241, 227. 12                                | 2, 046. 13                      |
| 61, 796. 03                       | 192, 795. 00                     | .....                               | 37, 989. 21                  | 62, 289. 67                                 | .....                           |
| 832, 773. 95                      | 1, 098, 455. 00                  | .....                               | 4, 041, 857. 29              | 3, 559, 422. 83                             | .....                           |
| 31, 049. 82                       | 305, 230. 00                     | .....                               | 95, 467. 91                  | 75, 916. 94                                 | .....                           |
| 20, 853. 16                       | 67, 490. 00                      | .....                               | 1, 391. 13                   | 41, 834. 16                                 | 371. 46                         |
| 73, 241. 55                       | 149, 460. 00                     | .....                               | 12, 891. 67                  | 8, 256. 17                                  | .....                           |
| <b>3, 495, 022. 98</b>            | <b>7, 283, 322. 50</b>           | <b>.....</b>                        | <b>10, 201, 660. 10</b>      | <b>10, 478, 795. 71</b>                     | <b>11, 552. 40</b>              |
| 320, 498. 12                      | 763, 450. 00                     | .....                               | 765, 835. 73                 | 466, 468. 89                                | 11, 501. 70                     |
| 784, 407. 80                      | 794, 287. 50                     | .....                               | 1, 576, 563. 45              | 796, 053. 14                                | 33, 511. 92                     |
| 716, 470. 64                      | 1, 372, 790. 00                  | .....                               | 232, 308. 90                 | 863, 383. 21                                | 8, 269. 13                      |
| 379, 786. 64                      | 90, 000. 00                      | .....                               | 1, 443, 520. 57              | 4, 210, 473. 31                             | 18, 058. 09                     |
| 144, 809. 50                      | 159, 240. 00                     | .....                               | 44, 661. 30                  | 14, 868. 15                                 | .....                           |
| 192, 726. 92                      | 439, 890. 00                     | .....                               | 94, 043. 81                  | 244, 523. 40                                | .....                           |
| .....                             | 18, 450. 00                      | .....                               | .....                        | .....                                       | .....                           |
| 59, 988. 32                       | 147, 180. 00                     | .....                               | 9, 216. 88                   | 38, 088. 72                                 | .....                           |
| <b>2, 598, 687. 94</b>            | <b>3, 785, 287. 50</b>           | <b>.....</b>                        | <b>4, 166, 750. 64</b>       | <b>6, 633, 858. 82</b>                      | <b>71, 340. 24</b>              |
| <b>90, 320, 999. 16</b>           | <b>188, 425, 308. 50</b>         | <b>\$56, 017. 50</b>                | <b>410, 598, 878. 43</b>     | <b>215, 643, 049. 17</b>                    | <b>13, 605, 753. 77</b>         |

698 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends un-<br>paid. | Individual<br>deposits. |
|------------------------------------------|------------------------|-------------------------|
| North Dakota.....                        | \$370. 00              | \$4, 876, 272. 55       |
| South Dakota.....                        | 150. 00                | 4, 208, 711. 95         |
| Nebraska.....                            | 2, 362. 00             | 12, 999, 894. 66        |
| Lincoln.....                             |                        | 1, 636, 066. 47         |
| Omaha.....                               | 383. 00                | 8, 060, 510. 34         |
| Kansas.....                              | 1, 634. 91             | 21, 440, 945. 54        |
| Montana.....                             | 11, 120. 00            | 9, 751, 387. 64         |
| Wyoming.....                             | 250. 00                | 2, 485, 202. 37         |
| Colorado.....                            | 617. 00                | 30, 471, 722. 49        |
| New Mexico.....                          |                        | 2, 465, 019. 11         |
| Oklahoma.....                            |                        | 1, 027, 893. 61         |
| Indian Territory.....                    |                        | 1, 441, 922. 81         |
| Total.....                               | 16, 826. 91            | 109, 865, 549. 54       |
| Washington.....                          | 3, 698. 30             | 12, 854, 822. 92        |
| Oregon.....                              | 1, 200. 00             | 8, 632, 722. 47         |
| California.....                          | 5, 019. 75             | 13, 540, 368. 58        |
| San Francisco.....                       | 1, 085. 00             | 12, 108, 322. 60        |
| Idaho.....                               |                        | 2, 508, 782. 85         |
| Utah.....                                | 4, 244. 00             | 3, 455, 820. 02         |
| Nevada.....                              | 99. 60                 | 332, 352. 67            |
| Arizona.....                             |                        | 1, 373, 788. 19         |
| Alaska.....                              |                        | 14, 793. 71             |
| Total.....                               | 15, 346. 05            | 54, 726, 789. 01        |
| United States.....                       | 2, 000, 238. 15        | 1, 999, 308, 438. 96    |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS MAY 5, 1898—Continued.

LIABILITIES—Continued.

| U. S. deposits.  | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable.  | Other liabilities. |
|------------------|----------------------------------------|-------------------------------|-----------------|--------------------|
| \$108, 124. 47   | \$40, 639. 88                          | \$16, 746. 65                 | \$21, 590. 00   |                    |
|                  |                                        | 18, 398. 17                   | 16, 000. 00     |                    |
|                  |                                        |                               | 82, 000. 00     |                    |
| 311, 806. 31     | 125, 844. 21                           |                               | 65, 000. 00     |                    |
| 234, 536. 03     | 118, 279. 82                           | 623, 638. 18                  | 92, 500. 00     |                    |
| 34, 767. 56      | 57, 462. 90                            |                               | 100, 000. 00    | \$1, 000. 00       |
|                  |                                        | 10, 271. 59                   | 35, 000. 00     |                    |
| 227, 684. 90     | 245, 715. 80                           |                               | 15, 000. 00     | 262, 195. 02       |
| 152, 934. 25     | 33, 535. 92                            | 9, 599. 09                    |                 |                    |
|                  |                                        |                               | 5, 000. 00      |                    |
| 1, 069, 853. 52  | 621, 469. 53                           | 664, 054. 50                  | 432, 000. 00    | 263, 105. 02       |
| 17, 538. 26      | 76, 546. 32                            |                               |                 | 9, 798. 48         |
| 59, 433. 64      | 319, 826. 63                           | 7, 042. 84                    |                 | 774. 01            |
| 73, 800. 32      | 71, 530. 07                            |                               | 55, 000. 00     | 140, 701. 02       |
| 163, 470. 41     |                                        |                               |                 |                    |
| 42, 725. 56      | 6, 510. 54                             |                               | 3, 000. 00      |                    |
| 125, 815. 81     | 24, 649. 30                            |                               | 2, 500. 00      | 4, 000. 54         |
|                  |                                        |                               |                 |                    |
|                  |                                        |                               |                 |                    |
| 482, 783. 40     | 499, 062. 86                           | 7, 042. 84                    | 40, 500. 00     | 155, 274. 05       |
| 23, 995, 935. 89 | 3, 028, 661. 49                        | 4, 467, 622. 85               | 9, 288, 156. 89 | 7, 063, 143. 28    |

# 700 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

| States, Territories, and reserve cities. | Number of banks. | Loans and dis- counts. | Overdrafts.  | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|------------------------|--------------|------------------------------------|---------------------------------|----------------------|
| Maine.....                               | 82               | \$22,101,051.64        | \$62,754.64  | \$6,039,400                        | \$190,000                       | \$459,550            |
| New Hampshire.....                       | 51               | 11,619,167.20          | 49,606.93    | 3,934,750                          | 225,000                         | 92,350               |
| Vermont.....                             | 49               | 11,871,241.31          | 66,362.34    | 4,165,500                          | 125,000                         | 415,300              |
| Massachusetts.....                       | 211              | 105,159,392.24         | 153,273.64   | 19,480,900                         | 300,000                         | 417,400              |
| Boston.....                              | 52               | 161,165,619.60         | 115,778.32   | 7,252,000                          | 859,000                         | 779,000              |
| Rhode Island.....                        | 57               | 34,005,869.86          | 47,440.64    | 7,794,000                          | 100,000                         | 100,500              |
| Connecticut.....                         | 80               | 45,089,725.16          | 121,471.97   | 8,249,500                          | 350,000                         | 234,500              |
| Total.....                               | 582              | 391,012,067.01         | 616,688.48   | 56,916,050                         | 2,149,000                       | 2,498,600            |
| New York.....                            | 265              | 92,287,034.60          | 385,439.15   | 16,694,750                         | 550,200                         | 794,250              |
| New York City.....                       | 47               | 451,896,171.30         | 93,898.03    | 17,420,000                         | 31,738,000                      | 234,950              |
| Albany.....                              | 6                | 8,663,736.70           | 2,588.98     | 300,000                            | 100,000                         | -----                |
| Brooklyn.....                            | 5                | 12,017,305.39          | 1,653.90     | 642,000                            | 200,000                         | -----                |
| New Jersey.....                          | 103              | 52,389,214.00          | 43,336.38    | 5,713,250                          | 385,000                         | 241,800              |
| Pennsylvania.....                        | 356              | 116,670,603.50         | 342,336.83   | 18,638,300                         | 510,000                         | 1,282,250            |
| Philadelphia.....                        | 37               | 93,734,700.79          | 12,686.38    | 6,942,500                          | 1,220,000                       | 60,400               |
| Pittsburg.....                           | 30               | 50,131,655.22          | 56,302.72    | 5,705,250                          | 500,000                         | 302,100              |
| Delaware.....                            | 18               | 5,552,928.91           | 4,323.71     | 805,000                            | 50,000                          | 32,000               |
| Maryland.....                            | 48               | 10,828,851.10          | 30,996.78    | 2,007,250                          | 50,000                          | 111,700              |
| Baltimore.....                           | 22               | 35,298,864.83          | 29,911.72    | 2,655,000                          | 518,000                         | 500                  |
| District of Columbia.....                | 1                | 643,600.03             | 918.08       | 250,000                            | -----                           | 1,200                |
| Washington City.....                     | 11               | 9,779,587.09           | 13,876.22    | 960,400                            | 200,000                         | 247,450              |
| Total.....                               | 949              | 940,094,353.46         | 1,024,328.88 | 78,733,700                         | 36,021,200                      | 3,288,600            |
| Virginia.....                            | 35               | 15,295,167.44          | 44,614.32    | 1,997,250                          | 775,000                         | 256,450              |
| West Virginia.....                       | 33               | 2,716,185.32           | 44,207.38    | 1,374,650                          | 100,000                         | 42,500               |
| North Carolina.....                      | 27               | 6,564,148.21           | 61,515.91    | 708,500                            | 200,000                         | 100                  |
| South Carolina.....                      | 16               | 5,674,296.78           | 133,234.59   | 512,250                            | 150,000                         | 100                  |
| Georgia.....                             | 27               | 8,604,255.60           | 167,648.11   | 1,000,000                          | 100,000                         | 20,000               |
| Savannah.....                            | 2                | 1,321,007.14           | 332.52       | 102,000                            | 90,000                          | -----                |
| Florida.....                             | 15               | 3,240,605.41           | 67,174.36    | 380,000                            | 175,000                         | 500                  |
| Alabama.....                             | 26               | 6,323,100.23           | 160,952.58   | 903,500                            | 100,000                         | 6,000                |
| Mississippi.....                         | 10               | 2,281,026.13           | 248,671.31   | 243,150                            | -----                           | -----                |
| Louisiana.....                           | 12               | 2,356,413.04           | 307,026.28   | 265,000                            | -----                           | -----                |
| New Orleans.....                         | 7                | 10,826,302.78          | 261,886.87   | 622,000                            | -----                           | 41,750               |
| Texas.....                               | 191              | 37,529,767.12          | 1,939,521.39 | 4,685,800                          | 368,000                         | 281,100              |
| Houston.....                             | 5                | 2,476,941.40           | 18,815.89    | 250,000                            | -----                           | -----                |
| Arkansas.....                            | 7                | 2,229,918.04           | 53,534.63    | 251,500                            | 50,000                          | 20,000               |
| Kentucky.....                            | 68               | 16,570,495.78          | 275,072.13   | 4,011,750                          | 850,000                         | 183,300              |
| Louisville.....                          | 6                | 7,110,155.33           | 10,853.48    | 1,350,000                          | 750,000                         | 100,000              |
| Tennessee.....                           | 49               | 19,728,174.98          | 422,909.75   | 1,849,250                          | 325,000                         | 161,000              |
| Total.....                               | 536              | 156,847,969.73         | 4,219,971.59 | 20,515,600                         | 4,033,000                       | 1,062,800            |
| Ohio.....                                | 227              | 69,832,655.70          | 488,282.15   | 12,130,600                         | 625,000                         | 1,207,250            |
| Cincinnati.....                          | 13               | 23,376,514.99          | 19,333.50    | 5,027,500                          | 2,195,000                       | 638,350              |
| Cleveland.....                           | 13               | 30,255,845.36          | 25,310.83    | 1,480,000                          | 60,000                          | 200,500              |
| Indiana.....                             | 112              | 35,129,618.08          | 292,791.09   | 4,702,300                          | 1,280,000                       | 678,850              |
| Illinois.....                            | 202              | 50,708,454.96          | 774,298.27   | 6,341,900                          | 970,900                         | 428,650              |
| Chicago.....                             | 17               | 107,216,641.07         | 161,713.53   | 1,300,000                          | 550,000                         | 306,000              |
| Michigan.....                            | 76               | 28,775,412.19          | 162,748.15   | 2,957,000                          | 100,000                         | 126,250              |
| Detroit.....                             | 6                | 14,956,828.76          | 2,834.28     | 1,400,000                          | 300,000                         | 100,000              |
| Wisconsin.....                           | 73               | 22,021,033.53          | 160,671.33   | 2,231,500                          | 205,000                         | 136,300              |
| Milwaukee.....                           | 5                | 16,756,818.90          | 152,549.95   | 870,000                            | 390,000                         | 32,250               |
| Minnesota.....                           | 59               | 14,694,779.26          | 102,230.42   | 1,279,000                          | 50,000                          | 117,550              |
| St. Paul.....                            | 5                | 9,567,578.25           | 4,958.71     | 252,000                            | 475,000                         | -----                |
| Minneapolis.....                         | 6                | 10,862,393.96          | 20,229.20    | 300,000                            | 50,000                          | -----                |
| Iowa.....                                | 161              | 31,801,347.26          | 418,464.79   | 3,812,250                          | 250,000                         | 175,450              |
| Des Moines.....                          | 4                | 3,420,118.19           | 16,288.02    | 343,000                            | 50,000                          | 50,000               |
| Missouri.....                            | 50               | 8,139,342.16           | 163,702.78   | 1,221,500                          | -----                           | 21,500               |
| St. Louis.....                           | 6                | 35,074,948.68          | 49,942.49    | 2,310,000                          | 540,000                         | 75,000               |
| Kansas City.....                         | 5                | 18,918,947.82          | 107,071.22   | 250,000                            | 50,000                          | 304,500              |
| St. Joseph.....                          | 2                | 2,272,051.54           | 7,853.55     | 150,000                            | 50,000                          | -----                |
| Total.....                               | 1,042            | 533,781,310.66         | 3,122,279.17 | 48,358,600                         | 8,190,900                       | 4,592,400            |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 701

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS JULY 14, 1898.

RESOURCES.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$561,722.25            | \$2,184,596.06                              | \$649,129.67                            | \$84,684.50                            | \$846,367.36                   | \$151,778.82                                  |
| 147,798.20              | 2,557,303.71                                | 309,657.45                              | 179,671.81                             | 228,966.90                     | 56,855.68                                     |
| 231,314.50              | 1,781,706.91                                | 272,316.81                              | 208,942.16                             | 288,172.53                     | 147,020.86                                    |
| 1,032,717.53            | 10,255,347.72                               | 3,772,935.94                            | 445,276.68                             | 1,370,728.62                   | 277,866.22                                    |
| 332,445.11              | 9,068,541.65                                | 2,392,956.33                            | 441,999.21                             | 14,463,767.10                  | 949,930.71                                    |
| 524,141.30              | 3,402,917.14                                | 1,039,040.21                            | 255,421.13                             | 1,224,125.43                   | 58,597.31                                     |
| 420,678.52              | 8,028,426.35                                | 2,170,873.36                            | 299,683.31                             | 3,354,866.49                   | 480,364.46                                    |
| <b>3,250,817.41</b>     | <b>37,278,839.54</b>                        | <b>10,606,909.77</b>                    | <b>1,915,678.80</b>                    | <b>21,776,994.43</b>           | <b>2,122,414.06</b>                           |
| 717,603.19              | 14,363,457.37                               | 3,332,812.12                            | 3,049,033.41                           | 3,169,599.97                   | 1,467,702.26                                  |
| 3,945,293.14            | 57,014,856.80                               | 14,572,769.72                           | 1,920,054.90                           | 32,481,566.27                  | 5,414,986.55                                  |
| 33,750.00               | 1,102,037.64                                | 296,250.00                              | 90,615.30                              | 1,513,833.99                   | 1,214,041.55                                  |
| 29,875.00               | 2,641,999.56                                | 600,254.74                              | 92,500.00                              | 57,149.84                      | 228,486.19                                    |
| 349,201.29              | 9,795,884.13                                | 3,187,976.56                            | 691,057.29                             | 3,396,502.40                   | 488,051.57                                    |
| 1,614,501.58            | 24,886,711.00                               | 6,106,079.97                            | 2,501,364.07                           | 3,739,926.42                   | 1,199,564.53                                  |
| 782,704.42              | 15,294,605.65                               | 3,975,804.41                            | 599,339.39                             | 8,629,988.79                   | 1,817,810.94                                  |
| 753,099.86              | 4,451,959.24                                | 3,663,703.50                            | 511,587.97                             | 2,504,817.69                   | 282,395.10                                    |
| 51,671.00               | 698,651.49                                  | 332,715.24                              | 110,553.77                             | 256,016.65                     | 121,972.48                                    |
| 142,958.58              | 2,349,545.34                                | 528,163.74                              | 88,910.38                              | 340,214.90                     | 76,261.08                                     |
| 288,175.91              | 2,414,752.56                                | 2,329,328.73                            | 217,581.39                             | 2,561,413.23                   | 496,641.15                                    |
| 117,233.84              | 259,273.26                                  | 23,000.00                               | 3,072.10                               | 7,523.44                       | 264,034.26                                    |
|                         | 987,829.60                                  | 944,291.89                              | 59,450.27                              | 931,011.02                     |                                               |
| <b>8,826,067.81</b>     | <b>136,261,563.64</b>                       | <b>39,893,150.67</b>                    | <b>9,935,120.24</b>                    | <b>59,589,549.13</b>           | <b>13,071,947.66</b>                          |
| 236,351.00              | 1,298,915.08                                | 736,396.21                              | 327,585.98                             | 859,992.92                     | 431,690.07                                    |
| 95,390.02               | 626,219.25                                  | 608,596.02                              | 98,400.58                              | 300,807.05                     | 255,323.24                                    |
| 66,462.50               | 286,079.71                                  | 307,689.41                              | 79,768.40                              | 538,608.29                     | 214,049.11                                    |
| 9,653.13                | 924,371.30                                  | 121,036.24                              | 58,192.55                              | 153,340.89                     | 167,467.54                                    |
| 57,400.28               | 654,456.99                                  | 307,611.00                              | 90,939.44                              | 362,557.44                     | 229,577.71                                    |
| 10,400.00               | 30,865.00                                   | 67,312.06                               | 16,403.28                              | 40,318.37                      | 23,184.52                                     |
| 68,266.69               | 761,081.18                                  | 262,729.98                              | 79,302.28                              | 217,547.12                     | 192,629.57                                    |
| 80,541.13               | 1,402,893.73                                | 377,713.92                              | 195,245.09                             | 1,038,053.39                   | 600,629.80                                    |
| 800.00                  | 441,502.76                                  | 73,679.29                               | 76,892.25                              | 112,400.06                     | 52,591.88                                     |
| 21,150.00               | 120,419.46                                  | 34,635.92                               | 9,324.90                               | 77,470.59                      | 43,805.23                                     |
| 33,979.11               | 2,348,788.06                                | 623,337.16                              | 151,570.38                             | 624,370.84                     | 477,150.22                                    |
| 256,981.47              | 1,427,767.27                                | 1,960,921.52                            | 1,073,353.60                           | 3,553,641.62                   | 1,029,715.00                                  |
| 22,338.33               | 25,289.41                                   | 133,714.70                              | 121,938.22                             | 418,032.74                     | 48,608.23                                     |
| 12,618.00               | 151,084.41                                  | 55,379.62                               | 143,658.76                             | 262,485.57                     | 44,803.51                                     |
| 282,044.50              | 1,045,681.13                                | 619,691.58                              | 205,351.25                             | 499,602.15                     | 272,035.38                                    |
| 205,500.00              | 1,009,122.97                                | 189,125.00                              | 10,157.10                              | 1,011,496.99                   | 249,928.30                                    |
| 164,828.81              | 1,519,256.86                                | 953,853.28                              | 650,459.10                             | 1,261,491.47                   | 437,341.20                                    |
| <b>1,622,699.97</b>     | <b>14,073,794.57</b>                        | <b>7,433,422.91</b>                     | <b>3,389,543.16</b>                    | <b>11,392,255.50</b>           | <b>4,570,540.20</b>                           |
| 841,700.37              | 5,998,008.50                                | 2,184,270.08                            | 1,422,842.77                           | 2,701,444.54                   | 713,766.66                                    |
| 926,550.40              | 4,758,520.45                                | 478,174.12                              | 205,404.75                             | 4,033,836.35                   | 779,586.09                                    |
| 83,995.00               | 853,419.18                                  | 508,184.30                              | 210,713.29                             | 2,485,889.55                   | 949,306.86                                    |
| 353,959.70              | 3,254,523.60                                | 1,522,820.71                            | 769,248.46                             | 3,961,216.19                   | 1,192,905.82                                  |
| 374,521.91              | 5,619,304.16                                | 2,203,469.32                            | 1,025,607.32                           | 1,372,114.04                   | 354,591.87                                    |
| 88,375.00               | 9,193,422.02                                | 806,194.81                              | 678,706.43                             | 23,995,372.30                  | 5,128,053.31                                  |
| 222,107.38              | 2,438,846.13                                | 904,689.74                              | 677,411.90                             | 533,446.87                     | 505,282.91                                    |
| 205,367.19              | 428,487.27                                  | 30,538.50                               | 354,544.59                             | 908,056.33                     | 318,986.46                                    |
| 175,153.84              | 1,742,353.80                                | 804,102.42                              | 288,579.72                             | 559,804.52                     | 229,606.19                                    |
| 161,259.15              | 1,391,661.54                                | 123,263.03                              | 68,723.98                              | 1,776,164.41                   | 1,027,223.91                                  |
| 65,444.55               | 837,143.10                                  | 915,687.52                              | 407,641.19                             | 821,033.87                     | 348,456.81                                    |
|                         | 1,785,762.44                                | 698,758.78                              | 97,722.31                              | 1,029,357.70                   | 160,034.85                                    |
| 21,200.00               | 465,450.92                                  | 108,875.00                              | 77,628.00                              | 1,035,422.66                   | 882,835.81                                    |
| 206,721.57              | 2,132,640.24                                | 1,506,122.11                            | 810,079.82                             | 2,270,669.51                   | 516,161.47                                    |
| 31,875.00               | 260,516.40                                  | 143,541.29                              | 93,927.29                              | 229,968.03                     | 33,872.15                                     |
| 67,204.04               | 675,423.80                                  | 513,864.04                              | 265,880.50                             | 131,095.38                     | 202,689.67                                    |
| 222,276.45              | 2,621,886.37                                | 923,000.00                              | 236,553.15                             | 7,273,241.84                   | 1,246,816.29                                  |
| 36,000.00               | 1,648,533.75                                | 16,366.00                               | 418,288.97                             | 919,853.58                     | 1,815,509.57                                  |
|                         | 14,400.00                                   | 72,000.00                               |                                        | 350,253.41                     | 85,584.81                                     |
| <b>4,083,711.55</b>     | <b>46,120,303.67</b>                        | <b>14,463,921.77</b>                    | <b>8,109,504.44</b>                    | <b>56,388,238.88</b>           | <b>16,491,271.51</b>                          |

702 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| Maine.....                               | \$3,850,173.32                    | \$176,678.85                 | \$91,318.87                   | \$331,835                      | \$10,180.86                                    |
| New Hampshire.....                       | 2,511,504.59                      | 218,237.06                   | .....                         | 231,515                        | 10,594.54                                      |
| Vermont.....                             | 2,078,895.24                      | 152,060.12                   | .....                         | 147,037                        | 8,765.79                                       |
| Massachusetts.....                       | 14,590,479.53                     | 956,605.80                   | 338,574.67                    | 1,093,382                      | 69,877.71                                      |
| Boston.....                              | 36,563,920.84                     | 435,330.82                   | 7,954,479.04                  | 1,012,280                      | 21,183.26                                      |
| Rhode Island.....                        | 4,195,235.34                      | 183,169.09                   | 258,753.09                    | 418,972                        | 18,555.05                                      |
| Connecticut.....                         | 8,801,329.69                      | 469,407.34                   | .....                         | 668,232                        | 32,270.13                                      |
| Total.....                               | 72,591,548.55                     | 2,661,430.08                 | 8,945,273.61                  | 3,903,253                      | 170,807.34                                     |
| New York.....                            | 16,343,640.56                     | 895,818.73                   | 195,310.95                    | 938,622                        | 61,251.89                                      |
| New York City.....                       | .....                             | 2,733,862.09                 | 56,615,354.08                 | 974,450                        | 58,199.54                                      |
| Albany.....                              | 2,636,745.92                      | 65,014.15                    | 100,290.14                    | 77,739                         | 2,280.29                                       |
| Brooklyn.....                            | 3,914,063.06                      | 67,619.30                    | 801,913.19                    | 137,302                        | 8,295.40                                       |
| New Jersey.....                          | 12,270,431.11                     | 855,963.99                   | 424,814.09                    | 321,313                        | 49,933.68                                      |
| Pennsylvania.....                        | 23,311,309.76                     | 1,338,165.39                 | 113,972.81                    | 1,160,468                      | 114,620.04                                     |
| Philadelphia.....                        | 20,401,471.07                     | 1,360,626.45                 | 10,202,097.91                 | 403,404                        | 64,251.21                                      |
| Pittsburg.....                           | 5,803,290.32                      | 339,521.73                   | 2,097,064.17                  | 337,236                        | 16,916.86                                      |
| Delaware.....                            | 1,174,615.06                      | 77,362.75                    | 38,030.52                     | 55,575                         | 6,612.01                                       |
| Maryland.....                            | 2,063,374.23                      | 144,734.29                   | .....                         | 66,098                         | 10,642.31                                      |
| Baltimore.....                           | 5,728,132.29                      | 213,632.36                   | 1,498,316.32                  | 199,417                        | 16,346.96                                      |
| District of Columbia.....                | 66,975.91                         | 9,037.92                     | .....                         | 4,785                          | 10,562.89                                      |
| Washington City.....                     | 2,366,759.85                      | 131,164.02                   | 166,040.71                    | 6,636                          | 7,612.35                                       |
| Total.....                               | 95,243,879.14                     | 8,333,783.17                 | 72,255,008.48                 | 4,733,164                      | 414,427.43                                     |
| Virginia.....                            | 2,906,807.88                      | 76,733.40                    | 202,133.03                    | 140,417                        | 15,411.17                                      |
| West Virginia.....                       | 1,126,307.07                      | 121,274.91                   | 6,632.85                      | 74,576                         | 6,549.81                                       |
| North Carolina.....                      | 800,352.89                        | 63,171.06                    | 6,326.18                      | 86,710                         | 8,178.75                                       |
| South Carolina.....                      | 390,982.05                        | 35,582.32                    | .....                         | 62,236                         | 8,490.05                                       |
| Georgia.....                             | 830,826.76                        | 99,226.88                    | 64,312.14                     | 138,504                        | 12,161.28                                      |
| Savannah.....                            | 70,481.59                         | 826.50                       | 58.69                         | 14,000                         | 1,491.15                                       |
| Florida.....                             | 1,124,293.32                      | 28,197.50                    | 6,581.20                      | 123,559                        | 5,942.74                                       |
| Alabama.....                             | 870,633.25                        | 57,959.26                    | 23,577.32                     | 107,873                        | 6,828.39                                       |
| Mississippi.....                         | 466,189.61                        | 18,192.32                    | .....                         | 7,382                          | 3,701.63                                       |
| Louisiana.....                           | 482,485.25                        | 20,136.06                    | .....                         | 5,490                          | 3,529.18                                       |
| New Orleans.....                         | 2,804,115.05                      | 37,980.89                    | 559,688.18                    | 61,495                         | 13,442.69                                      |
| Texas.....                               | 6,230,103.54                      | 321,709.99                   | 137,256.24                    | 643,504                        | 35,441.58                                      |
| Houston.....                             | 512,882.92                        | 3,815.52                     | 18,134.93                     | 62,229                         | 4,372.98                                       |
| Arkansas.....                            | 614,886.92                        | 10,417.11                    | 21,890.49                     | 30,375                         | 2,669.68                                       |
| Kentucky.....                            | 2,828,593.63                      | 151,781.68                   | 1,314.10                      | 218,322                        | 11,098.75                                      |
| Louisville.....                          | 2,210,555.95                      | 9,747.16                     | 139,586.36                    | 66,230                         | 3,418.80                                       |
| Tennessee.....                           | 3,765,498.30                      | 162,241.29                   | 221,151.27                    | 377,182                        | 13,499.67                                      |
| Total.....                               | 28,120,596.28                     | 1,218,993.85                 | 1,388,648.92                  | 2,220,094                      | 156,227.70                                     |
| Ohio.....                                | 13,501,740.94                     | 646,718.63                   | 287,090.30                    | 1,492,562                      | 48,219.87                                      |
| Cincinnati.....                          | 6,755,827.52                      | 148,779.98                   | 298,530.69                    | 347,623                        | 5,022.17                                       |
| Cleveland.....                           | 5,776,036.62                      | 119,874.29                   | 349,082.26                    | 197,480                        | 5,791.59                                       |
| Indiana.....                             | 8,483,291.32                      | 323,659.71                   | 236,322.56                    | 1,626,131                      | 33,385.04                                      |
| Illinois.....                            | 11,471,821.31                     | 632,833.03                   | 122,547.36                    | 785,514                        | 41,975.42                                      |
| Chicago.....                             | .....                             | 292,712.32                   | 5,085,716.35                  | 1,499,049                      | 32,569.32                                      |
| Michigan.....                            | 6,128,117.91                      | 152,745.45                   | 72,630.12                     | 421,074                        | 15,531.95                                      |
| Detroit.....                             | 1,901,154.24                      | 231,283.68                   | 210,649.87                    | 258,245                        | 11,331.32                                      |
| Wisconsin.....                           | 6,170,137.87                      | 154,430.43                   | 2,437.74                      | 90,189                         | 16,346.68                                      |
| Milwaukee.....                           | 5,040,330.76                      | 18,039.99                    | 337,433.43                    | 76,418                         | 6,318.72                                       |
| Minnesota.....                           | 4,158,435.71                      | 75,433.04                    | 22,494.30                     | 129,609                        | 11,533.49                                      |
| St. Paul.....                            | 3,328,113.38                      | 86,683.59                    | 249,473.85                    | 130,729                        | 2,345.79                                       |
| Minneapolis.....                         | 3,020,842.35                      | 29,031.69                    | 331,206.76                    | 113,311                        | 12,482.97                                      |
| Iowa.....                                | 7,151,484.64                      | 330,694.97                   | 108,023.71                    | 434,192                        | 24,892.19                                      |
| Des Moines.....                          | 754,191.11                        | 22,111.78                    | 72,782.10                     | 40,933                         | 2,054.18                                       |
| Missouri.....                            | 1,575,499.21                      | 73,306.06                    | 15,092.86                     | 192,960                        | 6,951.46                                       |
| St. Louis.....                           | .....                             | 78,786.07                    | 1,139,029.95                  | 284,631                        | 2,288.16                                       |
| Kansas City.....                         | 3,647,740.08                      | 69,494.48                    | 723,716.04                    | 130,440                        | 5,099.76                                       |
| St. Joseph.....                          | 1,065,233.86                      | 100,721.41                   | 109,807.25                    | 11,675                         | 480.28                                         |
| Total.....                               | 89,920,048.83                     | 3,587,831.60                 | 9,774,067.50                  | 8,362,765                      | 284,636.76                                     |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 14, 1898—Continued.

RESOURCES—Continued.

| Specie.           | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.           |
|-------------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|----------------------|
| \$1, 281, 828. 51 | \$374, 554          | -----                                                 | \$257, 712. 75                 | \$46, 640. 60             | \$39, 751, 957. 10   |
| 756, 154. 94      | 265, 551            | -----                                                 | 174, 763. 75                   | 138, 290. 00              | 23, 707, 678. 76     |
| 690, 608. 80      | 244, 102            | -----                                                 | 174, 277. 50                   | 33, 482. 50               | 23, 102, 046. 37     |
| 5, 172, 377. 28   | 2, 570, 296         | \$135, 000                                            | 857, 470. 50                   | 477, 397. 90              | 168, 926, 799. 98    |
| 15, 604, 745. 81  | 4, 956, 237         | 160, 000                                              | 325, 946. 00                   | 1, 298, 031. 30           | 266, 133, 262. 10    |
| 1, 166, 441. 53   | 682, 273            | -----                                                 | 342, 573. 50                   | 199, 761. 00              | 56, 017, 786. 62     |
| 3, 293, 565. 91   | 995, 354            | -----                                                 | 369, 970. 00                   | 248, 771. 60              | 83, 981, 138. 23     |
| 27, 965, 722. 78  | 10, 088, 367        | 295, 000                                              | 2, 502, 714. 00                | 2, 352, 374. 30           | 661, 620, 669. 16    |
| 5, 914, 772. 79   | 3, 044, 344         | 150, 000                                              | 737, 373. 25                   | 473, 516. 80              | 165, 616, 533. 06    |
| 152, 406, 943. 94 | 33, 222, 056        | 8, 980, 000                                           | 777, 150. 00                   | 1, 473, 322. 57           | 874, 123, 833. 93    |
| 934, 089. 00      | 431, 278            | -----                                                 | 13, 509. 00                    | 5, 609. 00                | 17, 584, 438. 66     |
| 1, 937, 519. 28   | 1, 309, 236         | -----                                                 | 27, 180. 00                    | 30, 770. 00               | 23, 846, 142. 45     |
| 3, 655, 322. 71   | 2, 466, 417         | -----                                                 | 254, 751. 25                   | 161, 063. 77              | 97, 120, 747. 22     |
| 9, 198, 497. 40   | 3, 913, 319         | -----                                                 | 829, 383. 06                   | 357, 039. 01              | 217, 855, 403. 37    |
| 15, 335, 922. 96  | 2, 583, 262         | 5, 000, 000                                           | 812, 410. 50                   | 253, 608. 00              | 189, 057, 600. 87    |
| 5, 472, 593. 05   | 2, 745, 952         | -----                                                 | 255, 641. 25                   | 123, 132. 50              | 86, 114, 879. 18     |
| 356, 717. 45      | 151, 370            | -----                                                 | 36, 175. 00                    | 28, 519. 00               | 9, 940, 267. 64      |
| 691, 694. 23      | 413, 977            | -----                                                 | 77, 535. 66                    | 60, 329. 00               | 20, 191, 601. 01     |
| 3, 309, 954. 95   | 680, 223            | 920, 000                                              | 119, 475. 00                   | 196, 165. 00              | 59, 691, 887. 65     |
| 283, 201. 90      | 26, 106             | -----                                                 | 11, 250. 00                    | -----                     | 1, 530, 556. 53      |
| 2, 249, 637. 74   | 717, 189            | 120, 000                                              | 38, 717. 50                    | 117, 149. 50              | 20, 426, 052. 86     |
| 201, 727, 767. 50 | 51, 710, 632        | 15, 230, 000                                          | 3, 481, 512. 47                | 3, 290, 188. 15           | 1, 783, 159, 943. 83 |
| 1, 327, 290. 43   | 955, 595            | -----                                                 | 87, 629. 75                    | 372, 835. 34              | 28, 338, 267. 02     |
| 714, 357. 08      | 414, 081            | -----                                                 | 59, 177. 75                    | 18, 062. 34               | 14, 923, 887. 67     |
| 553, 486. 34      | 208, 932            | -----                                                 | 30, 781. 75                    | 16, 029. 02               | 10, 800, 889. 53     |
| 324, 878. 30      | 276, 459            | -----                                                 | 23, 051. 25                    | 305, 550. 00              | 9, 329, 171. 99      |
| 687, 911. 10      | 499, 014            | -----                                                 | 44, 072. 90                    | 12, 896. 54               | 13, 833, 378. 17     |
| 72, 665. 00       | 75, 000             | -----                                                 | 4, 590. 00                     | 1, 062. 50                | 1, 941, 936. 62      |
| 291, 255. 46      | 467, 476            | -----                                                 | 17, 100. 00                    | 3, 100. 00                | 7, 512, 341. 81      |
| 714, 951. 80      | 286, 993            | -----                                                 | 40, 057. 50                    | 11, 426. 00               | 19, 109, 909. 48     |
| 184, 862. 35      | 131, 920            | -----                                                 | 10, 699. 90                    | 13, 088. 00               | 4, 366, 748. 89      |
| 187, 747. 45      | 115, 763            | -----                                                 | 11, 925. 00                    | 1, 969. 00                | 4, 064, 161. 36      |
| 2, 257, 070. 60   | 1, 429, 443         | 210, 000                                              | 27, 990. 00                    | 30, 000. 00               | 23, 422, 369. 83     |
| 3, 949, 191. 46   | 1, 856, 089         | -----                                                 | 207, 297. 75                   | 104, 469. 36              | 67, 591, 832. 51     |
| 625, 478. 15      | 643, 516            | -----                                                 | 11, 250. 00                    | 3, 000. 00                | 5, 402, 363. 42      |
| 221, 679. 90      | 97, 924             | -----                                                 | 10, 717. 50                    | 3, 051. 00                | 4, 319, 694. 14      |
| 1, 031, 716. 59   | 451, 061            | -----                                                 | 171, 983. 00                   | 323, 402. 50              | 30, 004, 097. 55     |
| 777, 073. 26      | 736, 794            | -----                                                 | 60, 740. 00                    | 24, 430. 00               | 16, 024, 914. 64     |
| 2, 950, 425. 90   | 1, 652, 221         | -----                                                 | 81, 853. 50                    | 53, 343. 00               | 35, 799, 991. 38     |
| 15, 972, 041. 57  | 10, 200, 321        | 210, 000                                              | 900, 918. 55                   | 1, 297, 615. 60           | 290, 836, 956. 61    |
| 4, 972, 253. 66   | 3, 727, 399         | -----                                                 | 519, 720. 20                   | 173, 019. 47              | 123, 514, 515. 84    |
| 2, 127, 958. 37   | 1, 878, 996         | 620, 000                                              | 222, 487. 50                   | 209, 310. 00              | 55, 054, 294. 88     |
| 2, 220, 463. 50   | 1, 709, 759         | -----                                                 | 65, 559. 90                    | 106, 990. 00              | 47, 655, 092. 63     |
| 5, 332, 763. 68   | 2, 004, 040         | -----                                                 | 294, 178. 50                   | 312, 770. 15              | 71, 694, 375. 52     |
| 4, 239, 037. 45   | 1, 808, 733         | -----                                                 | 286, 222. 05                   | 918, 891. 56              | 90, 475, 387. 03     |
| 23, 961, 126. 37  | 14, 707, 568        | 2, 120, 000                                           | 49, 500. 00                    | 575, 019. 04              | 197, 747, 738. 87    |
| 2, 042, 200. 52   | 888, 592            | -----                                                 | 133, 065. 00                   | 127, 057. 35              | 47, 378, 149. 57     |
| 1, 683, 112. 75   | 798, 730            | -----                                                 | 63, 009. 00                    | 40, 675. 87               | 24, 203, 826. 11     |
| 1, 326, 280. 59   | 716, 814            | -----                                                 | 98, 816. 25                    | 133, 794. 90              | 37, 873, 352. 21     |
| 2, 402, 317. 40   | 1, 699, 199         | -----                                                 | 39, 150. 00                    | 9, 250. 00                | 32, 378, 372. 17     |
| 1, 257, 122. 88   | 378, 530            | -----                                                 | 57, 067. 90                    | 35, 135. 09               | 25, 764, 318. 04     |
| 2, 219, 309. 85   | 313, 417            | -----                                                 | 11, 333. 00                    | 108, 121. 42              | 20, 520, 794. 92     |
| 771, 695. 45      | 685, 351            | -----                                                 | 12, 800. 00                    | 105, 082. 99              | 18, 963, 838. 77     |
| 2, 428, 847. 01   | 1, 053, 710         | -----                                                 | 166, 526. 62                   | 493, 744. 80              | 56, 122, 028. 11     |
| 197, 982. 58      | 226, 804            | -----                                                 | 14, 445. 00                    | 47, 200. 00               | 6, 051, 598. 12      |
| 629, 687. 69      | 340, 383            | -----                                                 | 54, 484. 75                    | 29, 922. 50               | 14, 319, 939. 90     |
| 4, 430, 014. 35   | 2, 943, 672         | 1, 910, 000                                           | 163, 950. 00                   | 103, 562. 50              | 61, 545, 519. 10     |
| 2, 044, 914. 55   | 1, 032, 160         | -----                                                 | 11, 250. 00                    | 29, 000. 00               | 32, 170, 375. 82     |
| 251, 428. 30      | 202, 919            | -----                                                 | 6, 750. 00                     | 801. 00                   | 4, 751, 113. 41      |
| 65, 048, 004. 95  | 37, 121, 804        | 4, 650, 000                                           | 2, 115, 231. 17                | 3, 548, 196. 55           | 968, 125, 031. 02    |

704 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| Maine.....                               | \$11,071,000           | \$2,712,434.73 |
| New Hampshire.....                       | 5,839,000              | 1,418,773.65   |
| Vermont.....                             | 6,885,000              | 1,507,265.67   |
| Massachusetts.....                       | 42,427,500             | 14,944,816.53  |
| Boston.....                              | 48,150,000             | 14,741,325.39  |
| Rhode Island.....                        | 19,337,050             | 4,808,917.17   |
| Connecticut.....                         | 21,281,070             | 7,938,450.00   |
| Total.....                               | 154,981,620            | 48,071,923.02  |
| New York.....                            | 31,292,940             | 10,865,334.98  |
| New York City.....                       | 48,700,000             | 43,041,000.00  |
| Albany.....                              | 1,550,000              | 1,390,000.00   |
| Brooklyn.....                            | 1,352,000              | 2,300,000.00   |
| New Jersey.....                          | 14,445,000             | 8,294,250.00   |
| Pennsylvania.....                        | 40,674,390             | 21,664,191.42  |
| Philadelphia.....                        | 19,655,000             | 14,395,000.00  |
| Pittsburg.....                           | 12,300,000             | 9,812,000.00   |
| Delaware.....                            | 2,083,985              | 983,401.13     |
| Maryland.....                            | 3,781,700              | 1,699,762.56   |
| Baltimore.....                           | 13,249,260             | 5,195,875.00   |
| District of Columbia.....                | 252,000                | 150,000.00     |
| Washington City.....                     | 2,775,000              | 1,217,200.00   |
| Total.....                               | 192,105,275            | 121,008,015.03 |
| Virginia.....                            | 4,546,300              | 2,927,550.00   |
| West Virginia.....                       | 3,351,000              | 898,272.27     |
| North Carolina.....                      | 2,701,000              | 828,134.64     |
| South Carolina.....                      | 1,898,000              | 763,345.87     |
| Georgia.....                             | 3,166,000              | 1,086,618.93   |
| Savannah.....                            | 750,000                | 225,000.00     |
| Florida.....                             | 1,150,000              | 505,160.00     |
| Alabama.....                             | 3,205,000              | 658,413.96     |
| Mississippi.....                         | 855,000                | 402,050.00     |
| Louisiana.....                           | 860,000                | 381,203.00     |
| New Orleans.....                         | 2,300,000              | 2,355,000.00   |
| Texas.....                               | 18,040,000             | 4,654,793.72   |
| Houston.....                             | 1,150,000              | 577,300.00     |
| Arkansas.....                            | 1,070,000              | 266,500.00     |
| Kentucky.....                            | 8,264,900              | 2,232,557.33   |
| Louisville.....                          | 2,800,000              | 648,000.00     |
| Tennessee.....                           | 8,435,000              | 1,831,838.80   |
| Total.....                               | 64,542,200             | 21,241,735.52  |
| Ohio.....                                | 27,940,100             | 8,138,928.49   |
| Cincinnati.....                          | 7,700,000              | 2,715,000.00   |
| Cleveland.....                           | 9,400,000              | 2,161,500.00   |
| Indiana.....                             | 14,217,000             | 4,594,676.47   |
| Illinois.....                            | 17,546,000             | 6,527,213.15   |
| Chicago.....                             | 19,450,000             | 9,374,900.00   |
| Michigan.....                            | 8,595,000              | 2,532,318.72   |
| Detroit.....                             | 3,300,000              | 605,000.00     |
| Wisconsin.....                           | 6,710,000              | 1,762,880.73   |
| Milwaukee.....                           | 3,250,000              | 588,500.00     |
| Minnesota.....                           | 4,640,000              | 1,023,550.00   |
| St. Paul.....                            | 3,800,000              | 657,000.00     |
| Minneapolis.....                         | 4,500,000              | 512,000.00     |
| Iowa.....                                | 12,185,000             | 2,755,857.20   |
| Des Moines.....                          | 800,000                | 221,500.00     |
| Missouri.....                            | 3,615,000              | 741,444.62     |
| St. Louis.....                           | 8,400,000              | 1,723,000.00   |
| Kansas City.....                         | 2,300,000              | 573,000.00     |
| St. Joseph.....                          | 350,000                | 105,500.00     |
| Total.....                               | 158,698,100            | 47,313,769.38  |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 705

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 14, 1898—Continued.

LIABILITIES.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve-agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$1,400,833.08                    | \$5,359,783.00                   | .....                               | \$912,446.42                 | \$879,912.12                                | \$50,441.09                     |
| 482,886.30                        | 3,481,070.00                     | \$6,791.00                          | 1,155,793.88                 | 1,123,273.61                                | 104,843.45                      |
| 881,136.02                        | 3,682,416.50                     | .....                               | 214,425.96                   | 215,758.96                                  | 948.36                          |
| 5,088,256.99                      | 17,273,984.50                    | .....                               | 2,323,115.32                 | 2,273,195.09                                | 475,699.06                      |
| 5,553,779.61                      | 6,404,120.00                     | .....                               | 35,218,320.79                | 21,235,738.39                               | 6,335,876.70                    |
| 1,120,731.52                      | 6,935,795.00                     | .....                               | 1,246,933.45                 | 2,043,198.09                                | 415,543.74                      |
| 2,276,727.33                      | 7,395,974.50                     | .....                               | 3,516,747.58                 | 849,391.17                                  | 1,112,125.88                    |
| 16,813,350.85                     | 50,473,143.50                    | 6,791.00                            | 44,587,783.40                | 28,620,467.43                               | 8,495,478.28                    |
| 6,555,276.02                      | 14,713,042.50                    | 18,765.00                           | 3,324,767.94                 | 1,965,914.06                                | 1,279,472.06                    |
| 17,896,245.35                     | 14,924,417.50                    | 16,556.00                           | 213,852,968.23               | 93,495,536.79                               | .....                           |
| 187,491.13                        | 259,280.00                       | .....                               | 3,126,048.99                 | 1,897,053.87                                | 568,241.02                      |
| 360,799.15                        | 572,960.00                       | 1,846.00                            | 381,203.93                   | 459,976.53                                  | 19,227.18                       |
| 4,432,957.35                      | 5,015,622.00                     | 5,402.00                            | 3,389,114.39                 | 624,214.23                                  | 993,561.53                      |
| 4,449,646.59                      | 16,549,562.50                    | 1,498.00                            | 3,758,166.02                 | 816,398.04                                  | 263,219.03                      |
| 2,658,942.80                      | 6,111,405.00                     | .....                               | 23,609,802.29                | 8,647,279.03                                | 3,017,056.98                    |
| 1,966,983.17                      | 5,987,980.00                     | .....                               | 7,951,231.42                 | 2,712,348.54                                | 38,373.42                       |
| 235,728.80                        | 708,587.50                       | 545.50                              | 348,623.81                   | 23,358.78                                   | .....                           |
| 392,377.81                        | 1,715,785.00                     | .....                               | 482,162.78                   | 70,581.69                                   | 26,344.90                       |
| 984,846.73                        | 2,365,790.00                     | 4,604.00                            | 5,414,906.24                 | 2,036,834.30                                | 1,837,961.52                    |
| 64,526.68                         | 225,000.00                       | .....                               | 16,955.99                    | 295.03                                      | .....                           |
| 287,520.69                        | 755,765.00                       | .....                               | 415,486.49                   | 387,491.48                                  | 52,684.45                       |
| 40,473,342.27                     | 69,005,197.00                    | 49,216.50                           | 266,262,468.43               | 113,167,242.37                              | 8,096,142.09                    |
| 465,126.81                        | 1,717,565.00                     | .....                               | 832,038.55                   | 909,169.49                                  | 31,912.09                       |
| 229,983.80                        | 1,207,137.50                     | .....                               | 225,836.80                   | 208,819.27                                  | 13,665.27                       |
| 311,382.60                        | 590,982.50                       | .....                               | 239,182.44                   | 153,888.84                                  | 23,267.77                       |
| 479,603.10                        | 438,455.00                       | .....                               | 104,987.01                   | 697,175.78                                  | 321.18                          |
| 665,212.56                        | 852,287.50                       | .....                               | 220,507.67                   | 249,073.64                                  | 66,982.29                       |
| 48,646.45                         | 87,085.00                        | .....                               | 102,533.00                   | 103,397.82                                  | .....                           |
| 113,834.40                        | 323,720.00                       | .....                               | 139,773.20                   | 204,068.67                                  | 10,069.52                       |
| 508,316.36                        | 772,125.00                       | .....                               | 239,912.19                   | 130,708.36                                  | 34,375.49                       |
| 137,481.47                        | 215,690.00                       | .....                               | 42,366.90                    | 54,532.50                                   | 1,654.47                        |
| 209,982.82                        | 234,582.50                       | .....                               | 1,998.27                     | 1,084.71                                    | 13.50                           |
| 354,608.60                        | 517,995.00                       | .....                               | 1,286,769.47                 | 1,225,669.85                                | 3,446.14                        |
| 1,859,703.22                      | 4,086,727.50                     | .....                               | 2,724,938.00                 | 760,496.34                                  | 107,052.59                      |
| 87,740.96                         | 132,420.00                       | .....                               | 483,069.05                   | 137,722.28                                  | 722.51                          |
| 56,031.90                         | 221,700.00                       | .....                               | 29,621.24                    | 121,016.78                                  | 6,084.63                        |
| 433,416.34                        | 3,542,022.50                     | .....                               | 516,009.63                   | 577,817.41                                  | 39,465.14                       |
| 211,272.91                        | 1,214,690.00                     | .....                               | 3,155,344.83                 | 2,080,416.14                                | 25,991.52                       |
| 791,686.02                        | 1,552,547.50                     | .....                               | 1,011,839.70                 | 2,078,549.77                                | 148,836.12                      |
| 6,964,030.32                      | 17,707,732.50                    | .....                               | 11,356,787.95                | 9,693,607.65                                | 513,860.23                      |
| 2,265,865.05                      | 10,711,727.50                    | .....                               | 2,021,940.60                 | 1,653,160.32                                | 94,812.87                       |
| 1,021,198.76                      | 4,204,490.00                     | .....                               | 9,643,965.41                 | 4,773,573.95                                | 132,506.75                      |
| 564,658.91                        | 1,321,950.00                     | .....                               | 4,603,319.80                 | 3,185,420.12                                | .....                           |
| 951,571.68                        | 4,143,358.00                     | .....                               | 1,940,909.29                 | 2,736,404.88                                | 123,728.48                      |
| 2,657,819.45                      | 5,633,407.50                     | .....                               | 485,195.60                   | 1,828,436.23                                | 19,656.72                       |
| 1,962,225.60                      | 539,065.00                       | .....                               | 55,182,048.23                | 30,035,539.63                               | .....                           |
| 864,848.81                        | 2,610,687.50                     | .....                               | 230,598.86                   | 1,279,296.67                                | 20,853.03                       |
| 252,607.49                        | 1,122,830.00                     | .....                               | 2,991,809.05                 | 5,401,346.81                                | .....                           |
| 486,254.94                        | 1,986,290.00                     | .....                               | 135,079.32                   | 586,981.47                                  | 8,048.22                        |
| 159,825.97                        | 769,200.00                       | .....                               | 3,417,368.54                 | 2,117,303.59                                | 178,592.09                      |
| 444,002.48                        | 1,136,185.00                     | .....                               | 408,429.01                   | 753,792.47                                  | 7,514.76                        |
| 770,420.59                        | 204,770.00                       | .....                               | 2,224,859.39                 | 2,219,931.90                                | 1,975.16                        |
| 246,935.77                        | 195,920.00                       | .....                               | 2,853,447.25                 | 1,584,305.65                                | 38,820.65                       |
| 1,051,682.44                      | 3,341,755.00                     | .....                               | 1,729,405.43                 | 5,232,961.20                                | 20,769.02                       |
| 55,471.37                         | 305,417.50                       | .....                               | 908,499.33                   | 1,856,106.72                                | .....                           |
| 208,627.67                        | 1,090,730.00                     | .....                               | 4,574.80                     | 76,794.41                                   | 500.04                          |
| 825,188.17                        | 2,040,897.50                     | .....                               | 16,261,862.14                | 9,413,496.43                                | .....                           |
| 303,757.76                        | 225,000.00                       | .....                               | 7,525,276.09                 | 8,024,690.08                                | .....                           |
| 23,810.61                         | 135,000.00                       | .....                               | 583,573.85                   | 1,342,878.93                                | .....                           |
| 15,116,773.52                     | 41,718,680.50                    | .....                               | 113,152,161.99               | 84,101,821.46                               | 647,777.79                      |

706 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid. | Individual deposits. |
|------------------------------------------|-------------------|----------------------|
| Maine.....                               | \$69,603.43       | \$16,314,849.52      |
| New Hampshire.....                       | 39,268.19         | 9,639,497.74         |
| Vermont.....                             | 28,078.01         | 9,468,933.16         |
| Massachusetts.....                       | 118,079.51        | 82,040,182.72        |
| Boston.....                              | 27,369.68         | 126,916,600.81       |
| Rhode Island.....                        | 102,762.73        | 19,824,741.48        |
| Connecticut.....                         | 61,891.94         | 39,072,217.79        |
| Total.....                               | 447,953.44        | 303,277,023.22       |
| New York.....                            | 143,780.12        | 93,597,744.28        |
| New York City.....                       | 211,443.55        | 393,980,653.52       |
| Albany.....                              | 2,841.12          | 8,481,743.63         |
| Brooklyn.....                            | 4,937.70          | 18,170,658.98        |
| New Jersey.....                          | 100,366.51        | 58,681,553.99        |
| Pennsylvania.....                        | 314,855.21        | 128,407,828.89       |
| Philadelphia.....                        | 64,683.89         | 109,344,535.34       |
| Pittsburg.....                           | 118,712.63        | 45,500,747.88        |
| Delaware.....                            | 11,473.80         | 5,489,014.77         |
| Maryland.....                            | 41,595.64         | 11,621,559.09        |
| Baltimore.....                           | 181,566.26        | 27,328,876.87        |
| District of Columbia.....                | 5,724.00          | 876,054.83           |
| Washington City.....                     | 7,329.50          | 14,323,146.19        |
| Total.....                               | 1,209,399.93      | 915,804,218.20       |
| Virginia.....                            | 16,731.50         | 15,982,444.88        |
| West Virginia.....                       | 22,494.58         | 8,493,193.49         |
| North Carolina.....                      | 7,920.00          | 5,568,526.61         |
| South Carolina.....                      | 19,191.00         | 4,052,235.22         |
| Georgia.....                             | 16,761.50         | 6,828,432.37         |
| Savannah.....                            | 2,068.50          | 511,556.51           |
| Florida.....                             | 2,564.50          | 4,745,525.75         |
| Alabama.....                             | 13,303.51         | 7,090,109.79         |
| Mississippi.....                         | 7,259.00          | 2,557,962.36         |
| Louisiana.....                           | 11,510.99         | 2,300,788.57         |
| New Orleans.....                         | 40,032.55         | 15,338,848.22        |
| Texas.....                               | 77,504.75         | 33,609,574.29        |
| Houston.....                             | 6,433.00          | 2,826,350.62         |
| Arkansas.....                            | 5,925.50          | 2,481,788.52         |
| Kentucky.....                            | 37,471.17         | 13,270,679.14        |
| Louisville.....                          | 11,166.85         | 5,125,854.71         |
| Tennessee.....                           | 27,655.30         | 18,826,990.53        |
| Total.....                               | 325,994.20        | 149,610,861.58       |
| Ohio.....                                | 90,730.34         | 69,599,532.25        |
| Cincinnati.....                          | 6,572.25          | 22,078,184.93        |
| Cleveland.....                           | 1,455.00          | 25,398,622.77        |
| Indiana.....                             | 46,025.64         | 41,027,384.28        |
| Illinois.....                            | 82,163.93         | 54,523,991.88        |
| Chicago.....                             | 21,480.00         | 80,565,624.29        |
| Michigan.....                            | 49,606.53         | 31,054,350.17        |
| Detroit.....                             | 3,635.20          | 10,224,436.40        |
| Wisconsin.....                           | 31,653.01         | 25,964,493.68        |
| Milwaukee.....                           | 1,707.50          | 21,514,960.85        |
| Minnesota.....                           | 14,423.25         | 17,241,912.54        |
| St. Paul.....                            | 4,924.21          | 10,181,087.72        |
| Minneapolis.....                         | 11,400.00         | 8,793,306.78         |
| Iowa.....                                | 43,359.63         | 29,399,994.39        |
| Des Moines.....                          | 7,801.00          | 1,846,773.24         |
| Missouri.....                            | 7,946.05          | 8,592,631.38         |
| St. Louis.....                           | 5,759.75          | 22,266,583.32        |
| Kansas City.....                         | 26,485.00         | 12,604,744.17        |
| St. Joseph.....                          |                   | 2,161,306.66         |
| Total.....                               | 457,133.29        | 495,439,921.70       |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 707

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 14, 1898—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
| \$154,521.87    | \$35,089.55                            | \$61,413.66                   | \$657,303.86   | \$63,324.77        |
| 233,922.52      | 4,240.74                               | 45,046.60                     | 140,000.00     | 2,271.08           |
| 118,000.35      | 5,382.44                               | 19,512.27                     | 70,500.00      | 3,818.67           |
| 252,941.30      | 2,629.74                               | 422,387.58                    | 1,174,461.93   | 108,649.74         |
| 462,456.13      | 47,235.82                              | -----                         | 926,811.42     | 113,567.50         |
| 83,978.84       | 14,715.82                              | -----                         | 70,000.00      | 13,418.78          |
| 221,416.36      | 104,583.85                             | 10,000.00                     | 187,000.00     | 13,541.83          |
| 1,528,137.37    | 213,877.96                             | 558,360.11                    | 3,226,077.21   | 318,622.37         |
| 423,648.45      | 136,315.19                             | 514,180.39                    | 651,092.59     | 134,259.48         |
| 30,855,254.16   | 1,068,574.25                           | -----                         | 100,000.00     | 15,981,134.58      |
| 81,170.33       | 18,829.67                              | 21,738.90                     | -----          | -----              |
| 171,844.26      | 27,725.42                              | -----                         | -----          | 22,963.30          |
| 362,142.88      | 36,468.58                              | 162,871.84                    | 570,440.00     | 6,781.92           |
| 401,070.12      | 8,934.73                               | 176,192.66                    | 220,119.00     | 59,421.22          |
| 1,228,868.97    | 51,265.37                              | -----                         | -----          | 82,761.29          |
| 413,494.12      | 86,373.00                              | 96,600.00                     | 30,000.00      | -----              |
| 35,680.94       | 14,867.01                              | 5,000.00                      | -----          | -----              |
| 50,000.00       | -----                                  | 132,254.03                    | 170,000.00     | 7,477.52           |
| 615,535.15      | -----                                  | -----                         | 355,000.00     | 96,731.58          |
| 153,406.23      | 51,022.83                              | -----                         | -----          | -----              |
| 34,882,115.61   | 1,500,381.05                           | 1,108,837.87                  | 2,096,651.59   | 16,391,530.89      |
| 512,260.83      | 219,221.00                             | -----                         | 165,000.00     | 12,946.87          |
| 100,023.20      | 12.50                                  | 31,388.99                     | 142,000.00     | -----              |
| 185,130.01      | 22,477.50                              | 109,996.62                    | 55,000.00      | 4,000.00           |
| 18,108.59       | 13,122.49                              | 509,580.03                    | 335,000.00     | 46.72              |
| 24,159.30       | 73,816.41                              | 430,098.23                    | 206,000.00     | 7,427.77           |
| 32,298.52       | 54,350.82                              | -----                         | 25,000.00      | -----              |
| 72,140.92       | 102,798.50                             | 16,686.35                     | 126,000.00     | -----              |
| 96,010.01       | 3,989.99                               | 311,930.42                    | 45,000.00      | 714.40             |
| -----           | -----                                  | 64,876.30                     | 20,000.00      | 7,875.89           |
| -----           | -----                                  | 63,030.00                     | -----          | -----              |
| 303,636.12      | 49,308.98                              | 579,091.30                    | 701,155.25     | 37,850.45          |
| -----           | -----                                  | -----                         | -----          | 605.00             |
| 35,123.85       | 15,901.72                              | -----                         | 10,000.00      | -----              |
| 603,977.73      | 209,790.47                             | 122,641.69                    | 23,000.00      | 130,349.00         |
| 468,792.19      | 251,331.43                             | -----                         | -----          | 32,054.06          |
| 137,773.69      | 194,366.34                             | 161,601.26                    | 551,015.00     | 41,291.35          |
| 2,589,434.96    | 1,210,488.15                           | 2,400,891.19                  | 2,404,170.25   | 275,161.51         |
| 435,938.68      | 207,986.46                             | 47,660.72                     | 127,073.33     | 179,059.23         |
| 1,865,802.83    | -----                                  | -----                         | -----          | 913,000.00         |
| 91,841.22       | 14,705.25                              | -----                         | 100,000.00     | 811,619.56         |
| 1,139,682.07    | 108,418.65                             | 16,817.68                     | -----          | 48,798.40          |
| 912,756.74      | 72,153.27                              | 65,610.81                     | 129,000.00     | 876.75             |
| 583,278.15      | 21,077.97                              | -----                         | -----          | 12,500.00          |
| 80,911.38       | 9,219.52                               | 6,458.38                      | 44,000.00      | -----              |
| 276,884.04      | 25,277.12                              | -----                         | -----          | -----              |
| 188,017.19      | 3,310.83                               | -----                         | 10,000.00      | 342.82             |
| 264,415.81      | 116,497.82                             | -----                         | -----          | -----              |
| 16,551.59       | 1,008.16                               | -----                         | 71,700.00      | 5,248.78           |
| 196,946.58      | 258,879.37                             | -----                         | -----          | -----              |
| 38,377.60       | 10,510.93                              | -----                         | -----          | 118,814.14         |
| 207,600.79      | 34,554.30                              | 20,972.79                     | 95,000.00      | 3,115.92           |
| 50,028.96       | -----                                  | -----                         | -----          | -----              |
| -----           | -----                                  | 79,690.93                     | 102,000.00     | -----              |
| 572,931.79      | -----                                  | -----                         | -----          | 35,800.00          |
| 47,812.15       | 13,767.85                              | 372,829.99                    | 153,612.73     | -----              |
| 49,018.36       | 25.00                                  | -----                         | -----          | -----              |
| 7,018,795.93    | 897,392.50                             | 610,041.30                    | 823,386.06     | 2,129,276.00       |

## 708 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
RESOURCES--Continued.

| States, Territories, and reserve cities. | Number of banks. | Loans and dis- counts. | Overdrafts.   | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|------------------------|---------------|------------------------------------|---------------------------------|----------------------|
| North Dakota.....                        | 24               | \$4,028,768.74         | \$48,572.79   | \$440,500                          |                                 |                      |
| South Dakota.....                        | 26               | 3,568,866.11           | 68,509.47     | 471,250                            | \$150,000                       |                      |
| Nebraska.....                            | 92               | 12,459,768.41          | 202,146.95    | 1,531,400                          |                                 | \$15,000             |
| Lincoln.....                             | 3                | 2,019,266.07           | 12,604.18     | 150,000                            |                                 |                      |
| Omaha.....                               | 8                | 9,811,775.98           | 124,886.03    | 575,000                            | 500,000                         | 35,000               |
| Kansas.....                              | 101              | 21,563,116.49          | 279,461.69    | 2,337,750                          | 350,000                         | 100,500              |
| Montana.....                             | 21               | 7,770,959.20           | 402,141.10    | 608,750                            | 100,000                         | 217,600              |
| Wyoming.....                             | 11               | 2,039,448.93           | 97,277.87     | 215,000                            |                                 |                      |
| Colorado.....                            | 37               | 19,436,978.91          | 213,265.19    | 1,210,500                          | 750,000                         |                      |
| New Mexico.....                          | 6                | 1,773,912.96           | 77,340.51     | 340,000                            | 200,000                         | 2,000                |
| Oklahoma.....                            | 6                | 600,378.19             | 11,653.89     | 75,000                             |                                 |                      |
| Indian Territory.....                    | 14               | 1,595,568.44           | 45,366.58     | 203,500                            |                                 |                      |
| Total.....                               | 349              | 87,274,808.43          | 1,583,226.25  | 8,158,650                          | 2,050,000                       | 370,100              |
| Washington.....                          | 33               | 7,110,754.72           | 277,254.02    | 871,300                            | 150,000                         | 140,000              |
| Oregon.....                              | 29               | 5,850,554.96           | 186,632.62    | 982,300                            | 400,000                         | 661,300              |
| California.....                          | 30               | 10,836,618.11          | 359,446.98    | 1,662,250                          | 150,000                         | 107,550              |
| San Francisco.....                       | 4                | 13,825,659.32          | 94,520.39     | 700,000                            | 150,000                         | 770,000              |
| Idaho.....                               | 10               | 1,127,640.08           | 98,323.04     | 187,500                            | 50,000                          |                      |
| Utah.....                                | 11               | 2,682,021.05           | 261,042.64    | 812,500                            | 175,000                         | 250,000              |
| Nevada.....                              | 1                | 224,433.08             | 38,943.38     | 20,500                             |                                 |                      |
| Arizona.....                             | 5                | 975,535.43             | 41,621.15     | 175,000                            |                                 |                      |
| Alaska.....                              | 1                | 13,908.56              | 4.06          | 12,500                             |                                 |                      |
| Total.....                               | 124              | 42,747,155.31          | 1,357,788.28  | 5,423,850                          | 1,075,000                       | 1,928,850            |
| United States.....                       | 3,582            | 1,151,757,655.60       | 11,924,282.56 | 218,106,450                        | 53,519,100                      | 13,731,350           |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 14, 1898—Continued.

RESOURCES—Continued.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$17,346.88             | \$288,461.46                                | \$368,864.76                            | \$295,786.68                           | \$111,316.34                   | \$82,522.86                                   |
| 31,831.93               | 573,158.50                                  | 286,233.32                              | 271,392.50                             | 204,466.64                     | 79,774.20                                     |
| 59,552.18               | 521,089.83                                  | 966,913.03                              | 1,134,432.33                           | 792,524.64                     | 190,684.74                                    |
| 5,500.00                | 83,372.82                                   | 8,645.22                                | 116,816.68                             | 95,520.50                      | 37,492.50                                     |
| 95,750.00               | 717,261.57                                  | 832,384.07                              | 414,752.96                             | 979,466.43                     | 733,541.01                                    |
| 119,059.53              | 691,225.94                                  | 1,077,600.11                            | 751,982.75                             | 1,107,428.97                   | 311,414.56                                    |
| 36,143.75               | 855,854.79                                  | 342,439.68                              | 235,983.48                             | 483,019.14                     | 312,146.88                                    |
| 5,762.50                | 237,251.79                                  | 108,543.46                              | 215,753.44                             | 125,377.67                     | 23,478.31                                     |
| 142,475.00              | 4,524,724.75                                | 417,051.80                              | 667,438.32                             | 3,335,150.26                   | 599,112.39                                    |
| 9,712.35                | 242,212.67                                  | 113,650.12                              | 70,946.55                              | 328,177.80                     | 49,557.33                                     |
| 2,375.00                | 56,402.12                                   | 50,317.91                               | 960.00                                 | 94,185.23                      | 26,845.95                                     |
| 11,234.37               | 14,438.45                                   | 64,232.51                               | 6,650.00                               | 78,637.09                      | 26,462.76                                     |
| 536,743.49              | 8,805,454.69                                | 4,645,875.99                            | 4,182,835.69                           | 7,735,270.71                   | 2,473,033.49                                  |
| 89,086.10               | 1,367,471.14                                | 331,832.05                              | 1,177,220.91                           | 1,713,499.53                   | 1,368,015.71                                  |
| 168,905.25              | 3,086,393.11                                | 317,487.64                              | 322,277.79                             | 603,204.63                     | 552,961.93                                    |
| 144,669.47              | 1,253,630.75                                | 805,798.30                              | 707,448.88                             | 404,269.17                     | 517,799.29                                    |
| 188,720.30              | 1,570,150.24                                | 355,997.61                              | 131,141.71                             | 428,854.22                     | 1,590,497.12                                  |
| 12,875.00               | 360,057.13                                  | 137,127.65                              | 154,940.51                             | 402,774.36                     | 135,880.62                                    |
| 11,793.75               | 330,381.21                                  | 296,996.64                              | 143,771.63                             | 524,140.00                     | 347,861.71                                    |
| 1,850.00                | 68,092.75                                   | 4,789.78                                | 11,590.00                              | -----                          | 14,365.08                                     |
| 9,235.00                | 109,406.02                                  | 13,454.67                               | 5,280.94                               | 171,454.87                     | 48,617.86                                     |
| -----                   | 1,836.63                                    | 2,742.20                                | -----                                  | 8,217.00                       | 3,594.61                                      |
| 627,154.87              | 8,149,418.98                                | 2,265,323.52                            | 2,653,588.37                           | 4,256,413.84                   | 4,519,593.93                                  |
| 18,947,195.10           | 250,689,375.09                              | 79,308,604.63                           | 30,186,270.70                          | 161,138,722.49                 | 43,248,800.85                                 |

## 710 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

## RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickles, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| North Dakota.....                        | \$362,253.32                      | \$35,392.20                  | \$1,740.87                    | \$42,359                       | \$2,540.60                                     |
| South Dakota.....                        | 618,284.33                        | 39,055.90                    | 3,981.97                      | 34,116                         | 3,930.39                                       |
| Nebraska.....                            | 4,819,195.92                      | 390,486.48                   | 2,362.39                      | 117,339                        | 8,044.33                                       |
| Lincoln.....                             | 399,255.93                        | 14,282.89                    | 24,220.69                     | 7,947                          | 2,020.69                                       |
| Omaha.....                               | 4,068,015.29                      | 116,129.12                   | 675,232.08                    | 144,880                        | 3,033.11                                       |
| Kansas.....                              | 4,707,665.47                      | 209,542.36                   | 171,827.52                    | 435,054                        | 17,089.80                                      |
| Montana.....                             | 1,636,006.57                      | 31,206.65                    | 16,751.63                     | 188,294                        | 2,868.61                                       |
| Wyoming.....                             | 373,638.85                        | 12,990.01                    | .....                         | 11,986                         | 1,363.02                                       |
| Colorado.....                            | 7,755,574.94                      | 133,447.84                   | 326,707.53                    | 273,037                        | 6,511.36                                       |
| New Mexico.....                          | 458,551.31                        | 11,017.67                    | 4,611.53                      | 31,877                         | 1,136.12                                       |
| Oklahoma.....                            | 336,170.18                        | 11,140.14                    | 135.68                        | 12,475                         | 556.88                                         |
| Indian Territory.....                    | 244,753.07                        | 5,506.02                     | .....                         | 9,323                          | 2,297.41                                       |
| Total.....                               | 25,779,365.18                     | 1,010,197.28                 | 1,227,571.89                  | 1,308,667                      | 51,332.32                                      |
| Washington.....                          | 2,535,332.16                      | 94,196.61                    | 179,895.85                    | 106,739                        | 4,610.78                                       |
| Oregon.....                              | 1,272,361.44                      | 53,316.71                    | 22,581.62                     | 51,933                         | 2,061.37                                       |
| California.....                          | 2,232,284.72                      | 233,716.43                   | 36,789.18                     | 45,908                         | 4,632.21                                       |
| San Francisco.....                       | 701,260.94                        | 12,090.97                    | 421,441.65                    | 6,260                          | 875.53                                         |
| Idaho.....                               | 639,634.79                        | 18,404.05                    | .....                         | 47,151                         | 300.19                                         |
| Utah.....                                | 530,093.13                        | 14,640.60                    | 24,829.12                     | 26,736                         | 2,928.64                                       |
| Nevada.....                              | 22,356.15                         | 474.68                       | .....                         | .....                          | 75.27                                          |
| Arizona.....                             | 389,709.88                        | 13,065.90                    | 300.25                        | 18,942                         | 791.32                                         |
| Alaska.....                              | 6,048.24                          | 3,775.99                     | .....                         | 60                             | 84.30                                          |
| Total.....                               | 8,349,687.45                      | 496,681.94                   | 685,837.67                    | 283,749                        | 16,409.61                                      |
| United States.....                       | 320,015,035.43                    | 17,308,976.92                | 94,276,408.07                 | 20,811,692                     | 1,093,904.16                                   |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 11, 1898—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$281,871.85   | \$129,118           | .....                                                 | \$19,822.00                    | \$250.00                  | \$7,157,468.35   |
| 372,786.85     | 138,522             | .....                                                 | 21,206.25                      | 10,883.93                 | 6,948,250.20     |
| 813,129.93     | 389,110             | .....                                                 | 68,022.25                      | 122,626.00                | 24,603,834.41    |
| 134,522.25     | 115,806             | .....                                                 | 6,750.00                       | 53,300.00                 | 3,287,523.42     |
| 1,521,276.40   | 984,709             | .....                                                 | 25,875.00                      | 109,103.00                | 22,468,071.05    |
| 1,681,893.18   | 776,862             | .....                                                 | 101,390.62                     | 69,646.47                 | 36,860,511.46    |
| 872,830.30     | 467,832             | .....                                                 | 27,393.25                      | 7,305.80                  | 14,615,526.83    |
| 222,887.75     | 53,241              | .....                                                 | 9,674.75                       | 2,000.00                  | 3,755,675.35     |
| 4,632,708.40   | 1,883,444           | .....                                                 | 53,981.25                      | 61,383.75                 | 46,423,492.69    |
| 166,632.05     | 109,960             | .....                                                 | 15,300.00                      | 700.00                    | 4,007,295.97     |
| 65,333.09      | 41,540              | .....                                                 | 3,374.50                       | 17,500.00                 | 1,421,283.76     |
| 104,358.40     | 84,333              | .....                                                 | 7,470.00                       | 400.00                    | 2,504,531.10     |
| 10,870,230.45  | 5,174,483           | .....                                                 | 360,259.87                     | 455,098.95                | 174,653,264.68   |
| 2,222,760.05   | 325,469             | .....                                                 | 39,208.50                      | 6,327.50                  | 20,050,973.63    |
| 1,581,083.10   | 42,315              | .....                                                 | 44,203.50                      | 1,385.00                  | 16,186,278.67    |
| 2,328,509.95   | 97,250              | .....                                                 | 71,623.50                      | 77,641.00                 | 22,229,885.94    |
| 6,677,004.05   | 10,176              | .....                                                 | 31,495.00                      | 1,600.00                  | 27,668,881.05    |
| 324,181.80     | 75,078              | .....                                                 | 7,987.50                       | .....                     | 3,779,861.70     |
| 659,264.65     | 33,057              | .....                                                 | 36,562.50                      | 2,500.00                  | 7,186,126.33     |
| 25,038.50      | 178                 | .....                                                 | 922.50                         | .....                     | 433,516.17       |
| 256,293.55     | 34,112              | .....                                                 | 7,875.00                       | 500.00                    | 2,271,215.84     |
| 19,228.05      | 1,755               | .....                                                 | 552.50                         | .....                     | 74,907.14        |
| 14,093,363.70  | 619,390             | .....                                                 | 240,430.50                     | 89,953.50                 | 99,879,640.47    |
| 335,677,130.95 | 114,914,097         | \$20,385,000                                          | 9,601,066.56                   | 11,033,427.06             | 3,977,675,445.17 |

712 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES—Continued.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| North Dakota.....                        | \$1,500,000            | \$237,900.00   |
| South Dakota.....                        | 1,585,000              | 291,250.00     |
| Nebraska.....                            | 5,725,000              | 1,077,871.46   |
| Lincoln.....                             | 800,000                | 37,000.00      |
| Omaha.....                               | 3,750,000              | 342,500.00     |
| Kansas.....                              | 8,442,100              | 1,475,496.38   |
| Montana.....                             | 2,555,000              | 378,500.00     |
| Wyoming.....                             | 860,000                | 109,800.00     |
| Colorado.....                            | 4,707,000              | 1,048,171.96   |
| New Mexico.....                          | 600,000                | 121,000.00     |
| Oklahoma.....                            | 290,450                | 26,925.00      |
| Indian Territory.....                    | 760,000                | 167,289.92     |
| Total.....                               | 31,574,550             | 5,313,704.72   |
| Washington.....                          | 3,888,000              | 524,745.93     |
| Oregon.....                              | 2,520,000              | 479,242.81     |
| California.....                          | 4,825,000              | 1,053,028.92   |
| San Francisco.....                       | 6,000,000              | 2,250,000.00   |
| Idaho.....                               | 600,000                | 247,200.00     |
| Utah.....                                | 1,750,000              | 378,300.32     |
| Nevada.....                              | 82,000                 | 1,500.00       |
| Arizona.....                             | 400,000                | 52,030.00      |
| Alaska.....                              | 50,000                 | .....          |
| Total.....                               | 20,115,000             | 4,986,067.98   |
| United States.....                       | 622,016,745            | 247,935,215.65 |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 14, 1898—Continued.

LIABILITIES—Continued.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$207,231.96                      | \$390,097.50                     | .....                               | \$18,730.78                  | \$83,763.15                                 | \$2,820.51                      |
| 153,337.45                        | 414,662.50                       | .....                               | 36,647.22                    | 162,454.00                                  | 3,274.49                        |
| 472,638.71                        | 1,345,150.00                     | .....                               | 656,130.75                   | 1,554,306.90                                | .....                           |
| 4,654.26                          | 134,150.00                       | .....                               | 243,558.10                   | 439,133.86                                  | .....                           |
| 116,556.11                        | 504,450.00                       | .....                               | 4,562,713.64                 | 3,967,493.29                                | 512.11                          |
| 652,058.37                        | 2,093,905.00                     | .....                               | 909,021.87                   | 1,056,823.83                                | 5,931.12                        |
| 692,496.67                        | 534,957.50                       | .....                               | 362,085.78                   | 256,293.79                                  | 1,230.36                        |
| 59,279.72                         | 190,605.00                       | .....                               | 43,416.84                    | 54,884.27                                   | 1,872.91                        |
| 861,063.93                        | 1,084,935.00                     | .....                               | 3,823,578.23                 | 3,455,454.22                                | .....                           |
| 42,890.15                         | 305,700.00                       | .....                               | 83,769.03                    | 123,034.86                                  | .....                           |
| 7,205.23                          | 67,490.00                        | .....                               | 11,550.53                    | 40,315.94                                   | .....                           |
| 51,324.88                         | 149,100.00                       | .....                               | 22,626.18                    | 4,941.17                                    | .....                           |
| 3,320,737.44                      | 7,215,202.50                     | .....                               | 10,776,828.95                | 11,198,901.28                               | 15,641.50                       |
| 311,596.04                        | 751,890.00                       | .....                               | 728,501.18                   | 468,656.58                                  | 1,683.00                        |
| 775,378.65                        | 734,577.50                       | .....                               | 1,316,979.92                 | 663,476.54                                  | 29,806.46                       |
| 634,884.74                        | 1,361,235.00                     | .....                               | 243,213.82                   | 614,120.75                                  | 26,721.95                       |
| 220,024.86                        | 90,000.00                        | .....                               | 1,145,075.38                 | 3,227,306.98                                | 54,630.69                       |
| 143,393.26                        | 155,190.00                       | .....                               | 61,680.86                    | 32,276.49                                   | .....                           |
| 209,340.53                        | 491,950.00                       | .....                               | 120,309.34                   | 322,651.34                                  | .....                           |
| 2,417.14                          | 18,450.00                        | .....                               | .....                        | 483.38                                      | .....                           |
| 51,157.88                         | 142,700.00                       | .....                               | 9,510.23                     | 41,761.12                                   | 24.14                           |
| .....                             | 350.00                           | .....                               | .....                        | .....                                       | .....                           |
| 2,348,193.10                      | 3,746,342.50                     | .....                               | 3,625,270.73                 | 5,400,733.18                                | 104,866.84                      |
| 85,036,427.50                     | 189,866,298.50                   | \$56,007.50                         | 449,761,301.45               | 252,182,773.37                              | 17,872,766.73                   |

714 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid. | Individual deposits. |
|------------------------------------------|-------------------|----------------------|
| North Dakota.....                        | \$6,160.00        | \$4,543,175.58       |
| South Dakota.....                        | 1,304.50          | 4,059,663.23         |
| Nebraska.....                            | 16,429.50         | 13,683,307.09        |
| Lincoln.....                             | 1,158.00          | 1,627,669.20         |
| Omaha.....                               | 383.00            | 8,691,698.15         |
| Kansas.....                              | 25,468.00         | 21,243,146.98        |
| Montana.....                             | 13,100.00         | 9,527,075.74         |
| Wyoming.....                             | 2,479.00          | 2,369,037.61         |
| Colorado.....                            | 1,833.00          | 39,512,734.26        |
| New Mexico.....                          | .....             | 2,512,422.15         |
| Oklahoma.....                            | 630.00            | 976,657.06           |
| Indian Territory.....                    | 1,095.00          | 1,338,153.95         |
| Total.....                               | 70,160.00         | 101,084,741.00       |
| Washington.....                          | 6,341.64          | 13,202,356.06        |
| Oregon.....                              | 13,795.00         | 9,251,658.25         |
| California.....                          | 33,740.74         | 13,154,282.94        |
| San Francisco.....                       | 123,145.00        | 14,380,385.58        |
| Idaho.....                               | 420.00            | 2,484,928.32         |
| Utah.....                                | 5,309.51          | 3,740,076.99         |
| Nevada.....                              | 2,200.50          | 326,465.15           |
| Arizona.....                             | 4,329.00          | 1,569,683.47         |
| Alaska.....                              | .....             | 24,557.14            |
| Total.....                               | 194,281.39        | 58,140,393.90        |
| United States.....                       | 2,704,832.25      | 2,023,357,159.60     |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 14, 1898- Continued.

LIABILITIES-Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
|                 |                                        | \$25,088.87                   | \$142,500.00   |                    |
| \$106,528.57    | \$41,381.68                            | 38,746.65                     | 51,000.00      |                    |
|                 |                                        | 25,000.00                     | 48,000.00      |                    |
| 383,701.49      | 98,064.26                              |                               | 50,000.00      |                    |
| 218,441.86      | 140,220.96                             | 536,597.99                    | 56,000.00      | \$5,390.00         |
| 52,707.07       | 38,967.97                              |                               | 200,500.00     | 2,609.95           |
|                 |                                        | 19,360.00                     | 45,000.00      |                    |
| 442,292.73      | 231,463.61                             |                               | 20,000.00      | 234,905.75         |
| 168,765.71      | 16,696.99                              | 32,417.03                     |                | 600.00             |
|                 |                                        |                               | 10,000.00      |                    |
| 1,372,437.43    | 566,794.47                             | 677,149.69                    | 623,000.00     | 243,415.70         |
| 89,325.53       | 69,666.25                              |                               |                | 8,200.82           |
| 133,107.35      | 266,809.49                             | 9,672.69                      |                | 774.01             |
| 103,558.61      | 46,348.47                              |                               | 102,500.00     | 1,250.00           |
| 171,312.56      |                                        |                               |                |                    |
| 47,852.71       | 1,839.96                               |                               | 5,000.00       |                    |
| 144,850.89      | 14,793.43                              |                               | 2,500.00       | 31.98              |
|                 |                                        |                               |                |                    |
|                 |                                        |                               |                |                    |
| 690,117.65      | 399,443.70                             | 9,672.69                      | 110,000.00     | 10,256.81          |
| 48,081,038.95   | 4,788,377.83                           | 5,364,952.85                  | 9,283,285.11   | 19,368,262.88      |

# 716 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

| States, Territories, and reserve cities. | Number of banks. | Loans and dis- counts. | Overdrafts.  | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|------------------------|--------------|------------------------------------|---------------------------------|----------------------|
| Maine.....                               | 82               | \$21,545,824.12        | \$45,949.81  | \$5,344,400                        | \$290,000                       | \$260,750            |
| New Hampshire.....                       | 51               | 11,258,492.28          | 40,241.27    | 4,014,170                          | 275,000                         | 490,800              |
| Vermont.....                             | 49               | 11,628,525.23          | 71,140.70    | 4,233,800                          | 175,000                         | 545,500              |
| Massachusetts.....                       | 211              | 105,675,085.25         | 146,690.01   | 20,028,900                         | 1,150,200                       | 893,390              |
| Boston.....                              | 52               | 166,933,052.27         | 100,261.95   | 7,077,000                          | 3,442,500                       | 184,500              |
| Rhode Island.....                        | 57               | 34,515,308.01          | 44,145.63    | 7,474,000                          | 100,000                         | 255,700              |
| Connecticut.....                         | 80               | 45,221,488.62          | 139,139.81   | 8,474,500                          | 450,000                         | 505,080              |
| Total.....                               | 582              | 396,777,775.78         | 587,569.18   | 56,846,770                         | 5,882,700                       | 3,171,720            |
| New York.....                            | 266              | 91,014,277.37          | 388,754.86   | 17,040,250                         | 843,500                         | 1,934,030            |
| New York City.....                       | 47               | 441,706,555.86         | 118,691.24   | 17,970,000                         | 44,993,700                      | 2,379,370            |
| Albany.....                              | 6                | 8,650,460.49           | 6,409.64     | 350,000                            | 150,100                         | 158,000              |
| Brooklyn.....                            | 5                | 10,965,603.08          | 1,022.55     | 642,000                            | 200,000                         | 9,000                |
| New Jersey.....                          | 104              | 54,262,192.32          | 40,366.89    | 5,821,350                          | 1,095,000                       | 566,120              |
| Pennsylvania.....                        | 359              | 115,599,365.33         | 358,478.76   | 19,233,300                         | 1,718,220                       | 2,963,370            |
| Philadelphia.....                        | 37               | 100,110,745.19         | 14,208.22    | 6,992,500                          | 3,326,000                       | 426,100              |
| Pittsburg.....                           | 30               | 50,068,656.60          | 70,470.68    | 5,655,250                          | 700,000                         | 859,760              |
| Delaware.....                            | 18               | 5,725,448.36           | 2,648.60     | 855,000                            | 50,000                          | 75,000               |
| Maryland.....                            | 48               | 11,124,426.36          | 40,084.34    | 2,065,750                          | 150,000                         | 219,000              |
| Baltimore.....                           | 22               | 34,444,036.50          | 43,459.82    | 2,698,500                          | 1,823,200                       | 164,040              |
| District of Columbia.....                | 1                | 645,108.03             | 1,378.89     | 250,000                            | -----                           | 1,200                |
| Washington City.....                     | 11               | 9,718,311.09           | 14,389.14    | 960,400                            | 315,000                         | 434,700              |
| Total.....                               | 954              | 934,035,186.58         | 1,100,361.63 | 80,534,300                         | 55,374,720                      | 10,178,690           |
| Virginia.....                            | 35               | 15,138,961.88          | 52,424.96    | 2,022,250                          | 1,605,000                       | 488,130              |
| West Virginia.....                       | 33               | 8,676,929.81           | 44,264.54    | 1,434,650                          | 100,000                         | 245,750              |
| North Carolina.....                      | 27               | 6,501,138.06           | 105,955.52   | 799,100                            | 250,000                         | 24,650               |
| South Carolina.....                      | 16               | 5,906,730.30           | 136,994.21   | 661,000                            | 250,000                         | 27,700               |
| Georgia.....                             | 26               | 8,616,543.53           | 373,990.99   | 1,119,000                          | 211,000                         | 39,160               |
| Savannah.....                            | 2                | 1,354,841.31           | 1,709.53     | 102,000                            | 90,000                          | -----                |
| Florida.....                             | 15               | 3,044,713.90           | 70,320.30    | 390,000                            | 275,000                         | 74,150               |
| Alabama.....                             | 26               | 6,681,950.33           | 259,318.17   | 903,500                            | 100,000                         | 97,100               |
| Mississippi.....                         | 10               | 2,475,475.77           | 289,143.86   | 254,400                            | -----                           | 23,000               |
| Louisiana.....                           | 12               | 2,523,609.58           | 497,153.36   | 265,000                            | -----                           | -----                |
| New Orleans.....                         | 7                | 11,792,048.58          | 390,211.63   | 622,000                            | 300,000                         | 41,210               |
| Texas.....                               | 191              | 40,282,403.06          | 4,394,566.69 | 4,853,610                          | 518,000                         | 485,680              |
| Houston.....                             | 5                | 2,555,738.67           | 326,775.38   | 250,000                            | -----                           | -----                |
| Arkansas.....                            | 7                | 2,442,883.88           | 71,971.45    | 251,500                            | 50,000                          | 15,500               |
| Kentucky.....                            | 69               | 16,810,083.53          | 392,914.58   | 4,126,750                          | 1,100,090                       | 433,000              |
| Louisville.....                          | 6                | 7,264,600.80           | 8,892.25     | 1,900,000                          | 1,325,000                       | 65,020               |
| Tennessee.....                           | 49               | 20,470,637.02          | 383,974.21   | 2,083,750                          | 325,000                         | 165,020              |
| Total.....                               | 537              | 162,539,200.01         | 7,800,582.13 | 22,038,410                         | 6,499,000                       | 2,225,010            |
| Ohio.....                                | 226              | 70,389,706.15          | 511,084.46   | 12,445,600                         | 1,089,600                       | 1,905,070            |
| Cincinnati.....                          | 13               | 23,694,837.26          | 13,834.69    | 4,981,500                          | 2,447,500                       | 818,550              |
| Cleveland.....                           | 13               | 30,757,784.87          | 29,335.28    | 1,630,000                          | 60,000                          | 717,300              |
| Indiana.....                             | 112              | 34,452,337.58          | 307,557.08   | 4,842,300                          | 2,273,360                       | 1,248,870            |
| Illinois.....                            | 201              | 50,842,508.57          | 898,936.08   | 6,528,900                          | 1,072,060                       | 1,505,740            |
| Chicago.....                             | 17               | 105,867,207.58         | 233,751.96   | 1,630,000                          | 843,000                         | 449,190              |
| Michigan.....                            | 76               | 28,656,369.27          | 175,300.90   | 3,100,500                          | 270,500                         | 524,310              |
| Detroit.....                             | 6                | 14,711,565.06          | 2,395.20     | 1,400,000                          | 709,000                         | 156,200              |
| Wisconsin.....                           | 73               | 22,026,034.69          | 215,083.18   | 2,362,500                          | 523,000                         | 670,610              |
| Milwaukee.....                           | 4                | 16,548,426.27          | 156,293.19   | 820,000                            | 490,000                         | 74,530               |
| Minnesota.....                           | 59               | 14,624,175.05          | 85,408.19    | 1,314,000                          | 50,000                          | 277,160              |
| St. Paul.....                            | 5                | 9,715,305.00           | 4,141.60     | 252,000                            | 475,000                         | 132,500              |
| Minneapolis.....                         | 6                | 10,299,184.97          | 13,052.25    | 300,000                            | 150,000                         | 151,980              |
| Iowa.....                                | 164              | 32,041,706.58          | 561,437.12   | 4,305,910                          | 380,500                         | 1,075,160            |
| Des Moines.....                          | 4                | 3,217,478.21           | 23,318.46    | 343,000                            | 109,000                         | 321,400              |
| Missouri.....                            | 49               | 7,969,757.15           | 188,291.79   | 1,260,550                          | -----                           | 63,120               |
| St. Louis.....                           | 6                | 34,712,725.25          | 31,779.18    | 2,760,000                          | 990,000                         | 60,000               |
| Kansas City.....                         | 5                | 18,378,813.53          | 211,227.97   | 487,000                            | 314,500                         | 287,200              |
| St. Joseph.....                          | 2                | 2,203,279.31           | 21,962.73    | 150,000                            | 50,000                          | 59,500               |
| Total.....                               | 1,041            | 531,109,202.35         | 3,684,191.41 | 50,913,760                         | 12,284,360                      | 10,599,450           |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 717

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS SEPTEMBER 20, 1898.

RESOURCES.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$350,700.03            | \$2,248,197.59                              | \$649,129.67                            | \$98,839.20                            | \$1,407,558.00                 | \$185,538.92                                  |
| 150,446.45              | 2,616,545.53                                | 318,185.60                              | 181,259.31                             | 253,170.02                     | 52,037.57                                     |
| 241,778.00              | 1,938,865.86                                | 252,345.41                              | 208,091.08                             | 215,835.55                     | 126,929.20                                    |
| 1,020,720.17            | 11,160,057.06                               | 3,763,214.51                            | 424,178.79                             | 1,111,537.71                   | 303,462.07                                    |
| 357,436.83              | 9,536,627.42                                | 2,391,817.71                            | 444,444.41                             | 13,143,365.89                  | 1,146,052.92                                  |
| 486,752.75              | 3,326,447.40                                | 1,042,124.98                            | 270,122.74                             | 1,078,110.55                   | 79,095.09                                     |
| 395,330.83              | 8,454,212.41                                | 2,190,664.24                            | 297,421.06                             | 2,175,415.43                   | 406,458.99                                    |
| 3,003,215.06            | 39,280,953.27                               | 10,607,482.12                           | 1,924,356.59                           | 19,384,993.15                  | 2,299,574.76                                  |
| 697,177.41              | 14,732,339.37                               | 3,334,282.83                            | 3,076,198.02                           | 2,769,664.04                   | 1,355,625.36                                  |
| 3,635,962.85            | 56,511,022.69                               | 14,567,454.74                           | 1,911,338.18                           | 32,782,042.45                  | 5,552,886.82                                  |
| 36,998.65               | 1,068,122.11                                | 296,250.00                              | 89,571.78                              | 1,239,631.75                   | 595,572.79                                    |
| 29,500.00               | 2,575,828.31                                | 601,804.74                              | 98,151.74                              | 77,078.77                      | 167,393.67                                    |
| 481,533.94              | 10,166,877.03                               | 3,189,805.21                            | 697,311.16                             | 2,930,084.74                   | 441,404.20                                    |
| 1,639,997.38            | 25,150,878.50                               | 6,152,066.13                            | 2,550,961.94                           | 2,989,982.26                   | 1,276,837.36                                  |
| 988,732.61              | 15,609,923.55                               | 3,975,804.41                            | 598,582.64                             | 7,579,260.11                   | 1,433,258.72                                  |
| 753,445.53              | 4,662,137.38                                | 3,652,261.05                            | 531,056.68                             | 2,867,781.62                   | 304,732.18                                    |
| 52,858.50               | 746,291.64                                  | 357,980.71                              | 104,617.80                             | 147,374.47                     | 67,447.13                                     |
| 149,343.69              | 2,423,459.87                                | 523,801.58                              | 92,851.49                              | 362,007.83                     | 123,972.81                                    |
| 328,599.21              | 2,150,843.35                                | 2,335,623.74                            | 217,522.59                             | 2,796,586.42                   | 482,612.87                                    |
|                         | 259,278.26                                  | 23,000.00                               | 3,135.60                               | 1,245.93                       | 57.01                                         |
| 112,041.32              | 884,051.54                                  | 944,291.89                              | 69,556.48                              | 1,091,739.33                   | 267,283.07                                    |
| 8,906,792.09            | 136,937,048.60                              | 39,934,436.03                           | 10,040,806.01                          | 57,641,481.72                  | 12,072,083.99                                 |
| 300,755.59              | 1,451,897.90                                | 739,890.81                              | 325,813.26                             | 956,125.08                     | 401,193.40                                    |
| 93,358.72               | 678,079.36                                  | 615,469.55                              | 101,583.76                             | 381,343.01                     | 251,135.75                                    |
| 66,462.50               | 285,985.37                                  | 308,959.41                              | 80,145.95                              | 577,090.03                     | 284,274.36                                    |
| 7,890.63                | 919,111.19                                  | 119,385.91                              | 57,938.92                              | 168,443.03                     | 168,025.84                                    |
| 62,540.63               | 638,763.74                                  | 307,662.30                              | 87,521.75                              | 371,825.31                     | 280,811.79                                    |
| 10,400.00               | 30,915.00                                   | 67,312.06                               | 16,277.10                              | 26,934.16                      | 17,003.00                                     |
| 83,976.44               | 758,662.64                                  | 265,079.38                              | 82,256.70                              | 242,261.17                     | 207,424.62                                    |
| 78,983.75               | 1,433,656.23                                | 378,016.92                              | 192,329.25                             | 667,939.58                     | 365,299.03                                    |
| 800.00                  | 443,026.91                                  | 75,556.74                               | 76,876.69                              | 90,724.33                      | 45,235.00                                     |
| 21,150.00               | 124,080.58                                  | 34,803.62                               | 9,324.90                               | 73,581.30                      | 70,376.67                                     |
| 64,650.36               | 2,037,258.97                                | 623,337.16                              | 152,429.88                             | 447,667.18                     | 410,415.79                                    |
| 254,418.02              | 1,500,056.28                                | 1,968,227.28                            | 1,092,828.00                           | 3,319,237.47                   | 1,060,047.06                                  |
| 22,300.00               | 25,514.41                                   | 133,564.70                              | 121,938.22                             | 313,304.09                     | 72,296.57                                     |
| 12,639.96               | 172,325.29                                  | 23,378.75                               | 177,088.51                             | 91,634.57                      | 39,764.52                                     |
| 307,358.70              | 1,096,028.74                                | 628,768.73                              | 196,917.59                             | 487,582.13                     | 254,258.16                                    |
| 311,175.56              | 1,115,092.60                                | 190,975.00                              | 10,157.10                              | 928,403.27                     | 189,624.34                                    |
| 171,453.81              | 1,469,281.28                                | 954,870.48                              | 637,301.17                             | 1,273,612.07                   | 432,496.38                                    |
| 1,872,314.67            | 14,179,736.49                               | 7,435,258.80                            | 3,418,728.75                           | 10,420,707.78                  | 4,549,682.59                                  |
| 862,157.73              | 6,271,157.16                                | 2,166,553.43                            | 1,396,435.91                           | 2,988,931.40                   | 740,993.28                                    |
| 900,615.19              | 5,546,097.68                                | 508,192.12                              | 206,358.76                             | 3,773,246.86                   | 582,783.04                                    |
| 84,007.50               | 848,982.12                                  | 508,283.05                              | 210,713.29                             | 2,786,673.14                   | 839,824.88                                    |
| 374,076.07              | 3,341,573.16                                | 1,568,758.36                            | 777,757.78                             | 4,422,700.77                   | 1,181,089.57                                  |
| 358,942.13              | 5,608,047.17                                | 2,201,132.82                            | 1,043,405.52                           | 1,496,674.83                   | 469,211.13                                    |
| 79,747.50               | 9,000,764.01                                | 795,694.81                              | 723,241.69                             | 26,237,868.51                  | 7,646,991.00                                  |
| 225,037.00              | 2,524,276.67                                | 905,115.13                              | 704,074.49                             | 683,212.62                     | 567,878.94                                    |
| 223,154.69              | 396,419.90                                  | 30,538.50                               | 362,168.70                             | 1,200,605.77                   | 461,481.72                                    |
| 181,861.13              | 2,038,544.55                                | 893,250.50                              | 288,095.94                             | 552,299.40                     | 209,719.30                                    |
| 72,720.25               | 1,357,043.72                                | 120,200.23                              | 67,968.75                              | 2,287,204.48                   | 948,261.94                                    |
| 65,451.55               | 922,340.79                                  | 927,967.93                              | 389,770.99                             | 658,467.82                     | 333,566.70                                    |
|                         | 1,766,142.46                                | 698,758.78                              | 126,575.05                             | 680,049.73                     | 243,554.96                                    |
| 28,775.62               | 448,155.92                                  | 108,875.00                              | 77,628.00                              | 1,078,886.29                   | 1,048,238.93                                  |
| 205,160.99              | 2,182,448.56                                | 1,535,069.71                            | 814,487.93                             | 2,395,200.25                   | 563,031.00                                    |
| 32,050.00               | 326,971.78                                  | 143,511.29                              | 102,931.50                             | 229,250.61                     | 151,271.71                                    |
| 66,704.04               | 664,609.67                                  | 511,378.32                              | 268,702.25                             | 122,993.92                     | 187,657.63                                    |
| 206,468.35              | 2,825,165.45                                | 923,000.00                              | 247,327.77                             | 5,974,122.39                   | 846,061.33                                    |
| 43,945.39               | 1,392,946.48                                | 13,001.00                               | 395,227.47                             | 1,252,126.45                   | 2,048,436.41                                  |
|                         | 14,400.00                                   | 72,000.00                               |                                        | 229,284.10                     | 168,355.36                                    |
| 4,011,475.13            | 47,476,087.25                               | 14,541,310.98                           | 8,202,871.79                           | 59,109,799.34                  | 19,142,408.85                                 |

718 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| Maine.....                               | \$4,932,018.46                    | \$160,887.08                 | \$151,057.06                  | \$276,327                      | \$8,932.18                                     |
| New Hampshire.....                       | 2,516,454.78                      | 182,345.64                   | .....                         | 267,761                        | 9,224.56                                       |
| Vermont.....                             | 2,138,134.39                      | 77,672.04                    | .....                         | 120,910                        | 7,919.40                                       |
| Massachusetts.....                       | 16,124,315.96                     | 845,658.15                   | 156,598.96                    | 1,012,610                      | 63,870.26                                      |
| Boston.....                              | 34,119,276.99                     | 388,855.32                   | 12,622,509.52                 | 1,054,660                      | 19,452.67                                      |
| Rhode Island.....                        | 4,587,461.41                      | 165,558.52                   | 276,321.29                    | 423,998                        | 10,266.33                                      |
| Connecticut.....                         | 7,097,980.18                      | 450,126.64                   | 303,279.16                    | 534,382                        | 30,001.51                                      |
| Total.....                               | 71,565,642.17                     | 2,271,081.39                 | 13,509,765.99                 | 3,690,657                      | 155,716.91                                     |
| New York.....                            | 18,340,705.41                     | 806,995.16                   | 339,896.27                    | 918,611                        | 58,578.74                                      |
| New York City.....                       | .....                             | 3,053,869.66                 | 64,946,267.60                 | 1,020,659                      | 63,835.52                                      |
| Albany.....                              | 2,120,972.52                      | 93,452.01                    | 105,875.37                    | 51,153                         | 1,225.17                                       |
| Brooklyn.....                            | 2,416,856.11                      | 73,419.11                    | 906,245.71                    | 151,714                        | 8,516.35                                       |
| New Jersey.....                          | 11,233,065.87                     | 1,114,508.19                 | 378,915.40                    | 379,394                        | 51,694.13                                      |
| Pennsylvania.....                        | 23,801,331.42                     | 1,266,411.59                 | 111,629.53                    | 1,113,070                      | 103,648.23                                     |
| Philadelphia.....                        | 16,180,565.04                     | 1,142,381.55                 | 10,065,744.60                 | 348,355                        | 68,624.08                                      |
| Pittsburg.....                           | 6,477,489.07                      | 423,382.93                   | 2,603,530.86                  | 287,588                        | 17,760.83                                      |
| Delaware.....                            | 1,038,702.37                      | 64,926.90                    | 42,636.39                     | 42,112                         | 7,025.34                                       |
| Maryland.....                            | 1,806,295.89                      | 92,730.07                    | .....                         | 48,092                         | 11,246.94                                      |
| Baltimore.....                           | 5,071,770.79                      | 145,921.78                   | 1,866,983.14                  | 197,367                        | 12,065.91                                      |
| District of Columbia.....                | 85,955.46                         | 11,188.25                    | .....                         | 3,785                          | 538.28                                         |
| Washington City.....                     | 2,218,652.19                      | 145,263.11                   | 181,012.33                    | 4,305                          | 6,565.19                                       |
| Total.....                               | 90,801,383.14                     | 8,434,440.31                 | 81,548,187.25                 | 4,566,205                      | 415,724.71                                     |
| Virginia.....                            | 3,410,481.04                      | 83,797.97                    | 238,717.90                    | 131,481                        | 13,082.89                                      |
| West Virginia.....                       | 1,386,961.87                      | 73,946.19                    | 1,528.59                      | 67,473                         | 6,370.54                                       |
| North Carolina.....                      | 908,087.74                        | 74,110.79                    | .....                         | 89,223                         | 5,459.28                                       |
| South Carolina.....                      | 299,938.14                        | 90,410.88                    | .....                         | 68,238                         | 6,166.80                                       |
| Georgia.....                             | 659,299.36                        | 78,639.03                    | 120,682.62                    | 155,523                        | 8,937.51                                       |
| Savannah.....                            | 66,390.74                         | 1,275.00                     | 10,142.00                     | 14,500                         | 770.23                                         |
| Florida.....                             | 1,460,383.78                      | 31,437.50                    | 8,728.86                      | 129,926                        | 9,397.54                                       |
| Alabama.....                             | 765,013.75                        | 72,468.22                    | 39,297.25                     | 153,937                        | 5,640.46                                       |
| Mississippi.....                         | 219,219.02                        | 22,210.95                    | .....                         | 7,821                          | 2,083.80                                       |
| Louisiana.....                           | 296,181.43                        | 24,076.15                    | .....                         | 9,560                          | 3,130.16                                       |
| New Orleans.....                         | 1,537,386.75                      | 10,333.11                    | 596,517.21                    | 77,055                         | 13,130.51                                      |
| Texas.....                               | 5,004,756.86                      | 311,972.61                   | 201,757.19                    | 573,396                        | 30,679.40                                      |
| Houston.....                             | 422,385.04                        | 10,046.46                    | 11,214.63                     | 35,569                         | 2,790.54                                       |
| Arkansas.....                            | 246,900.07                        | 11,901.82                    | 17,226.75                     | 24,445                         | 2,438.62                                       |
| Kentucky.....                            | 2,851,797.78                      | 136,736.60                   | 2,348.11                      | 226,924                        | 9,229.88                                       |
| Louisville.....                          | 1,767,192.69                      | 15,800.66                    | 113,754.68                    | 152,264                        | 2,559.48                                       |
| Tennessee.....                           | 3,398,650.65                      | 169,460.42                   | 192,955.02                    | 377,836                        | 15,965.70                                      |
| Total.....                               | 24,701,626.71                     | 1,179,024.36                 | 1,554,810.81                  | 2,285,171                      | 137,833.34                                     |
| Ohio.....                                | 13,822,977.64                     | 612,156.32                   | 217,556.61                    | 1,420,462                      | 43,943.38                                      |
| Cincinnati.....                          | 6,300,278.69                      | 208,774.66                   | 353,392.17                    | 477,622                        | 6,594.64                                       |
| Cleveland.....                           | 6,533,818.63                      | 134,295.62                   | 278,380.85                    | 161,205                        | 4,963.81                                       |
| Indiana.....                             | 9,359,490.23                      | 353,971.41                   | 200,795.23                    | 1,544,963                      | 28,588.72                                      |
| Illinois.....                            | 12,190,486.65                     | 517,764.93                   | 168,689.20                    | 732,720                        | 39,069.42                                      |
| Chicago.....                             | .....                             | 189,033.15                   | 6,273,961.23                  | 1,394,188                      | 22,543.47                                      |
| Michigan.....                            | 7,164,574.50                      | 153,011.57                   | 62,651.18                     | 349,428                        | 13,965.64                                      |
| Detroit.....                             | 3,347,373.13                      | 110,144.61                   | 236,036.84                    | 142,397                        | 5,774.81                                       |
| Wisconsin.....                           | 6,185,971.91                      | 157,200.88                   | 8,395.58                      | 184,471                        | 15,743.04                                      |
| Milwaukee.....                           | 3,944,284.60                      | 10,040.34                    | 367,753.86                    | 32,018                         | 3,219.72                                       |
| Minnesota.....                           | 3,778,463.99                      | 78,854.07                    | 249,561.05                    | 107,232                        | 10,320.75                                      |
| St. Paul.....                            | 3,408,665.30                      | 71,000.60                    | 288,459.72                    | 122,632                        | 3,181.59                                       |
| Minneapolis.....                         | 3,263,307.68                      | 41,449.21                    | 450,478.29                    | 104,606                        | 7,381.83                                       |
| Iowa.....                                | 7,440,535.22                      | 357,022.07                   | 100,226.18                    | 421,824                        | 23,841.78                                      |
| Des Moines.....                          | 664,087.77                        | 25,731.26                    | 79,905.92                     | 19,927                         | 1,119.85                                       |
| Missouri.....                            | 1,787,223.37                      | 91,148.08                    | 21,564.02                     | 120,077                        | 6,329.62                                       |
| St. Louis.....                           | .....                             | 138,420.23                   | 1,119,353.41                  | 160,751                        | 3,060.71                                       |
| Kansas City.....                         | 4,401,672.02                      | 47,620.73                    | 576,138.54                    | 168,311                        | 6,866.57                                       |
| St. Joseph.....                          | 1,216,565.13                      | 69,175.04                    | 143,490.18                    | 12,775                         | 505.21                                         |
| Total.....                               | 94,809,644.46                     | 3,368,814.78                 | 11,196,790.06                 | 7,678,149                      | 247,314.61                                     |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 20, 1898—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$1,268,236.98 | \$347,705           | .....                                                 | \$234,627.75                   | \$16,352.50               | \$39,909,081.35  |
| 721,329.46     | 319,329             | .....                                                 | 177,093.75                     | 15,520.00                 | 23,859,306.22    |
| 678,557.01     | 238,447             | .....                                                 | 174,866.00                     | 37,940.17                 | 23,112,257.04    |
| 5,110,803.95   | 2,325,988           | \$125,000                                             | 875,266.00                     | 161,600.00                | 172,479,146.85   |
| 17,487,684.81  | 5,679,766           | 220,000                                               | 315,945.00                     | 145,374.50                | 276,810,573.21   |
| 1,208,764.12   | 692,080             | .....                                                 | 339,256.00                     | 54,327.25                 | 56,635,838.07    |
| 3,143,459.99   | 877,435             | .....                                                 | 376,547.50                     | 75,392.48                 | 81,598,365.85    |
| 29,618,836.32  | 10,480,750          | 345,000                                               | 2,493,502.00                   | 508,506.90                | 674,404,568.59   |
| 5,779,205.66   | 2,688,588           | 150,000                                               | 751,620.35                     | 335,420.98                | 167,564,780.83   |
| 114,565,185.54 | 31,265,565          | 6,950,000                                             | 792,900.00                     | 1,013,137.76              | 845,791,464.91   |
| 945,845.70     | 367,310             | .....                                                 | 15,750.00                      | 60                        | 10,342,701.38    |
| 2,125,227.09   | 886,354             | .....                                                 | 28,890.00                      | 1,050.00                  | 21,965,855.23    |
| 3,596,065.25   | 2,529,950           | .....                                                 | 252,100.25                     | 42,256.27                 | 99,270,524.85    |
| 8,888,547.09   | 3,920,280           | .....                                                 | 843,407.45                     | 188,933.46                | 219,835,116.48   |
| 14,775,891.01  | 2,632,847           | 4,940,000                                             | 309,380.50                     | 31,768.00                 | 191,557,072.23   |
| 5,096,412.30   | 2,694,135           | .....                                                 | 254,220.75                     | 86,133.44                 | 88,165,175.90    |
| 351,248.02     | 139,338             | .....                                                 | 38,425.00                      | 450.00                    | 9,888,089.23     |
| 719,583.37     | 492,384             | .....                                                 | 82,408.96                      | 52,636.83                 | 20,523,005.94    |
| 2,991,757.62   | 1,027,069           | 810,000                                               | 121,432.50                     | 20,892.18                 | 59,750,286.42    |
| 246,543.17     | 25,832              | .....                                                 | 11,250.00                      | .....                     | 1,569,490.88     |
| 2,115,886.25   | 659,754             | 100,900                                               | 58,717.50                      | 3,785.00                  | 20,282,304.43    |
| 162,297,998.07 | 49,269,026          | 12,950,000                                            | 3,540,503.26                   | 1,776,524.52              | 1,762,355,958.91 |
| 1,221,646.45   | 840,242             | .....                                                 | 86,163.55                      | 21,399.31                 | 29,519,454.99    |
| 701,712.83     | 374,836             | .....                                                 | 61,966.70                      | 120,233.61                | 15,419,593.83    |
| 555,955.20     | 209,226             | .....                                                 | 31,076.25                      | 11,051.02                 | 11,167,850.68    |
| 352,057.25     | 194,382             | .....                                                 | 26,843.00                      | 64,800.00                 | 9,487,056.10     |
| 745,810.52     | 508,882             | .....                                                 | 48,260.00                      | 15,322.04                 | 14,449,516.12    |
| 54,738.00      | 65,000              | .....                                                 | 3,770.00                       | 2.50                      | 1,933,980.63     |
| 344,037.54     | 455,037             | .....                                                 | 15,800.00                      | 2,300.00                  | 7,950,893.38     |
| 636,011.21     | 393,943             | .....                                                 | 40,637.50                      | 1,330.00                  | 13,266,331.65    |
| 154,911.85     | 161,760             | .....                                                 | 11,020.50                      | 1,239.20                  | 4,354,505.62     |
| 181,779.75     | 94,826              | .....                                                 | 11,925.00                      | .....                     | 4,240,558.50     |
| 1,871,841.00   | 1,121,787           | 225,000                                               | 27,990.00                      | 2,000.00                  | 22,364,270.13    |
| 2,943,855.13   | 2,157,330           | 5,000                                                 | 213,299.25                     | 173,563.91                | 71,344,684.51    |
| 605,820.00     | 1,288,218           | .....                                                 | 11,250.00                      | .....                     | 6,208,725.71     |
| 188,961.65     | 168,872             | .....                                                 | 11,317.50                      | 5,322.00                  | 3,962,072.34     |
| 1,078,641.45   | 527,213             | .....                                                 | 178,703.00                     | 26,484.50                 | 30,871,740.48    |
| 774,970.25     | 537,008             | .....                                                 | 81,000.00                      | 1,000.00                  | 16,754,490.68    |
| 1,803,987.45   | 968,468             | .....                                                 | 90,473.50                      | 42,144.00                 | 35,427,397.46    |
| 14,214,737.53  | 10,092,030          | 230,000                                               | 951,515.75                     | 488,192.09                | 298,723,062.81   |
| 4,828,506.59   | 3,560,026           | .....                                                 | 528,462.78                     | 144,966.45                | 125,945,747.29   |
| 2,265,030.55   | 2,112,283           | 610,000                                               | 214,727.50                     | 2,458.32                  | 56,024,677.13    |
| 2,228,467.52   | 1,470,002           | .....                                                 | 70,690.00                      | 20,000.00                 | 49,374,727.56    |
| 5,512,828.51   | 2,081,888           | .....                                                 | 209,468.50                     | 17,790.35                 | 74,292,082.32    |
| 4,060,090.79   | 1,686,484           | .....                                                 | 285,683.75                     | 291,210.15                | 91,997,697.24    |
| 23,783,673.25  | 15,219,615          | 1,320,000                                             | 71,100.00                      | 282,658.00                | 202,064,229.16   |
| 1,887,470.33   | 741,982             | .....                                                 | 139,036.00                     | 41,726.03                 | 48,891,020.27    |
| 1,667,607.25   | 699,711             | .....                                                 | 63,000.00                      | 9,445.27                  | 25,996,562.45    |
| 1,794,362.67   | 624,437             | .....                                                 | 104,261.50                     | 52,770.68                 | 39,004,612.95    |
| 2,203,003.50   | 731,835             | .....                                                 | 36,900.00                      | 5,500.00                  | 30,277,293.85    |
| 1,127,797.90   | 324,627             | .....                                                 | 57,385.00                      | 10,186.54                 | 25,401,737.32    |
| 2,126,663.80   | 546,489             | .....                                                 | 11,358.00                      | 26,221.94                 | 20,699,970.53    |
| 992,251.00     | 619,694             | .....                                                 | 13,300.00                      | 300.00                    | 10,197,545.04    |
| 2,322,813.29   | 1,040,214           | .....                                                 | 181,172.81                     | 71,369.36                 | 58,019,130.85    |
| 150,761.45     | 166,616             | .....                                                 | 15,425.00                      | 50,000.00                 | 6,098,747.81     |
| 590,652.95     | 290,612             | .....                                                 | 55,722.75                      | 4,312.50                  | 14,271,407.06    |
| 3,887,719.50   | 2,282,876           | 1,355,000                                             | 121,950.00                     | 1,000.00                  | 58,646,840.59    |
| 1,547,008.40   | 951,122             | .....                                                 | 13,500.00                      | 33,504.10                 | 32,570,168.06    |
| 189,636.40     | 205,461             | .....                                                 | 6,750.00                       | 850.00                    | 4,815,989.46     |
| 63,176,345.65  | 35,385,905          | 3,285,000                                             | 2,199,883.59                   | 1,075,272.69              | 983,498,096.94   |

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES.

| States, Territories, and reserve cities. | Capital stock<br>paid in. | Surplus fund.  |
|------------------------------------------|---------------------------|----------------|
| Maine.....                               | \$11 071,000              | \$2,699,434.73 |
| New Hampshire.....                       | 5,836,000                 | 1,419,473.65   |
| Vermont.....                             | 6,885,000                 | 1,507,655.67   |
| Massachusetts.....                       | 42,327,500                | 14,941,016.50  |
| Boston.....                              | 48,150,000                | 14,492,375.10  |
| Rhode Island.....                        | 19,337,050                | 4,898,482.17   |
| Connecticut.....                         | 21,181,070                | 7,968,450.00   |
| Total.....                               | 154,781,620               | 47,836,887.82  |
| New York.....                            | 31,392,940                | 10,877,567.23  |
| New York City.....                       | 48,700,000                | 43,041,000.00  |
| Albany.....                              | 1,550,000                 | 1,390,000.00   |
| Brooklyn.....                            | 1,352,000                 | 2,300,000.00   |
| New Jersey.....                          | 14,486,890                | 8,301,250.00   |
| Pennsylvania.....                        | 40,804,550                | 21,720,009.76  |
| Philadelphia.....                        | 19,655,000                | 14,395,000.00  |
| Pittsburg.....                           | 12,300,000                | 9,562,000.00   |
| Delaware.....                            | 2,084,985                 | 983,901.13     |
| Maryland.....                            | 3,801,219                 | 1,701,262.50   |
| Baltimore.....                           | 13,243,260                | 5,195,875.00   |
| District of Columbia.....                | 252,000                   | 150,000.00     |
| Washington City.....                     | 2,775,000                 | 1,217,200.00   |
| Total.....                               | 192,396,875               | 120,835,065.62 |
| Virginia.....                            | 4,546,300                 | 2,927,550.00   |
| West Virginia.....                       | 3,351,000                 | 898,272.27     |
| North Carolina.....                      | 2,691,000                 | 824,434.64     |
| South Carolina.....                      | 1,943,000                 | 749,945.87     |
| Georgia.....                             | 3,166,000                 | 1,086,618.93   |
| Savannah.....                            | 750,000                   | 225,000.00     |
| Florida.....                             | 1,150,000                 | 512,761.57     |
| Alabama.....                             | 3,205,000                 | 659,413.96     |
| Mississippi.....                         | 855,000                   | 402,050.00     |
| Louisiana.....                           | 860,000                   | 381,206.00     |
| New Orleans.....                         | 2,300,000                 | 2,355,000.00   |
| Texas.....                               | 18,065,000                | 4,652,723.72   |
| Houston.....                             | 1,150,000                 | 577,300.00     |
| Arkansas.....                            | 1,070,000                 | 266,500.00     |
| Kentucky.....                            | 8,264,900                 | 2,222,214.24   |
| Louisville.....                          | 2,800,000                 | 648,000.00     |
| Tennessee.....                           | 8,435,000                 | 1,831,365.86   |
| Total.....                               | 64,592,200                | 21,220,351.06  |
| Ohio.....                                | 27,765,100                | 8,099,678.49   |
| Cincinnati.....                          | 7,700,000                 | 2,715,000.00   |
| Cleveland.....                           | 9,400,000                 | 2,161,500.00   |
| Indiana.....                             | 14,167,000                | 4,595,905.15   |
| Illinois.....                            | 17,496,000                | 6,628,961.51   |
| Chicago.....                             | 19,450,000                | 9,374,900.00   |
| Michigan.....                            | 8,595,000                 | 2,641,653.25   |
| Detroit.....                             | 3,300,000                 | 605,000.00     |
| Wisconsin.....                           | 6,710,000                 | 1,762,880.73   |
| Milwaukee.....                           | 2,950,000                 | 578,500.00     |
| Minnesota.....                           | 4,590,000                 | 1,014,750.00   |
| St. Paul.....                            | 3,800,000                 | 657,000.00     |
| Minneapolis.....                         | 4,500,000                 | 512,000.00     |
| Iowa.....                                | 12,350,000                | 2,755,030.74   |
| Des Moines.....                          | 800,000                   | 221,500.00     |
| Missouri.....                            | 3,515,000                 | 744,644.62     |
| St. Louis.....                           | 8,400,000                 | 1,728,000.00   |
| Kansas City.....                         | 2,300,000                 | 608,000.00     |
| St. Joseph.....                          | 350,000                   | 105,500.00     |
| Total.....                               | 158,138,100               | 47,509,894.59  |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 721

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 20, 1898—Continued.

LIABILITIES.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$1,581,148.43                    | \$4,745,738.00                   | .....                               | \$653,718.87                 | \$894,792.28                                | \$60,419.25                     |
| 544,624.56                        | 3,493,980.00                     | \$6,791.00                          | 997,921.04                   | 988,660.50                                  | 67,333.05                       |
| 853,261.68                        | 3,719,821.50                     | .....                               | 179,415.25                   | 179,631.12                                  | 9,214.10                        |
| 5,581,792.26                      | 17,712,899.50                    | .....                               | 2,206,070.93                 | 2,068,157.59                                | 710,269.19                      |
| 6,348,246.53                      | 6,250,302.50                     | .....                               | 35,834,253.57                | 21,715,816.10                               | 6,409,991.12                    |
| 1,327,339.47                      | 6,797,262.00                     | .....                               | 1,262,597.52                 | 1,630,007.40                                | 256,123.09                      |
| 2,486,860.25                      | 7,442,760.00                     | .....                               | 2,078,071.86                 | 1,021,944.85                                | 853,629.86                      |
| <b>18,723,273.18</b>              | <b>50,162,671.50</b>             | <b>6,791.00</b>                     | <b>43,212,049.04</b>         | <b>28,499,009.84</b>                        | <b>8,366,985.66</b>             |
| 6,839,358.57                      | 14,999,610.00                    | 18,765.00                           | 2,475,626.82                 | 1,672,771.05                                | 960,389.11                      |
| 18,706,331.54                     | 15,410,537.50                    | 16,556.00                           | 199,310,191.09               | 92,416,782.92                               | .....                           |
| 191,496.75                        | 301,760.00                       | .....                               | 3,218,190.09                 | 1,705,770.49                                | 558,404.78                      |
| 406,332.41                        | 560,980.00                       | 1,848.00                            | 301,881.34                   | 447,309.14                                  | 14,555.26                       |
| 4,639,409.21                      | 5,030,587.00                     | 5,402.00                            | 2,728,862.61                 | 630,804.55                                  | 972,584.20                      |
| 5,201,625.49                      | 16,840,699.00                    | 1,498.00                            | 2,360,066.43                 | 594,013.51                                  | 141,501.45                      |
| 2,902,621.80                      | 6,184,775.00                     | .....                               | 24,618,630.25                | 8,530,923.66                                | 3,107,657.71                    |
| 2,179,198.46                      | 4,926,270.00                     | .....                               | 8,894,665.33                 | 3,109,868.82                                | 63,650.97                       |
| 263,967.77                        | 754,297.50                       | 543.50                              | 196,653.11                   | 5,591.75                                    | .....                           |
| 452,668.28                        | 1,769,205.00                     | .....                               | 279,934.12                   | 96,441.13                                   | 28,727.72                       |
| 1,136,253.32                      | 2,384,180.00                     | 4,504.00                            | 5,525,698.92                 | 2,148,290.07                                | 1,522,809.92                    |
| 68,511.23                         | 220,950.00                       | .....                               | 28,315.05                    | 691.61                                      | .....                           |
| 309,165.53                        | 750,065.00                       | .....                               | 280,453.99                   | 361,524.67                                  | 73,944.72                       |
| <b>43,296,940.36</b>              | <b>70,133,916.00</b>             | <b>49,116.50</b>                    | <b>250,219,109.06</b>        | <b>111,830,802.87</b>                       | <b>7,444,225.84</b>             |
| 558,504.54                        | 1,714,765.00                     | .....                               | 643,614.34                   | 951,558.91                                  | 65,881.08                       |
| 289,169.98                        | 1,262,147.50                     | .....                               | 175,049.84                   | 224,332.37                                  | 764.52                          |
| 342,518.63                        | 680,642.50                       | .....                               | 252,185.67                   | 245,905.38                                  | 19,382.70                       |
| 492,451.20                        | 539,290.00                       | .....                               | 153,015.35                   | 721,784.53                                  | .....                           |
| 700,470.52                        | 947,977.50                       | .....                               | 204,482.97                   | 259,461.24                                  | 69,757.38                       |
| 59,381.66                         | 88,145.00                        | .....                               | 107,189.44                   | 69,284.59                                   | .....                           |
| 135,626.91                        | 351,030.00                       | .....                               | 123,861.18                   | 217,855.36                                  | 11,822.21                       |
| 528,195.91                        | 809,345.00                       | .....                               | 217,526.48                   | 107,511.01                                  | 57,721.75                       |
| 149,667.69                        | 227,320.00                       | .....                               | 26,920.48                    | 29,772.00                                   | 3,429.25                        |
| 230,088.61                        | 236,147.50                       | .....                               | 19,782.92                    | 8,185.00                                    | 19,914.86                       |
| 391,426.19                        | 511,695.00                       | .....                               | 1,057,112.37                 | 909,899.34                                  | 12,361.39                       |
| 2,068,475.53                      | 4,218,587.50                     | .....                               | 2,228,144.93                 | 784,487.49                                  | 211,659.17                      |
| 102,888.47                        | 200,500.00                       | .....                               | 544,875.92                   | 233,271.01                                  | 49,828.40                       |
| 71,135.90                         | 225,750.00                       | .....                               | 7,618.94                     | 120,359.02                                  | 6,734.37                        |
| 477,864.26                        | 3,643,342.50                     | .....                               | 484,987.42                   | 563,115.44                                  | 66,476.91                       |
| 228,119.83                        | 1,619,500.00                     | .....                               | 2,786,125.77                 | 2,129,410.85                                | 14,694.91                       |
| 883,920.72                        | 1,737,177.50                     | .....                               | 1,212,543.22                 | 1,895,628.40                                | 58,690.32                       |
| <b>7,709,906.55</b>               | <b>18,993,562.50</b>             | <b>.....</b>                        | <b>10,245,067.24</b>         | <b>9,471,821.94</b>                         | <b>669,119.22</b>               |
| 2,584,797.74                      | 10,938,417.50                    | .....                               | 1,989,814.50                 | 1,603,409.21                                | 133,277.83                      |
| 1,156,647.31                      | 4,288,685.00                     | .....                               | 9,370,812.38                 | 4,830,848.89                                | 144,900.27                      |
| 645,212.38                        | 1,453,350.00                     | .....                               | 5,308,303.83                 | 3,113,725.91                                | .....                           |
| 1,123,563.05                      | 4,191,458.00                     | .....                               | 2,265,854.05                 | 3,059,012.34                                | 109,509.17                      |
| 2,784,264.28                      | 5,754,020.00                     | .....                               | 538,642.24                   | 2,233,955.18                                | 60,889.35                       |
| 2,313,187.41                      | 1,029,255.00                     | .....                               | 55,009,506.63                | 30,165,462.92                               | .....                           |
| 972,655.15                        | 2,727,687.50                     | .....                               | 250,318.44                   | 1,551,854.62                                | 8,465.94                        |
| 302,583.16                        | 1,169,080.00                     | .....                               | 2,981,741.62                 | 5,963,687.49                                | .....                           |
| 600,870.84                        | 2,099,822.50                     | .....                               | 144,290.42                   | 475,890.74                                  | 7,769.03                        |
| 209,854.39                        | 711,120.00                       | .....                               | 3,521,855.09                 | 1,965,276.72                                | 207,934.09                      |
| 501,779.00                        | 1,164,955.00                     | .....                               | 943,823.54                   | 680,845.37                                  | 11,271.87                       |
| 817,690.75                        | 203,270.00                       | .....                               | 2,586,900.19                 | 1,754,850.77                                | 4,261.09                        |
| 313,479.97                        | 192,360.00                       | .....                               | 2,381,458.75                 | 1,595,051.42                                | 12,329.96                       |
| 1,166,343.28                      | 3,626,645.00                     | .....                               | 1,772,615.46                 | 5,294,666.13                                | 13,142.57                       |
| 55,926.17                         | 304,667.50                       | .....                               | 1,014,630.08                 | 1,903,877.88                                | .....                           |
| 258,409.60                        | 1,118,530.00                     | .....                               | 3,857.87                     | 106,451.21                                  | .....                           |
| 898,281.13                        | 2,469,285.00                     | .....                               | 13,438,575.12                | 8,528,033.27                                | .....                           |
| 335,188.78                        | 291,450.00                       | .....                               | 7,426,165.43                 | 8,093,143.82                                | .....                           |
| 29,574.98                         | 135,000.00                       | .....                               | 773,302.16                   | 1,361,747.49                                | .....                           |
| <b>17,070,309.38</b>              | <b>43,868,058.00</b>             | <b>.....</b>                        | <b>111,122,467.80</b>        | <b>84,281,791.38</b>                        | <b>713,751.17</b>               |

722 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid. | Individual deposits. |
|------------------------------------------|-------------------|----------------------|
| Maine.....                               | \$22,467.32       | \$17,421,455.42      |
| New Hampshire.....                       | 15,923.14         | 9,927,821.60         |
| Vermont.....                             | 7,666.00          | 9,529,365.03         |
| Massachusetts.....                       | 45,342.41         | 85,102,098.84        |
| Boston.....                              | 27,658.63         | 133,912,983.68       |
| Rhode Island.....                        | 62,923.48         | 20,962,807.67        |
| Connecticut.....                         | 25,900.92         | 37,952,045.06        |
| Total.....                               | 207,881.90        | 314,809,572.30       |
| New York.....                            | 40,100.74         | 96,473,403.23        |
| New York City.....                       | 115,900.15        | 367,750,334.15       |
| Albany.....                              | 581.12            | 7,237,254.45         |
| Brooklyn.....                            | 1,658.20          | 16,359,236.92        |
| New Jersey.....                          | 35,509.00         | 61,053,468.03        |
| Pennsylvania.....                        | 119,516.44        | 130,002,869.82       |
| Philadelphia.....                        | 39,086.69         | 108,697,068.97       |
| Pittsburg.....                           | 43,776.38         | 46,207,185.54        |
| Delaware.....                            | 2,040.58          | 5,546,436.44         |
| Maryland.....                            | 19,364.90         | 11,893,281.07        |
| Baltimore.....                           | 95,985.37         | 26,873,361.97        |
| District of Columbia.....                | 5,124.09          | 843,898.99           |
| Washington City.....                     | 3,846.50          | 14,235,217.29        |
| Total.....                               | 521,890.07        | 893,193,046.77       |
| Virginia.....                            | 5,432.06          | 16,401,924.19        |
| West Virginia.....                       | 5,919.53          | 8,874,378.10         |
| North Carolina.....                      | 787.00            | 5,680,779.71         |
| South Carolina.....                      | 12,300.50         | 3,575,538.69         |
| Georgia.....                             | 7,894.00          | 6,838,606.40         |
| Savannah.....                            | 824.50            | 444,238.24           |
| Florida.....                             | 560.00            | 5,102,464.59         |
| Alabama.....                             | 4,984.17          | 6,853,522.14         |
| Mississippi.....                         | 1,810.00          | 2,249,521.64         |
| Louisiana.....                           | 1,622.00          | 2,176,617.03         |
| New Orleans.....                         | 12,124.10         | 14,326,176.16        |
| Texas.....                               | 27,020.00         | 34,550,219.70        |
| Houston.....                             | 4,929.00          | 3,345,132.91         |
| Arkansas.....                            | 477.50            | 2,099,492.85         |
| Kentucky.....                            | 18,058.34         | 13,734,033.28        |
| Louisville.....                          | 4,800.50          | 5,140,886.86         |
| Tennessee.....                           | 4,547.00          | 17,827,335.97        |
| Total.....                               | 114,090.19        | 149,220,368.46       |
| Ohio.....                                | 22,947.39         | 71,540,374.06        |
| Cincinnati.....                          | 1,917.19          | 22,553,500.46        |
| Cleveland.....                           | 1,672.00          | 26,417,893.62        |
| Indiana.....                             | 15,587.00         | 42,514,102.51        |
| Illinois.....                            | 28,669.26         | 55,128,818.85        |
| Chicago.....                             | 7,438.00          | 84,006,653.36        |
| Michigan.....                            | 9,551.34          | 31,840,453.48        |
| Detroit.....                             | 53.95             | 11,249,457.51        |
| Wisconsin.....                           | 1,656.01          | 26,710,518.37        |
| Milwaukee.....                           | 587.50            | 19,689,748.46        |
| Minnesota.....                           | 1,565.00          | 16,943,881.68        |
| St. Paul.....                            | 3,102.21          | 10,432,375.13        |
| Minneapolis.....                         | 3,151.00          | 9,413,198.22         |
| Iowa.....                                | 8,968.72          | 30,524,556.81        |
| Des Moines.....                          | 4,742.50          | 1,693,403.68         |
| Missouri.....                            | 3,329.05          | 8,386,657.49         |
| St. Louis.....                           | 4,501.75          | 22,184,709.31        |
| Kansas City.....                         | 1,675.75          | 13,215,173.41        |
| St. Joseph.....                          |                   | 2,008,911.41         |
| Total.....                               | 121,115.62        | 506,454,388.42       |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 20, 1898—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
| \$100,889.75    | \$68,005.53                            | \$51,719.85                   | \$487,565.34   | \$50,726.58        |
| 330,473.93      | 7,530.25                               | 21,993.84                     | 205,000.00     | 1,729.06           |
| 168,731.23      | 6,353.67                               | 14,119.09                     | 51,851.81      | 173.89             |
| 877,797.39      | 2,468.88                               | 153,170.94                    | 617,000.00     | 132,752.42         |
| 2,832,163.48    | 59,075.17                              | -----                         | 504,747.33     | 272,955.00         |
| 81,379.53       | 12,195.26                              | -----                         | 95,000.00      | 2,576.48           |
| 376,787.72      | 4,204.47                               | 64,600.00                     | 135,000.00     | 7,049.86           |
| 4,768,223.02    | 159,830.83                             | 395,603.72                    | 2,036,164.48   | 467,954.29         |
| 533,220.02      | 100,921.75                             | 448,269.11                    | 438,575.59     | 93,262.61          |
| 40,269,072.65   | 314,368.70                             | -----                         | 200,000.00     | 19,449,390.80      |
| 142,716.63      | 4,788.57                               | 21,738.90                     | -----          | -----              |
| 174,728.48      | 25,276.18                              | -----                         | -----          | 20,651.30          |
| 1,034,485.48    | 40,169.02                              | 15,490.00                     | 225,500.00     | 20,113.70          |
| 1,375,711.56    | 4,947.75                               | 50,059.86                     | 288,000.00     | 380,007.41         |
| 2,760,595.67    | 46,342.77                              | -----                         | 500,000.00     | 113,339.77         |
| 552,049.71      | 154,365.86                             | -----                         | 106,520.00     | 6,604.83           |
| 33,148.91       | 17,521.54                              | -----                         | -----          | -----              |
| 131,725.00      | -----                                  | 131,531.17                    | 212,500.00     | 5,245.05           |
| 1,378,507.18    | -----                                  | -----                         | 160,000.00     | 141,500.67         |
| 258,204.66      | 17,682.76                              | -----                         | -----          | -----              |
| 48,741,165.35   | 725,384.70                             | 667,089.04                    | 2,071,095.59   | 20,230,176.14      |
| 1,166,064.78    | 328,803.41                             | 12,402.34                     | 143,000.00     | 53,654.40          |
| 100,043.20      | 12.50                                  | 28,503.97                     | 210,000.00     | -----              |
| 230,872.68      | 25,235.62                              | 40,945.06                     | 129,000.00     | 4,161.09           |
| 98,506.24       | 149,795.55                             | 551,428.17                    | 500,000.00     | -----              |
| 124,945.60      | 80,130.52                              | 792,959.33                    | 167,000.00     | 3,211.73           |
| 33,719.24       | 56,197.96                              | -----                         | 160,000.00     | -----              |
| 115,998.52      | 118,127.79                             | 34,785.25                     | 96,000.00      | -----              |
| 88,274.43       | 11,725.57                              | 654,943.17                    | 67,500.00      | 668.06             |
| -----           | -----                                  | 119,138.67                    | 206,800.00     | 82,875.89          |
| -----           | -----                                  | 157,500.58                    | 149,500.00     | -----              |
| 288,317.12      | -----                                  | 100,158.46                    | 100,000.00     | -----              |
| 292,906.72      | 138,774.20                             | 1,543,547.56                  | 2,555,554.60   | 17,583.39          |
| 38,880.40       | 12,091.36                              | 23,000.00                     | 20,000.00      | -----              |
| 1,044,664.94    | 15,459.35                              | 148,224.80                    | 23,000.00      | 165,399.00         |
| 774,959.79      | 525,181.73                             | -----                         | 50,000.00      | 24,310.44          |
| 143,560.02      | 174,039.05                             | 72,788.56                     | 1,108,500.00   | 42,190.84          |
| 4,541,713.68    | 1,635,626.61                           | 4,280,325.92                  | 5,634,854.60   | 394,054.84         |
| 842,556.60      | 154,349.96                             | 56,410.45                     | 81,936.66      | 132,676.30         |
| 2,277,415.63    | -----                                  | -----                         | -----          | 984,950.00         |
| 38,242.14       | 23,639.33                              | -----                         | -----          | 811,188.35         |
| 1,993,874.37    | 99,626.65                              | 19,173.80                     | -----          | 47,416.23          |
| 1,040,922.26    | 58,179.91                              | 97,049.40                     | 137,000.00     | 11,325.00          |
| 627,054.41      | 80,771.43                              | -----                         | -----          | -----              |
| 238,611.01      | 9,460.94                               | 45,000.00                     | -----          | 308.50             |
| 372,143.90      | 52,814.82                              | -----                         | -----          | -----              |
| 436,586.44      | 24,867.04                              | 6,500.00                      | 10,000.00      | 12,969.83          |
| 334,901.74      | 107,425.86                             | -----                         | -----          | -----              |
| 10,327.59       | 24,820.00                              | -----                         | 93,500.00      | 14,218.21          |
| 87,151.80       | 353,368.59                             | -----                         | -----          | -----              |
| 133,535.44      | 9,720.87                               | 12,800.00                     | -----          | 118,450.41         |
| 326,866.46      | 36,628.78                              | 18,207.43                     | 117,000.00     | 8,459.42           |
| 100,000.00      | -----                                  | 49,125.00                     | 70,600.00      | 15,402.22          |
| 993,220.26      | -----                                  | -----                         | -----          | 2,234.75           |
| 226,860.73      | 15,781.36                              | -----                         | 50,000.00      | 6,728.78           |
| 49,576.27       | 377.20                                 | -----                         | -----          | -----              |
| 10,135,847.05   | 1,051,832.74                           | 304,266.13                    | 560,036.66     | 2,166,328.00       |

724 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
RESOURCES—Continued.

| States, Territories, and reserve cities. | Number of banks. | Loans and discounts.    | Overdrafts.          | U. S. bonds to secure circulation. | U. S. bonds to secure deposits. | U. S. bonds on hand. |
|------------------------------------------|------------------|-------------------------|----------------------|------------------------------------|---------------------------------|----------------------|
| North Dakota .....                       | 24               | \$4,605,802.25          | \$56,865.01          | \$440,500                          | .....                           | \$42,500             |
| South Dakota .....                       | 26               | 3,453,722.22            | 99,057.54            | 508,750                            | \$150,000                       | 29,820               |
| Nebraska .....                           | 91               | 13,316,786.87           | 236,872.10           | 1,653,400                          | .....                           | 416,000              |
| Lincoln .....                            | 3                | 2,012,565.88            | 13,673.33            | 150,000                            | 60,000                          | 38,000               |
| Omaha .....                              | 8                | 9,766,541.25            | 136,503.28           | 661,000                            | 755,000                         | 923,100              |
| Kansas .....                             | 101              | 21,745,527.64           | 376,561.47           | 2,403,050                          | 350,000                         | 314,570              |
| Montana .....                            | 21               | 7,224,534.00            | 377,138.98           | 608,750                            | 345,450                         | 196,100              |
| Wyoming .....                            | 11               | 2,079,428.73            | 101,530.11           | 215,000                            | .....                           | 8,500                |
| Colorado .....                           | 37               | 19,911,580.20           | 210,011.72           | 1,527,800                          | 900,000                         | 267,480              |
| New Mexico .....                         | 6                | 1,759,380.22            | 92,275.59            | 415,000                            | 200,000                         | .....                |
| Oklahoma .....                           | 6                | 710,818.67              | 15,133.07            | 75,000                             | .....                           | 5,000                |
| Indian Territory .....                   | 14               | 1,725,226.74            | 125,111.73           | 203,500                            | .....                           | .....                |
| <b>Total .....</b>                       | <b>348</b>       | <b>88,311,914.67</b>    | <b>1,840,733.93</b>  | <b>8,861,750</b>                   | <b>2,760,450</b>                | <b>2,241,070</b>     |
| Washington .....                         | 32               | 7,402,757.98            | 413,296.92           | 858,800                            | 200,000                         | 221,460              |
| Oregon .....                             | 29               | 6,029,258.03            | 218,779.60           | 1,012,300                          | 400,000                         | 662,700              |
| California .....                         | 30               | 11,167,449.27           | 366,199.64           | 1,624,750                          | 150,000                         | 230,410              |
| San Francisco .....                      | 4                | 13,494,035.79           | 67,715.14            | 700,000                            | 150,000                         | 795,000              |
| Idaho .....                              | 10               | 1,133,511.31            | 117,319.57           | 187,500                            | 50,000                          | 38,500               |
| Utah .....                               | 11               | 2,734,275.91            | 243,444.37           | 812,500                            | 175,000                         | 250,000              |
| Nevada .....                             | 1                | 196,958.98              | 49,497.08            | 20,500                             | .....                           | .....                |
| Arizona .....                            | 5                | 993,160.94              | 68,292.03            | 175,000                            | .....                           | .....                |
| Alaska .....                             | 1                | 36,850.31               | .....                | 12,500                             | .....                           | .....                |
| <b>Total .....</b>                       | <b>123</b>       | <b>43,188,258.52</b>    | <b>1,544,544.35</b>  | <b>5,433,850</b>                   | <b>1,125,000</b>                | <b>2,198,070</b>     |
| <b>United States .....</b>               | <b>3,585</b>     | <b>2,155,961,627.91</b> | <b>16,557,982.63</b> | <b>224,628,840</b>                 | <b>83,926,230</b>               | <b>30,614,010</b>    |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 20, 1898—Continued.

RESOURCES—Continued.

| Premium on U. S. bonds. | Stocks, securities, judgments, claims, etc. | Banking house, furniture, and fixtures. | Other real estate and mortgages owned. | Due from other national banks. | Due from State and private banks and bankers. |
|-------------------------|---------------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------|-----------------------------------------------|
| \$17,346.88             | \$302,456.43                                | \$368,832.51                            | \$298,689.43                           | \$150,206.62                   | \$120,602.42                                  |
| 31,831.93               | 586,002.01                                  | 286,371.82                              | 290,943.26                             | 241,556.46                     | 85,869.62                                     |
| 62,106.83               | 539,956.15                                  | 956,667.01                              | 1,147,360.15                           | 686,983.60                     | 243,979.74                                    |
| 5,500.00                | 91,091.63                                   | 8,645.22                                | 119,032.20                             | 248,712.72                     | 118,908.16                                    |
| 100,809.41              | 695,176.23                                  | 832,384.07                              | 419,111.69                             | 1,003,922.32                   | 822,403.77                                    |
| 118,566.82              | 682,367.94                                  | 1,050,080.47                            | 727,718.64                             | 1,136,294.64                   | 241,650.15                                    |
| 36,143.75               | 894,309.83                                  | 342,091.90                              | 224,523.95                             | 689,796.17                     | 463,990.37                                    |
| 5,762.50                | 252,014.42                                  | 107,728.04                              | 216,458.99                             | 123,339.86                     | 24,825.50                                     |
| 151,377.00              | 4,495,215.32                                | 425,692.71                              | 695,199.84                             | 3,816,613.83                   | 738,600.24                                    |
| 12,887.50               | 266,678.75                                  | 113,650.12                              | 67,196.55                              | 346,250.25                     | 66,908.33                                     |
| 1,375.00                | 50,922.07                                   | 59,317.91                               | 900.00                                 | 53,110.83                      | 17,003.16                                     |
| 11,234.37               | 6,501.74                                    | 66,424.55                               | 3,850.00                               | 84,053.42                      | 18,050.88                                     |
| 554,941.99              | 8,862,692.52                                | 4,617,886.33                            | 4,210,988.70                           | 8,580,840.72                   | 2,962,792.34                                  |
| 87,509.60               | 1,419,783.51                                | 332,587.04                              | 1,174,879.32                           | 1,274,789.35                   | 1,158,993.79                                  |
| 165,585.01              | 3,070,840.04                                | 325,222.06                              | 346,923.23                             | 746,788.87                     | 323,868.91                                    |
| 143,753.37              | 1,345,231.00                                | 786,909.78                              | 712,484.59                             | 446,792.32                     | 966,567.68                                    |
| 190,086.55              | 1,629,362.28                                | 355,109.36                              | 131,043.81                             | 507,437.58                     | 2,494,111.54                                  |
| 12,875.00               | 380,064.36                                  | 137,440.62                              | 154,495.70                             | 471,422.62                     | 214,034.11                                    |
| 11,543.75               | 422,450.66                                  | 291,781.64                              | 143,398.38                             | 401,991.42                     | 363,682.65                                    |
| 1,850.00                | 67,584.25                                   | 4,786.78                                | 18,114.90                              | .....                          | 9,697.81                                      |
| 9,255.00                | 124,353.96                                  | 13,383.77                               | 5,265.94                               | 131,372.99                     | 60,757.65                                     |
| .....                   | 1,734.50                                    | 2,742.20                                | .....                                  | 9,566.31                       | 6,021.39                                      |
| 622,458.28              | 8,462,409.56                                | 2,249,963.25                            | 2,686,605.87                           | 3,990,222.46                   | 5,298,335.53                                  |
| 18,971,197.22           | 255,198,927.69                              | 79,386,337.51                           | 30,484,417.71                          | 159,128,045.17                 | 46,324,878.06                                 |

726 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE RESOURCES—Continued.

| States, Territories, and reserve cities. | Due from approved reserve agents. | Checks and other cash items. | Exchanges for clearing house. | Notes of other national banks. | Fractional paper-currency, nickels, and cents. |
|------------------------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------------------------|
| North Dakota.....                        | \$776,465.27                      | \$40,654.85                  | \$9,453.61                    | \$56,168                       | \$2,783.45                                     |
| South Dakota.....                        | 852,932.71                        | 44,402.15                    | 1,616.26                      | 54,979                         | 3,381.73                                       |
| Nebraska.....                            | 4,263,584.52                      | 333,523.76                   | 6,294.18                      | 97,993                         | 8,469.79                                       |
| Lincoln.....                             | 247,611.85                        | 21,692.19                    | 13,540.29                     | 7,272                          | 2,764.23                                       |
| Omaha.....                               | 3,910,711.31                      | 175,064.73                   | 845,190.82                    | 153,026                        | 4,257.55                                       |
| Kansas.....                              | 5,259,015.54                      | 251,717.88                   | 377,413.03                    | 297,855                        | 15,503.22                                      |
| Montana.....                             | 3,108,607.61                      | 38,823.38                    | 28,192.55                     | 156,925                        | 3,386.80                                       |
| Wyoming.....                             | 689,017.56                        | 17,245.91                    | .....                         | 16,467                         | 776.00                                         |
| Colorado.....                            | 8,521,148.74                      | 133,170.60                   | 427,117.26                    | 336,279                        | 6,454.05                                       |
| New Mexico.....                          | 507,233.15                        | 15,083.09                    | 3,335.35                      | 19,545                         | 1,071.55                                       |
| Oklahoma.....                            | 231,110.61                        | 18,329.07                    | 462.08                        | 12,135                         | 615.03                                         |
| Indian Territory.....                    | 331,311.11                        | 16,011.39                    | .....                         | 12,285                         | 2,534.63                                       |
| Total.....                               | 28,708,749.98                     | 1,105,713.00                 | 1,712,615.43                  | 1,220,929                      | 52,903.12                                      |
| Washington.....                          | 3,350,189.71                      | 119,311.00                   | 102,288.23                    | 63,632                         | 3,333.55                                       |
| Oregon.....                              | 1,455,543.61                      | 53,683.36                    | 36,088.29                     | 26,297                         | 2,238.39                                       |
| California.....                          | 2,065,418.27                      | 238,290.34                   | 38,885.35                     | 51,934                         | 4,242.16                                       |
| San Francisco.....                       | 796,240.44                        | 17,972.62                    | 557,227.50                    | 7,640                          | 552.01                                         |
| Idaho.....                               | 726,167.96                        | 12,262.65                    | .....                         | 26,317                         | 646.16                                         |
| Utah.....                                | 630,749.95                        | 14,230.73                    | 24,597.49                     | 23,690                         | 2,027.61                                       |
| Nevada.....                              | 58,324.05                         | 354.61                       | .....                         | .....                          | 81.33                                          |
| Arizona.....                             | 328,875.13                        | 6,774.71                     | 5,679.15                      | 8,661                          | 193.58                                         |
| Alaska.....                              | 4,095.29                          | 5,978.25                     | .....                         | 375                            | 207.65                                         |
| Total.....                               | 9,415,604.44                      | 469,863.27                   | 764,766.01                    | 208,612                        | 14,341.34                                      |
| United States.....                       | 320,002,050.90                    | 16,828,942.11                | 110,286,935.55                | 19,649,723                     | 1,023,834.03                                   |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS, SEPTEMBER 20, 1898—Continued.

RESOURCES—Continued.

| Specie.        | Legal-tender notes. | U. S. certificates of deposit for legal-tender notes. | Five per cent redemption fund. | Due from U. S. Treasurer. | Aggregate.       |
|----------------|---------------------|-------------------------------------------------------|--------------------------------|---------------------------|------------------|
| \$227,881.20   | \$193,348           | .....                                                 | \$19,822.00                    | \$13,123.00               | \$7,743,508.93   |
| 314,989.60     | 158,957             | .....                                                 | 21,403.53                      | 349.15                    | 7,216,926.99     |
| 841,016.32     | 361,504             | .....                                                 | 73,289.75                      | 23,489.50                 | 25,269,277.27    |
| 158,069.70     | 88,034              | .....                                                 | 6,750.00                       | .....                     | 8,411,867.40     |
| 1,586,181.05   | 639,523             | .....                                                 | 23,625.00                      | 15,000.20                 | 23,468,531.68    |
| 1,620,674.57   | 689,591             | .....                                                 | 103,776.62                     | 58,860.54                 | 37,820,795.17    |
| 901,038.20     | 465,314             | .....                                                 | 27,265.25                      | 1,400.55                  | 16,133,781.29    |
| 201,551.35     | 42,909              | .....                                                 | 9,674.75                       | .....                     | 4,112,313.81     |
| 4,525,897.69   | 1,560,497           | .....                                                 | 55,241.75                      | 5,460.40                  | 48,720,827.35    |
| 134,950.40     | 90,818              | .....                                                 | 15,300.00                      | 20.00                     | 4,128,523.85     |
| 80,315.35      | 43,370              | .....                                                 | 3,374.50                       | .....                     | 1,378,292.35     |
| 113,280.95     | 59,356              | .....                                                 | 9,157.00                       | 400.00                    | 2,788,289.51     |
| 13,705,876.38  | 4,393,305           | .....                                                 | 368,680.15                     | 118,097.34                | 182,192,935.60   |
| 1,973,547.40   | 253,307             | .....                                                 | 38,146.00                      | 6,445.00                  | 20,455,057.40    |
| 1,308,400.75   | 33,542              | .....                                                 | 45,216.09                      | 1,910.70                  | 16,300,240.88    |
| 1,878,246.64   | 79,776              | .....                                                 | 72,213.59                      | 44,502.50                 | 22,116,867.41    |
| 7,433,352.70   | 7,374               | .....                                                 | 31,495.00                      | 1,600.00                  | 29,367,427.22    |
| 240,950.15     | 71,515              | .....                                                 | 7,987.50                       | .....                     | 3,983,609.71     |
| 736,863.00     | 18,659              | .....                                                 | 36,562.50                      | 500.00                    | 7,337,955.06     |
| 21,294.55      | 1,175               | .....                                                 | 922.50                         | .....                     | 451,144.84       |
| 249,699.55     | 33,791              | .....                                                 | 7,875.00                       | .....                     | 2,222,401.40     |
| 18,009.70      | 3,085               | .....                                                 | 552.50                         | .....                     | 101,718.10       |
| 13,860,364.44  | 507,224             | .....                                                 | 240,970.50                     | 54,958.20                 | 102,336,422.02   |
| 293,874,158.39 | 110,038,300         | \$16,810,000                                          | 9,795,055.25                   | 4,019,551.74              | 4,003,511,044.87 |

## 728 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES—Continued.

| States, Territories, and reserve cities. | Capital stock paid in. | Surplus fund.  |
|------------------------------------------|------------------------|----------------|
| North Dakota.....                        | \$1,500,000            | \$227,900.00   |
| South Dakota.....                        | 1,585,000              | 290,451.87     |
| Nebraska.....                            | 5,675,000              | 1,070,260.18   |
| Lincoln.....                             | 800,000                | 15,000.00      |
| Omaha.....                               | 3,750,000              | 342,500.00     |
| Kansas.....                              | 8,417,100              | 1,439,334.57   |
| Montana.....                             | 2,555,000              | 379,500.00     |
| Wyoming.....                             | 860,000                | 110,300.00     |
| Colorado.....                            | 4,707,000              | 998,471.86     |
| New Mexico.....                          | 600,000                | 122,500.00     |
| Oklahoma.....                            | 300,000                | 26,925.00      |
| Indian Territory.....                    | 795,000                | 167,289.92     |
| Total.....                               | 31,544,100             | 5,190,433.50   |
| Washington.....                          | 3,838,000              | 520,143.93     |
| Oregon.....                              | 2,520,000              | 479,242.81     |
| California.....                          | 4,825,000              | 1,683,023.92   |
| San Francisco.....                       | 6,000,000              | 2,250,000.00   |
| Idaho.....                               | 600,000                | 247,800.00     |
| Utah.....                                | 1,750,000              | 378,300.32     |
| Nevada.....                              | 82,000                 | 1,500.00       |
| Arizona.....                             | 400,000                | 52,550.00      |
| Alaska.....                              | 50,000                 | .....          |
| Total.....                               | 20,065,000             | 4,062,565.98   |
| United States.....                       | 621,517,895            | 247,555,108.57 |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 20, 1898—Continued.

LIABILITIES—Continued.

| Undivided profits, less expenses. | National-bank notes outstanding. | State-bank circulation outstanding. | Due to other national banks. | Due to State and private banks and bankers. | Due to approved reserve agents. |
|-----------------------------------|----------------------------------|-------------------------------------|------------------------------|---------------------------------------------|---------------------------------|
| \$219,870.63                      | \$390,937.50                     | .....                               | \$32,812.27                  | \$107,844.43                                | \$4.00                          |
| 168,949.54                        | 448,452.50                       | .....                               | 40,547.44                    | 199,365.64                                  | 1,572.20                        |
| 516,860.39                        | 1,458,577.50                     | .....                               | 589,540.44                   | 1,468,569.84                                | 33,845.41                       |
| 6,807.75                          | 134,300.00                       | .....                               | 237,397.56                   | 497,772.19                                  | 102.02                          |
| 112,300.96                        | 472,500.00                       | .....                               | 4,749,874.85                 | 4,308,675.19                                | 637.75                          |
| 800,961.82                        | 2,147,345.00                     | .....                               | 907,711.04                   | 1,185,793.13                                | 9,627.62                        |
| 751,850.77                        | 525,467.50                       | .....                               | 564,633.09                   | 247,524.05                                  | 277.37                          |
| 63,450.12                         | 192,995.00                       | .....                               | 31,711.27                    | 85,065.56                                   | .....                           |
| 864,643.28                        | 1,139,605.00                     | .....                               | 4,122,793.47                 | 3,626,345.22                                | 3,969.42                        |
| 19,353.08                         | 372,980.00                       | .....                               | 98,621.29                    | 88,572.90                                   | .....                           |
| 20,015.24                         | 67,490.00                        | .....                               | 3,317.25                     | 36,029.85                                   | 93.41                           |
| 63,498.87                         | 183,030.00                       | .....                               | 19,054.35                    | 5,209.84                                    | 122.57                          |
| 3,609,462.45                      | 7,533,680.00                     | .....                               | 11,398,014.32                | 11,856,767.84                               | 50,251.78                       |
| 333,375.36                        | 757,180.00                       | .....                               | 494,137.40                   | 466,984.47                                  | .....                           |
| 831,295.19                        | 728,127.50                       | .....                               | 1,136,107.07                 | 649,443.02                                  | 3,248.75                        |
| 711,767.00                        | 1,397,020.00                     | .....                               | 141,638.10                   | 544,385.57                                  | 42,189.11                       |
| 333,632.31                        | 90,000.00                        | .....                               | 997,234.99                   | 3,926,356.62                                | 18,591.86                       |
| 139,339.30                        | 150,530.00                       | .....                               | 42,723.58                    | 35,310.64                                   | 434.82                          |
| 196,341.76                        | 512,660.00                       | .....                               | 89,302.42                    | 326,650.92                                  | .....                           |
| 3,784.29                          | 18,450.00                        | .....                               | .....                        | .....                                       | .....                           |
| 55,670.73                         | 135,560.00                       | .....                               | 10,695.70                    | 28,575.78                                   | 59.12                           |
| .....                             | 2,350.00                         | .....                               | .....                        | .....                                       | .....                           |
| 2,605,205.94                      | 3,791,877.50                     | .....                               | 2,911,829.26                 | 5,977,707.02                                | 64,523.66                       |
| 93,015,097.86                     | 194,483,765.50                   | \$55,907.50                         | 429,108,596.72               | 251,917,900.89                              | 17,308,857.33                   |

730 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE  
LIABILITIES—Continued.

| States, Territories, and reserve cities. | Dividends unpaid.   | Individual deposits.    |
|------------------------------------------|---------------------|-------------------------|
| North Dakota.....                        | \$645.00            | \$5,035,095.10          |
| South Dakota.....                        | 230.00              | 4,245,778.77            |
| Nebraska.....                            | 5,479.00            | 14,289,757.06           |
| Lincoln.....                             | 180.00              | 1,663,307.88            |
| Omaha.....                               | 373.00              | 9,156,692.14            |
| Kansas.....                              | 4,281.40            | 22,105,216.36           |
| Montana.....                             | 11,275.00           | 19,789,961.20           |
| Wyoming.....                             | 20.00               | 2,748,599.86            |
| Colorado.....                            | 1,153.00            | 32,210,361.63           |
| New Mexico.....                          | .....               | 2,623,751.27            |
| Oklahoma.....                            | 60.00               | 923,461.60              |
| Indian Territory.....                    | 1,265.00            | 1,453,818.96            |
| <b>Total.....</b>                        | <b>24,952.40</b>    | <b>107,236,792.83</b>   |
| Washington.....                          | 3,471.64            | 13,821,022.70           |
| Oregon.....                              | 2,540.00            | 9,524,116.32            |
| California.....                          | 7,719.00            | 13,071,367.25           |
| San Francisco.....                       | 3,388.00            | 15,586,672.38           |
| Idaho.....                               | 130.00              | 2,712,892.38            |
| Utah.....                                | 892.00              | 3,890,549.76            |
| Nevada.....                              | 348.00              | 345,062.55              |
| Arizona.....                             | .....               | 1,539,290.07            |
| Alaska.....                              | .....               | 49,368.10               |
| <b>Total.....</b>                        | <b>18,480.64</b>    | <b>60,540,371.51</b>    |
| <b>United States.....</b>                | <b>1,098,410.82</b> | <b>2,031,454,540.29</b> |

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1898—Continued.

LIABILITIES—Continued.

| U. S. deposits. | Deposits of U. S. disbursing officers. | Notes and bills rediscounted. | Bills payable. | Other liabilities. |
|-----------------|----------------------------------------|-------------------------------|----------------|--------------------|
|                 |                                        | \$23,300.00                   | \$201,500.00   |                    |
| \$107,600.35    | \$41,232.03                            | 21,246.65                     | 66,500.00      |                    |
|                 |                                        | 15,705.65                     | 145,000.00     | \$600.30           |
| 57,000.00       |                                        |                               |                |                    |
| 209,365.59      | 250,612.20                             |                               | 25,000.00      |                    |
| 196,262.26      | 151,820.72                             | 435,641.25                    |                | 19,706.00          |
| 129,690.10      | 62,536.35                              |                               | 125,000.00     | 65.86              |
|                 |                                        |                               | 20,181.00      |                    |
| 521,982.85      | 278,579.76                             |                               | 5,000.00       | 240,921.75         |
| 148,536.41      | 35,984.50                              | 17,624.40                     |                | 600.00             |
|                 |                                        |                               | 100,000.00     |                    |
| 1,460,437.56    | 820,765.56                             | 517,117.95                    | 688,181.00     | 261,978.41         |
| 104,582.46      | 78,009.44                              |                               | 28,000.00      | 10,150.00          |
| 20,813.12       | 379,120.40                             | 10,412.69                     | 15,000.00      | 774.01             |
| 57,096.34       | 100,426.12                             |                               | 185,000.00     | 200.00             |
| 164,569.06      |                                        |                               |                |                    |
| 46,039.53       | 3,409.46                               |                               | 5,000.00       |                    |
| 149,880.91      | 23,376.94                              |                               |                | 20,000.00          |
|                 |                                        |                               |                |                    |
|                 |                                        |                               |                |                    |
| 539,981.45      | 584,342.36                             | 10,412.69                     | 233,000.00     | 31,124.01          |
| 70,187,368.12   | 4,977,832.80                           | 6,084,815.45                  | 11,283,332.33  | 23,551,615.69      |

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A SUMMARY  
OF THE  
STATE AND CONDITION  
OF  
THE NATIONAL BANKS

ON

DECEMBER 15, 1897, FEBRUARY 18, MAY 5, JULY 14, AND SEPTEMBER 20, 1898.

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**Arranged alphabetically by States, Territories, and Reserve Cities.**

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NOTE.—The abstract of each State is exclusive of any reserve city therein.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

ALABAMA.

| Resources.              | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
|                         | 26 banks. | 26 banks. | 26 banks. | 26 banks. | 26 banks. |
| Loans and discounts     | \$5,826,875.82 | \$5,721,483.14 | \$5,896,548.98 | \$6,323,100.23 | \$6,681,950.33 |
| Overdrafts              | 385,112.73     | 241,522.69     | 196,075.86     | 160,952.58     | 259,518.17     |
| Bonds for circulation   | 1,203,500.00   | 903,500.00     | 903,500.00     | 903,500.00     | 903,500.00     |
| Bonds for deposits      | 100,000.00     | 100,000.00     | 100,000.00     | 100,000.00     | 100,000.00     |
| U. S. bonds on hand     | 1,500.00       | 1,500.00       | 2,500.00       | 6,000.00       | 97,100.00      |
| Premiums on bonds       | 115,086.13     | 80,591.13      | 80,591.13      | 80,541.13      | 78,983.75      |
| Stocks, securities, etc | 1,239,181.69   | 1,341,152.55   | 1,371,331.20   | 1,492,893.73   | 1,433,656.23   |
| Banking house, etc      | 412,635.75     | 411,377.42     | 377,609.57     | 377,713.92     | 378,016.92     |
| Real estate, etc        | 231,945.70     | 224,514.78     | 196,693.13     | 196,245.09     | 192,829.25     |
| Due from nat'l banks    | 767,632.52     | 1,281,419.41   | 1,183,096.76   | 1,038,033.39   | 667,939.58     |
| Due from State banks    | 356,635.38     | 446,756.37     | 453,568.32     | 400,629.89     | 365,299.03     |
| Due from res'v' ag'ts   | 1,718,727.28   | 2,106,826.23   | 1,249,257.61   | 870,633.25     | 765,013.75     |
| Cash items              | 84,438.36      | 61,502.23      | 57,511.37      | 57,952.26      | 72,468.22      |
| Clear'g-house exch'g's  | 50,322.29      | 59,099.24      | 56,157.07      | 23,577.82      | 39,237.25      |
| Bills of other banks    | 119,081.00     | 148,439.00     | 172,450.00     | 107,873.00     | 153,937.00     |
| Fractional currency     | 6,378.68       | 5,414.98       | 6,578.49       | 6,828.39       | 5,540.46       |
| Specie                  | 673,139.99     | 717,827.26     | 836,849.29     | 714,951.80     | 636,011.21     |
| Legal-tender notes      | 339,797.00     | 398,105.00     | 468,933.00     | 286,993.00     | 393,343.00     |
| U. S. cert's of deposit |                |                |                |                |                |
| 5% fund with Treas.     | 53,350.43      | 39,809.56      | 40,657.50      | 40,057.50      | 40,657.50      |
| Due from U. S. Treas.   | 1,211.76       | 1,680.60       | 892.00         | 11,426.00      | 1,330.00       |
| Total                   | 13,686,552.51  | 14,292,521.59  | 13,650,711.28  | 13,189,909.43  | 13,256,331.65  |

ALASKA.

| Resources.              | - bank.             | - bank. | 1 bank.   | 1 bank.    | 1 bank.     |
|-------------------------|---------------------|---------|-----------|------------|-------------|
|                         | Loans and discounts |         |           | \$4,950.00 | \$13,908.56 | $36,850.31 |
| Overdrafts              |                     |         |           | 4.08       |             |
| Bonds for circulation   |                     |         | 12,500.00 | 12,500.00  | 12,500.00   |
| Bonds for deposits      |                     |         |           |            |             |
| U. S. bonds on hand     |                     |         |           |            |             |
| Premiums on bonds       |                     |         |           |            |             |
| Stocks, securities, etc |                     |         | 1,304.29  | 1,836.63   | 1,734.50    |
| Banking house, etc      |                     |         | 2,636.50  | 2,742.20   | 2,742.20    |
| Real estate, etc        |                     |         |           |            |             |
| Due from nat'l banks    |                     |         | 4,696.59  | 8,217.00   | 9,566.31    |
| Due from State banks    |                     |         | 12,719.77 | 3,594.61   | 6,021.39    |
| Due from res'v' ag'ts   |                     |         | 987.59    | 6,618.24   | 4,095.29    |
| Cash items              |                     |         | 1,562.40  | 3,775.99   | 5,978.25    |
| Clear'g-house exch'g's  |                     |         |           |            |             |
| Bills of other banks    |                     |         | 1,060.00  | 60.00      | 375.00      |
| Fractional currency     |                     |         | 239.72    | 84.30      | 207.65      |
| Specie                  |                     |         | 18,391.85 | 19,228.05  | 18,009.70   |
| Legal-tender notes      |                     |         | 3,653.00  | 1,755.00   | 3,085.00    |
| U. S. cert's of deposit |                     |         |           |            |             |
| 5% fund with Treas.     |                     |         |           | 552.50     | 552.50      |
| Due from U. S. Treas.   |                     |         |           |            |             |
| Total                   |                     |         | 64,793.71 | 74,907.14  | 101,718.10  |

ARIZONA.

| Resources.              | 5 banks.            | 5 banks.     | 5 banks.     | 5 banks.     | 5 banks.     |
|-------------------------|---------------------|--------------|--------------|--------------|--------------|
|                         | Loans and discounts | \$902,301.81 | \$914,701.19 | \$892,299.43 | \$975,535.43 | $903,160.94 |
| Overdrafts              | 27,294.46           | 31,525.54    | 40,015.46    | 41,621.15    | 68,292.03    |
| Bonds for circulation   | 175,000.00          | 175,000.00   | 175,000.00   | 175,000.00   | 175,000.00   |
| Bonds for deposits      |                     |              |              |              |              |
| U. S. bonds on hand     |                     |              |              |              |              |
| Premiums on bonds       | 9,880.00            | 9,880.00     | 9,755.00     | 9,255.00     | 9,255.00     |
| Stocks, securities, etc | 133,658.83          | 127,727.86   | 112,824.75   | 109,406.02   | 124,358.96   |
| Banking house, etc      | 14,965.74           | 14,288.77    | 13,807.05    | 13,454.67    | 13,383.77    |
| Real estate, etc        | 6,072.85            | 4,793.20     | 5,265.94     | 5,280.94     | 5,265.94     |
| Due from nat'l banks    | 76,282.12           | 85,824.86    | 102,527.50   | 171,454.87   | 131,372.99   |
| Due from State banks    | 69,106.52           | 59,964.95    | 61,111.02    | 48,617.86    | 60,757.65    |
| Due from res'v' ag'ts   | 331,556.05          | 315,509.87   | 302,548.52   | 389,709.88   | 328,875.13   |
| Cash items              | 6,070.85            | 11,265.30    | 10,375.36    | 13,065.90    | 6,774.71     |
| Clear'g-house exch'g's  |                     |              | 565.56       | 300.25       | 5,679.15     |
| Bills of other banks    | 11,111.00           | 14,776.00    | 23,682.00    | 18,942.00    | 8,661.00     |
| Fractional currency     | 184.62              | 625.46       | 372.52       | 791.32       | 198.58       |
| Specie                  | 148,609.65          | 171,922.85   | 260,746.00   | 256,293.55   | 249,689.55   |
| Legal-tender notes      | 46,923.00           | 56,027.00    | 53,681.00    | 34,112.00    | 33,791.00    |
| U. S. cert's of deposit |                     |              |              |              |              |
| 5% fund with Treas.     | 7,875.00            | 7,375.00     | 7,875.00     | 7,875.00     | 7,875.00     |
| Due from U. S. Treas.   | 720.00              |              | 300.00       | 500.00       |              |
| Total                   | 1,967,624.50        | 2,004,407.85 | 2,081,812.11 | 2,271,215.84 | 2,222,401.40 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 735

ARRANGED BY STATES AND RESERVE CITIES.

ALABAMA.

| Liabilities.                    | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|---------------------------------|----------------|----------------|----------------|----------------|----------------|
|                                 | 26 banks. | 26 banks. | 26 banks. | 26 banks. | 26 banks. |
| Capital stock.....              | \$3,355,000.00 | \$3,355,000.00 | \$3,205,000.00 | \$3,205,000.00 | \$3,205,000.00 |
| Surplus fund.....               | 635,675.45     | 650,965.84     | 649,712.33     | 658,413.96     | 659,413.96     |
| Undivided profits.....          | 565,243.73     | 515,521.45     | 542,448.24     | 508,316.36     | 528,195.91     |
| Nat'l-bank circulation.....     | 1,056,500.00   | 779,810.00     | 776,270.00     | 772,125.00     | 809,345.00     |
| State-bank circulation.....     |                |                |                |                |                |
| Due to national banks.....      | 316,686.21     | 342,614.14     | 349,869.23     | 274,287.68     | 275,248.23     |
| Due to State banks.....         | 201,498.64     | 241,879.62     | 230,707.37     | 130,708.36     | 107,511.01     |
| Dividends unpaid.....           | 3,521.89       | 4,894.67       | 4,281.17       | 13,303.51      | 4,984.17       |
| Individual deposits.....        | 7,292,001.21   | 8,153,142.61   | 7,647,660.97   | 7,090,109.79   | 6,853,522.14   |
| U. S. deposits.....             | 97,619.67      | 81,624.05      | 39,793.09      | 96,010.01      | 88,274.43      |
| Dep'ts U. S. dis. officers..... | 2,380.33       | 18,095.44      | 10,208.91      | 3,989.99       | 11,725.57      |
| Notes rediscounted.....         | 145,425.38     | 134,003.77     | 179,761.97     | 311,930.42     | 654,943.17     |
| Bills payable.....              | 15,000.00      | 15,000.00      | 15,000.00      | 45,000.00      | 67,500.00      |
| Other liabilities.....          |                |                |                | 714.40         | 668.06         |
| Total.....                      | 13,686,552.51  | 14,292,521.59  | 13,650,711.28  | 13,109,909.48  | 13,263,331.65  |

ALASKA.

| Liabilities.                    | — bank. | — bank. | 1 bank.     | 1 bank.     | 1 bank.     |
|---------------------------------|---------|---------|-------------|-------------|-------------|
| Capital stock.....              |         |         | \$50,000.00 | \$50,000.00 | \$50,000.00 |
| Surplus fund.....               |         |         |             |             |             |
| Undivided profits.....          |         |         |             |             |             |
| Nat'l-bank circulation.....     |         |         |             | 350.00      | 2,350.00    |
| State-bank circulation.....     |         |         |             |             |             |
| Due to national banks.....      |         |         |             |             |             |
| Due to State banks.....         |         |         |             |             |             |
| Dividends unpaid.....           |         |         |             |             |             |
| Individual deposits.....        |         |         | 14,703.71   | 24,557.14   | 49,368.10   |
| U. S. deposits.....             |         |         |             |             |             |
| Dep'ts U. S. dis. officers..... |         |         |             |             |             |
| Notes rediscounted.....         |         |         |             |             |             |
| Bills payable.....              |         |         |             |             |             |
| Other liabilities.....          |         |         |             |             |             |
| Total.....                      |         |         | 64,703.71   | 74,907.14   | 101,718.10  |

ARIZONA.

|                                 | 5 banks. | 5 banks. | 5 banks. | 5 banks. | 5 banks. |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|
| Capital stock.....              | \$400,000.00 | \$400,000.00 | \$400,000.00 | \$400,000.00 | \$400,000.00 |
| Surplus fund.....               | 46,500.00    | 48,550.00    | 48,550.00    | 52,050.00    | 52,550.00    |
| Undivided profits.....          | 56,933.89    | 40,824.10    | 59,988.32    | 51,157.88    | 53,670.73    |
| Nat'l-bank circulation.....     | 147,750.00   | 147,590.00   | 147,180.00   | 142,700.00   | 135,560.00   |
| State-bank circulation.....     |              |              |              |              |              |
| Due to national banks.....      | 13,410.14    | 7,980.81     | 9,216.88     | 9,534.37     | 10,754.82    |
| Due to State banks.....         | 15,131.09    | 40,930.49    | 38,088.72    | 41,761.12    | 28,575.78    |
| Dividends unpaid.....           | 2,550.00     |              |              | 4,329.00     |              |
| Individual deposits.....        | 1,285,349.38 | 1,318,364.78 | 1,378,788.19 | 1,569,683.47 | 1,539,290.07 |
| U. S. deposits.....             |              |              |              |              |              |
| Dep'ts U. S. dis. officers..... |              |              |              |              |              |
| Notes rediscounted.....         |              |              |              |              |              |
| Bills payable.....              |              |              |              |              |              |
| Other liabilities.....          |              | 167.67       |              |              |              |
| Total.....                      | 1,967,624.50 | 2,004,407.85 | 2,081,812.11 | 2,271,215.84 | 2,222,401.40 |

736 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

ARKANSAS.

| Resources.                   | DECEMBER 15.      | FEBRUARY 18.      | MAY 5.            | JULY 14.          | SEPTEMBER 20.     |
|------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                              | 9 banks.          | 7 banks.          | 7 banks.          | 7 banks.          | 7 banks.          |
| Loans and discounts.         | \$2, 101, 609. 10 | \$1, 978, 932. 90 | \$2, 110, 030. 28 | \$2, 229, 918. 04 | \$2, 442, 883. 88 |
| Overdrafts.....              | 183, 086. 38      | 141, 593. 53      | 82, 559. 26       | 55, 534. 63       | 71, 971. 45       |
| Bonds for circulation.       | 289, 000. 00      | 251, 500. 00      | 251, 500. 00      | 251, 500. 00      | 251, 500. 00      |
| Bonds for deposits...        | 50, 000. 00       | 50, 000. 00       | 50, 000. 00       | 50, 000. 00       | 50, 000. 00       |
| U. S. bonds on hand.....     | .....             | .....             | .....             | 20, 000. 00       | 15, 500. 00       |
| Premiums on bonds.....       | 16, 717. 70       | 13, 368. 00       | 13, 243. 00       | 12, 618. 00       | 12, 639. 96       |
| Stocks, securities, etc      | 102, 289. 49      | 113, 242. 60      | 125, 847. 92      | 151, 084. 41      | 173, 325. 29      |
| Banking house, etc ..        | 39, 623. 40       | 23, 726. 72       | 23, 736. 22       | 55, 379. 62       | 23, 378. 75       |
| Real estate, etc ..          | 173, 400. 54      | 167, 998. 13      | 165, 887. 06      | 143, 658. 76      | 177, 088. 51      |
| Due from nat'l banks.....    | 219, 960. 22      | 308, 371. 40      | 318, 295. 79      | 262, 485. 57      | 94, 634. 57       |
| Due from State banks.....    | 182, 766. 63      | 45, 687. 79       | 69, 223. 30       | 44, 803. 51       | 39, 764. 52       |
| Due from res'v'ag'ts.....    | 628, 113. 12      | 1, 068, 364. 99   | 887, 642. 70      | 644, 886. 92      | 246, 900. 07      |
| Cash items.....              | 15, 086. 72       | 11, 642. 99       | 11, 457. 49       | 10, 417. 11       | 11, 901. 82       |
| Clear g-house exch'gs.....   | 36, 630. 99       | 32, 236. 35       | 30, 483. 34       | 21, 890. 49       | 17, 226. 75       |
| Bills of other banks.....    | 37, 453. 00       | 35, 089. 00       | 51, 137. 00       | 30, 375. 00       | 24, 445. 00       |
| Fractional currency.....     | 182. 21           | 1, 170. 34        | 1, 930. 86        | 2, 669. 68        | 2, 438. 62        |
| Specie.....                  | 221, 234. 20      | 234, 571. 35      | 231, 444. 10      | 221, 679. 90      | 186, 961. 65      |
| Legal-tender notes.....      | 137, 179. 00      | 88, 351. 00       | 132, 209. 00      | 97, 024. 00       | 103, 872. 00      |
| U. S. cert's of deposit..... | .....             | .....             | .....             | .....             | .....             |
| 5% fund with Treas.....      | 12, 705. 00       | 11, 317. 50       | 11, 317. 50       | 10, 717. 50       | 11, 317. 50       |
| Due from U. S. Treas.....    | 1, 191. 23        | 300. 00           | 2, 511. 00        | 3, 051. 00        | 5, 322. 00        |
| Total .....                  | 4, 448, 858. 93   | 4, 577, 164. 50   | 4, 571, 355. 82   | 4, 319, 694. 14   | 3, 962, 072. 34   |

CALIFORNIA.

|                              | 30 banks. | 30 banks. | 30 banks. | 30 banks. | 30 banks. |
|------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Loans and discounts.         | \$10, 994, 947. 74 | \$10, 546, 381. 39 | \$10, 704, 717. 09 | \$10, 936, 618. 11 | \$11, 167, 449. 27 |
| Overdrafts.....              | 373, 574. 92       | 394, 419. 70       | 333, 555. 23       | 359, 446. 98       | 366, 199. 64       |
| Bonds for circulation.       | 1, 638, 250. 00    | 1, 663, 250. 00    | 1, 662, 250. 00    | 1, 662, 250. 00    | 1, 624, 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.....     | 99, 450. 00        | 100, 950. 00       | 101, 450. 00       | 107, 550. 00       | 230, 410. 00       |
| Premiums on bonds.....       | 141, 407. 47       | 145, 724. 97       | 146, 721. 47       | 144, 669. 47       | 143, 753. 37       |
| Stocks, securities, etc      | 1, 354, 317. 42    | 1, 245, 592. 44    | 1, 336, 080. 94    | 1, 255, 630. 75    | 1, 346, 231. 00    |
| Banking house, etc.....      | 832, 218. 15       | 822, 042. 14       | 820, 501. 29       | 805, 798. 30       | 786, 909. 78       |
| Real estate, etc ..          | 708, 189. 90       | 718, 062. 89       | 716, 702. 70       | 707, 448. 88       | 712, 484. 59       |
| Due from nat'l banks.....    | 521, 771. 75       | 477, 025. 34       | 444, 300. 51       | 404, 269. 17       | 446, 793. 32       |
| Due from State banks.....    | 712, 955. 75       | 542, 757. 72       | 802, 855. 47       | 517, 799. 29       | 666, 567. 68       |
| Due from res'v'ag'ts.....    | 2, 437, 974. 56    | 3, 227, 788. 21    | 2, 833, 889. 61    | 2, 232, 284. 72    | 2, 065, 419. 27    |
| Cash items.....              | 294, 876. 57       | 213, 089. 44       | 233, 689. 95       | 283, 716. 43       | 239, 280. 34       |
| Clear g-house exch'gs.....   | 86, 133. 49        | 40, 804. 49        | 63, 403. 80        | 36, 789. 18        | 38, 885. 35        |
| Bills of other banks.....    | 67, 649. 00        | 60, 407. 00        | 73, 125. 00        | 45, 908. 00        | 51, 994. 00        |
| Fractional currency.....     | 3, 632. 01         | 4, 525. 72         | 5, 841. 31         | 4, 682. 21         | 4, 992. 16         |
| Specie.....                  | 2, 315, 895. 47    | 2, 567, 758. 74    | 2, 161, 071. 75    | 2, 328, 509. 95    | 1, 878, 246. 64    |
| Legal-tender notes.....      | 72, 491. 00        | 91, 549. 00        | 110, 922. 00       | 97, 250. 00        | 79, 776. 00        |
| U. S. cert's of deposit..... | .....              | .....              | .....              | .....              | .....              |
| 5% fund with Treas.....      | 73, 676. 00        | 73, 901. 00        | 74, 503. 50        | 71, 623. 50        | 72, 213. 50        |
| Due from U. S. Treas.....    | 15, 012. 50        | 20, 762. 50        | 5, 350. 00         | 77, 641. 00        | 44, 502. 50        |
| Total .....                  | 22, 894, 423. 70   | 23, 106, 792. 69   | 22, 780, 941. 62   | 22, 229, 885. 94   | 22, 116, 867. 41   |

CITY OF SAN FRANCISCO.

|                              | 3 banks.          | 4 banks.           | 4 banks.           | 4 banks.           | 4 banks.           |
|------------------------------|-------------------|--------------------|--------------------|--------------------|--------------------|
| Loans and discounts.         | \$8, 408, 912. 34 | \$12, 332, 857. 80 | \$13, 278, 223. 18 | \$13, 825, 689. 32 | \$13, 494, 055. 79 |
| Overdrafts.....              | 127, 877. 02      | 163, 857. 54       | 181, 265. 23       | 94, 520. 39        | 67, 715. 14        |
| Bonds for circulation.       | 200, 000. 00      | 400, 000. 00       | 700, 000. 00       | 700, 000. 00       | 700, 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, 210, 000. 00    | 870, 000. 00       | 770, 000. 00       | 795, 000. 00       |
| Premiums on bonds.....       | 30, 301. 75       | 227, 106. 55       | 212, 816. 55       | 188, 720. 30       | 190, 086. 55       |
| Stocks, securities, etc      | 668, 235. 59      | 1, 328, 558. 47    | 1, 445, 664. 35    | 1, 570, 150. 24    | 1, 629, 362. 28    |
| Banking house, etc ..        | 345, 586. 01      | 355, 067. 61       | 355, 097. 61       | 355, 097. 61       | 355, 109. 36       |
| Real estate, etc ..          | 104, 740. 87      | 141, 705. 76       | 141, 524. 81       | 131, 141. 71       | 131, 043. 81       |
| Due from nat'l banks.....    | 231, 250. 98      | 792, 904. 69       | 984, 960. 55       | 428, 854. 22       | 507, 497. 58       |
| Due from State banks.....    | 571, 551. 14      | 1, 132, 788. 50    | 1, 366, 650. 63    | 1, 590, 497. 12    | 2, 494, 111. 54    |
| Due from res'v'ag'ts.....    | 839, 531. 58      | 896, 823. 37       | 1, 274, 984. 12    | 701, 266. 94       | 796, 240. 44       |
| Cash items.....              | 9, 606. 89        | 8, 724. 66         | 9, 698. 84         | 12, 090. 97        | 19, 272. 62        |
| Clear g-house exch'gs.....   | 231, 853. 44      | 335, 690. 10       | 471, 414. 40       | 421, 441. 05       | 557, 227. 50       |
| Bills of other banks.....    | 11, 400. 00       | 9, 155. 00         | 14, 860. 00        | 6, 260. 00         | 7, 640. 00         |
| Fractional currency.....     | 284. 68           | 485. 41            | 810. 30            | 875. 53            | 562. 91            |
| Specie.....                  | 3, 294, 135. 15   | 5, 513, 988. 10    | 5, 133, 003. 05    | 6, 677, 004. 05    | 7, 433, 352. 70    |
| Legal-tender notes.....      | 9, 564. 00        | 8, 885. 00         | 17, 967. 00        | 10, 176. 00        | 7, 374. 00         |
| U. S. cert's of deposit..... | .....             | .....              | .....              | .....              | .....              |
| 5% fund with Treas.....      | 6, 750. 00        | 11, 250. 00        | 18, 000. 00        | 31, 495. 00        | 31, 495. 00        |
| Due from U. S. Treas.....    | 2, 400. 00        | 8, 790. 00         | 12, 800. 00        | 1, 600. 00         | 1, 600. 00         |
| Total .....                  | 15, 243, 967. 44  | 25, 028, 548. 56   | 26, 639, 716. 62   | 27, 666, 881. 05   | 29, 367, 427. 22   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

ARKANSAS.

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 9 banks.       | 7 banks        | 7 banks.       | 7 banks.       | 7 banks.       |
| Capital stock .....        | \$1,220,000.00 | \$1,070,000.00 | \$1,070,000.00 | \$1,070,000.00 | \$1,070,000.00 |
| Surplus fund.....          | 253,310.49     | 262,500.00     | 262,500.00     | 266,500.00     | 266,500.00     |
| Undivided profits....      | 95,290.85      | 35,098.88      | 64,530.92      | 56,031.90      | 71,135.90      |
| Nat'l bank circulation     | 259,650.00     | 224,850.00     | 223,050.00     | 221,700.00     | 225,750.00     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 23,191.92      | 25,561.52      | 25,053.87      | 35,705.87      | 14,383.31      |
| Due to State banks....     | 193,820.62     | 263,971.14     | 199,799.12     | 121,016.78     | 120,359.02     |
| Dividends unpaid....       | 100.00         | 1,742.00       | 324.50         | 5,925.50       | 477.50         |
| Individual deposits...     | 2,260,902.36   | 2,632,723.36   | 2,674,796.98   | 2,481,788.52   | 2,099,492.85   |
| U. S. deposits.....        | 40,399.50      | 26,896.03      | 36,391.66      | 35,123.85      | 38,889.40      |
| Dep'ts U. S. dis. officers | 13,112.59      | 23,321.66      | 14,908.77      | 15,901.72      | 12,093.36      |
| Notes rediscounted...      | 25,000.00      | 10,500.00      |                |                | 23,000.00      |
| Bills payable.....         | 62,080.60      |                |                | 10,000.00      | 20,000.00      |
| Other liabilities.....     |                |                |                |                |                |
| Total.....                 | 4,448,858.93   | 4,577,164.59   | 4,571,355.82   | 4,319,694.14   | 3,962,072.34   |

CALIFORNIA.

|                            | 30 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$4,875,000.00 | \$4,875,000.00 | \$4,875,000.00 | \$4,825,000.00 | \$4,825,000.00 |
| Surplus fund.....          | 1,043,950.00   | 1,042,800.00   | 1,046,300.00   | 1,053,028.92   | 1,033,028.92   |
| Undivided profits....      | 744,180.27     | 694,403.26     | 716,470.64     | 634,884.74     | 711,767.00     |
| Nat'l bank circulation     | 1,379,370.00   | 1,366,715.60   | 1,372,790.00   | 1,361,235.00   | 1,397,020.00   |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 332,178.66     | 241,496.23     | 240,578.03     | 269,935.77     | 183,827.21     |
| Due to State banks....     | 854,486.29     | 819,823.50     | 863,383.21     | 644,120.75     | 544,385.57     |
| Dividends unpaid....       | 1,247.75       | 10,969.35      | 5,019.75       | 33,740.74      | 7,719.00       |
| Individual deposits...     | 13,465,501.05  | 13,517,000.26  | 13,340,368.58  | 13,154,282.94  | 13,071,397.25  |
| U. S. deposits.....        | 88,876.27      | 70,706.24      | 73,800.32      | 103,558.61     | 57,086.34      |
| Dep'ts U. S. dis. officers | 69,433.41      | 79,201.29      | 71,530.07      | 46,348.47      | 100,426.12     |
| Notes rediscounted         |                |                |                |                |                |
| Bills payable.....         | 40,000.00      | 45,000.00      | 35,000.00      | 102,500.00     | 185,000.00     |
| Other liabilities.....     | 200.00         | 343,877.56     | 140,701.02     | 1,250.00       | 200.00         |
| Total.....                 | 22,894,423.70  | 23,106,792.69  | 22,780,941.62  | 22,229,885.94  | 22,116,867.41  |

CITY OF SAN FRANCISCO.

|                            | 3 banks.       | 4 banks.       | 4 banks.       | 4 banks.       | 4 banks.       |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$3,000,000.00 | \$6,000,000.00 | \$6,000,000.00 | \$6,000,000.00 | \$6,000,000.00 |
| Surplus fund.....          | 1,590,000.00   | 2,225,000.00   | 2,225,000.00   | 2,250,000.00   | 2,250,000.00   |
| Undivided profits....      | 294,662.63     | 210,262.41     | 379,786.64     | 220,024.86     | 333,632.31     |
| Nat'l bank circulation     | 90,000.00      | 90,000.00      | 90,000.00      | 90,000.00      | 90,000.00      |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 1,090,684.91   | 1,887,830.58   | 1,461,578.66   | 1,199,706.07   | 1,015,816.85   |
| Due to State banks....     | 1,638,171.92   | 2,986,530.70   | 4,210,473.31   | 3,227,306.98   | 3,926,356.62   |
| Dividends unpaid....       | 375.00         | 1,785.00       | 1,085.00       | 128,145.00     | 3,380.00       |
| Individual deposits...     | 7,442,483.27   | 11,463,678.68  | 12,108,322.60  | 14,380,385.58  | 15,586,672.38  |
| U. S. deposits.....        | 167,589.71     | 163,461.19     | 163,470.41     | 171,312.56     | 161,569.06     |
| Dep'ts U. S. dis. officers |                |                |                |                |                |
| Notes rediscounted         |                |                |                |                |                |
| Bills payable.....         |                |                |                |                |                |
| Other liabilities.....     |                |                |                |                |                |
| Total.....                 | 15,243,967.44  | 25,028,548.56  | 26,639,716.62  | 27,666,881.05  | 29,367,427.22  |

738 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897.

COLORADO.

| Resources                | DECEMBER 15     | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                          | 40 banks.       | 39 banks.       | 38 banks.       | 37 banks.       | 37 banks.       |
| Loans and discounts.     | \$18,961,606.89 | \$19,236,470.33 | \$19,182,543.88 | \$19,436,978.91 | \$19,911,580.20 |
| Overdrafts.              | 250,829.59      | 213,477.06      | 170,734.26      | 213,265.19      | 210,011.72      |
| Bonds for circulation.   | 1,201,500.00    | 1,261,500.00    | 1,224,000.00    | 1,210,500.00    | 1,527,800.00    |
| Bonds for deposits.      | 500,000.00      | 500,000.00      | 500,000.00      | 750,000.00      | 909,000.00      |
| U. S. bonds on hand.     |                 |                 | 12,500.00       |                 | 267,480.00      |
| Premiums on bonds.       | 91,575.00       | 91,475.00       | 89,975.00       | 142,475.00      | 151,377.00      |
| Stocks, securities, etc. | 3,860,898.94    | 4,016,711.45    | 4,230,929.95    | 4,524,724.75    | 4,495,215.32    |
| Banking house, etc.      | 437,416.93      | 412,342.98      | 422,617.08      | 417,051.80      | 425,092.71      |
| Real estate, etc.        | 789,529.15      | 702,358.18      | 697,622.23      | 667,438.32      | 695,169.84      |
| Due from nat'l banks.    | 4,429,892.53    | 3,824,954.66    | 3,745,494.77    | 3,335,150.26    | 3,816,513.83    |
| Due from State banks.    | 723,646.61      | 725,101.07      | 674,960.69      | 599,112.39      | 738,600.24      |
| Due from res'v'ag'ts.    | 7,932,709.27    | 8,560,880.25    | 8,440,659.68    | 7,755,571.94    | 8,531,148.74    |
| Cash items.              | 159,980.95      | 102,836.89      | 108,394.68      | 133,447.84      | 133,170.60      |
| Clear g-house exch'gs.   | 389,291.87      | 389,928.67      | 304,079.15      | 326,707.53      | 427,117.26      |
| Bills of other banks.    | 254,270.00      | 275,061.00      | 248,755.00      | 273,037.00      | 336,279.00      |
| Fractional currency.     | 6,638.45        | 7,981.74        | 8,012.10        | 6,511.36        | 6,454.05        |
| Specie.                  | 4,644,034.00    | 4,696,989.20    | 4,630,291.34    | 4,632,708.40    | 4,525,987.69    |
| Legal tender notes.      | 1,757,514.05    | 1,547,552.00    | 1,846,059.00    | 1,883,444.00    | 1,560,497.00    |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 56,409.25       | 56,749.25       | 55,061.75       | 53,981.25       | 55,241.75       |
| Due from U. S. Treas.    | 12,170.25       | 13,198.00       | 11,223.25       | 61,383.75       | 5,460.40        |
| Total.                   | 48,519,913.73   | 46,635,767.73   | 46,612,823.81   | 46,423,192.60   | 48,720,327.35   |

CONNECTICUT.

|                          | 81 banks.            | 81 banks.       | 80 banks.       | 80 banks.       | 80 banks.       |
|--------------------------|----------------------|-----------------|-----------------|-----------------|-----------------|
|                          | Loans and discounts. | \$44,550,282.81 | \$45,553,675.69 | \$44,489,963.94 | \$45,089,725.16 | $45,221,488.62 |
| Overdrafts.              | 163,276.31           | 126,137.27      | 124,234.83      | 121,471.97      | 139,139.81      |
| Bonds for circulation.   | 9,058,500.00         | 8,319,500.00    | 8,249,500.00    | 8,249,500.00    | 8,474,500.00    |
| Bonds for deposits.      | 250,000.00           | 250,000.00      | 250,000.00      | 350,000.00      | 450,000.00      |
| U. S. bonds on hand.     | 66,500.00            | 40,500.00       | 310,500.00      | 234,500.00      | 505,000.00      |
| Premiums on bonds.       | 442,910.39           | 425,824.14      | 433,082.02      | 439,678.52      | 395,380.83      |
| Stocks, securities, etc. | 7,674,189.51         | 7,965,895.47    | 7,893,217.71    | 8,028,426.35    | 8,454,212.41    |
| Banking house, etc.      | 2,093,356.20         | 2,127,912.92    | 2,159,617.66    | 2,170,873.36    | 2,190,664.24    |
| Real estate, etc.        | 940,243.47           | 328,560.57      | 298,800.32      | 299,683.31      | 297,421.06      |
| Due from nat'l banks.    | 3,358,265.66         | 2,154,689.90    | 1,929,427.97    | 3,354,866.49    | 2,175,415.43    |
| Due from State banks.    | 364,614.06           | 511,231.65      | 401,678.69      | 480,364.69      | 406,458.99      |
| Due from res'v'ag'ts.    | 6,914,885.64         | 7,617,584.14    | 7,744,011.09    | 8,801,329.69    | 7,097,380.18    |
| Cash items.              | 395,857.06           | 265,824.52      | 340,509.22      | 469,407.34      | 450,126.64      |
| Clear g-house exch'gs.   | 313,779.41           | 218,904.29      | 225,008.26      | 302,147.94      | 303,279.16      |
| Bills of other banks.    | 436,229.00           | 562,604.00      | 718,964.00      | 668,232.00      | 534,382.00      |
| Fractional currency.     | 28,772.62            | 34,206.14       | 32,728.97       | 32,270.13       | 30,901.54       |
| Specie.                  | 3,044,771.70         | 3,078,586.70    | 3,249,287.32    | 3,293,565.91    | 3,143,459.99    |
| Legal tender notes.      | 715,131.00           | 752,070.00      | 915,777.00      | 995,354.00      | 877,438.00      |
| U. S. cert's of deposit. |                      |                 |                 |                 |                 |
| 5% fund with Treas.      | 398,640.17           | 365,247.50      | 368,512.50      | 369,970.00      | 376,547.50      |
| Due from U. S. Treas.    | 40,530.00            | 34,680.00       | 21,050.00       | 248,771.00      | 75,392.48       |
| Total.                   | 80,650,735.01        | 80,673,634.90   | 80,155,271.50   | 81,981,138.23   | 81,598,365.85   |

DELAWARE.

|                          | 18 banks.            | 18 banks.      | 18 banks.      | 18 banks.      | 18 banks.      |
|--------------------------|----------------------|----------------|----------------|----------------|----------------|
|                          | Loans and discounts. | \$5,546,451.55 | \$5,407,366.35 | \$5,645,420.07 | \$5,552,928.91 | $5,725,448.36 |
| Overdrafts.              | 2,568.25             | 2,618.41       | 2,928.51       | 4,323.71       | 2,046.60       |
| Bonds for circulation.   | 795,000.00           | 795,000.00     | 795,000.00     | 805,000.00     | 855,000.00     |
| Bonds for deposits.      | 50,000.00            | 50,000.00      | 50,000.00      | 50,000.00      | 50,000.00      |
| U. S. bonds on hand.     | 51,000.00            | 42,000.00      | 42,000.00      | 32,000.00      | 73,000.00      |
| Premiums on bonds.       | 51,297.50            | 53,925.00      | 53,488.50      | 51,671.00      | 52,839.50      |
| Stocks, securities, etc. | 642,911.01           | 682,464.01     | 740,734.94     | 698,651.49     | 746,291.64     |
| Banking house, etc.      | 336,989.71           | 336,989.71     | 337,989.71     | 332,715.24     | 337,989.71     |
| Real estate, etc.        | 102,181.75           | 90,279.63      | 100,628.26     | 110,553.77     | 104,617.80     |
| Due from nat'l banks.    | 283,439.78           | 174,171.61     | 182,004.04     | 256,016.65     | 147,374.17     |
| Due from State banks.    | 78,737.98            | 62,753.87      | 60,603.98      | 121,972.48     | 67,447.13      |
| Due from res'v'ag'ts.    | 811,080.06           | 1,204,365.98   | 1,085,270.21   | 1,174,615.06   | 1,038,702.97   |
| Cash items.              | 44,302.05            | 43,733.82      | 47,293.49      | 77,362.75      | 64,926.30      |
| Clear g-house exch'gs.   | 25,393.78            | 19,337.53      | 48,261.93      | 38,090.52      | 42,686.30      |
| Bills of other banks.    | 35,288.00            | 45,669.00      | 35,114.00      | 55,575.00      | 42,112.00      |
| Fractional currency.     | 7,239.70             | 6,117.85       | 7,930.54       | 6,012.01       | 7,025.34       |
| Specie.                  | 311,941.35           | 348,602.50     | 384,457.65     | 356,717.45     | 351,248.02     |
| Legal tender notes.      | 117,299.00           | 131,241.00     | 142,643.00     | 151,376.00     | 139,838.00     |
| U. S. cert's of deposit. |                      |                |                |                |                |
| 5% fund with Treas.      | 33,377.46            | 34,235.00      | 35,025.00      | 36,175.00      | 38,425.00      |
| Due from U. S. Treas.    | 8,350.00             | 2,550.00       | 1,900.00       | 28,510.00      | 450.00         |
| Total.                   | 9,334,878.93         | 9,542,421.27   | 9,798,693.83   | 9,940,267.04   | 9,888,989.23   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**COLORADO.**

| Liabilities.                    | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|---------------------------------|----------------|----------------|----------------|----------------|----------------|
|                                 | 40 banks.      | 39 banks.      | 38 banks.      | 37 banks.      | 37 banks.      |
| Capital stock .....             | \$4,907,000.00 | \$4,907,000.00 | \$4,807,000.00 | \$4,707,000.00 | \$4,707,000.00 |
| Surplus fund .....              | 1,143,402.92   | 1,080,069.53   | 1,050,469.53   | 1,048,171.96   | 998,471.96     |
| Undivided profits .....         | 999,180.46     | 977,538.13     | 832,773.95     | 861,063.93     | 864,643.28     |
| Nat'l-bank circulation .....    | 1,132,815.00   | 1,126,175.00   | 1,098,455.00   | 1,084,935.00   | 1,139,605.00   |
| State-bank circulation .....    |                |                |                |                |                |
| Due to national banks .....     | 4,749,665.80   | 3,988,194.67   | 4,041,957.29   | 3,823,578.23   | 4,126,762.90   |
| Due to State banks .....        | 3,475,675.91   | 4,152,892.56   | 3,559,422.83   | 3,455,454.22   | 3,626,345.22   |
| Dividends unpaid .....          | 487.00         | 712.00         | 617.00         | 1,898.00       | 1,153.00       |
| Individual deposits .....       | 29,529,318.22  | 29,752,758.09  | 30,471,722.49  | 30,512,734.26  | 32,210,361.63  |
| U. S. deposits .....            | 188,968.68     | 184,599.79     | 227,684.90     | 442,292.73     | 521,982.85     |
| Dep'ts U. S. dis.officers ..... | 225,828.89     | 272,648.04     | 245,715.80     | 231,463.61     | 278,579.76     |
| Notes rediscounted .....        |                | 4,000.00       |                |                |                |
| Bills payable .....             | 25,000.00      | 20,000.00      | 15,000.00      | 20,000.00      | 5,000.00       |
| Other liabilities .....         | 142,578.85     | 169,159.92     | 262,195.02     | 234,905.75     | 240,921.75     |
| Total .....                     | 46,519,913.73  | 46,635,767.73  | 46,612,823.81  | 46,423,492.60  | 48,720,827.55  |

**CONNECTICUT.**

|                                 | 81 banks.           | 81 banks.       | 80 banks.       | 80 banks.       | 80 banks.       |
|---------------------------------|---------------------|-----------------|-----------------|-----------------|-----------------|
|                                 | Capital stock ..... | \$21,541,070.00 | \$21,541,070.00 | \$21,281,070.00 | \$21,281,070.00 |
| Surplus fund .....              | 7,846,948.59        | 7,884,450.00    | 7,893,450.00    | 7,938,450.00    | 7,968,450.00    |
| Undivided profits .....         | 2,845,716.55        | 2,544,087.26    | 2,773,626.02    | 2,276,727.53    | 2,486,860.25    |
| Nat'l-bank circulation .....    | 8,013,067.00        | 7,342,032.00    | 7,357,819.50    | 7,335,974.50    | 7,442,760.00    |
| State-bank circulation .....    | 4,317.00            |                 |                 |                 |                 |
| Due to national banks .....     | 4,864,102.94        | 3,248,645.46    | 2,482,172.13    | 4,628,873.46    | 2,981,701.72    |
| Due to State banks .....        | 1,183,166.66        | 827,325.05      | 851,577.02      | 819,391.17      | 1,021,944.85    |
| Dividends unpaid .....          | 16,212.14           | 23,761.80       | 29,068.06       | 61,891.94       | 25,900.92       |
| Individual deposits .....       | 33,914,624.07       | 36,727,405.61   | 36,926,748.77   | 39,072,217.79   | 37,952,045.06   |
| U. S. deposits .....            | 226,158.01          | 223,518.21      | 224,429.98      | 221,416.96      | 376,787.72      |
| Dep'ts U. S. dis.officers ..... | 16,909.61           | 15,615.34       | 11,651.35       | 104,563.85      | 4,204.47        |
| Notes rediscounted .....        | 15,000.00           | 70,230.00       | 25,000.00       | 10,000.00       | 64,600.00       |
| Bills payable .....             | 160,000.00          | 215,000.00      | 295,000.00      | 187,000.00      | 135,000.00      |
| Other liabilities .....         | 3,442.44            | 10,494.17       | 3,658.67        | 13,541.83       | 7,040.86        |
| Total .....                     | 80,650,735.01       | 80,673,634.90   | 80,153,271.50   | 83,981,138.23   | 81,598,363.85   |

**DELAWARE.**

|                                | 18 banks.           | 18 banks.      | 18 banks.      | 18 banks.      | 18 banks.      |
|--------------------------------|---------------------|----------------|----------------|----------------|----------------|
|                                | Capital stock ..... | \$2,083,985.00 | \$2,083,985.00 | \$2,083,985.00 | \$2,083,985.00 |
| Surplus fund .....             | 952,666.55          | 984,151.13     | 984,151.13     | 933,401.13     | 983,901.13     |
| Undivided profits .....        | 329,278.33          | 237,036.03     | 278,000.97     | 235,728.80     | 263,967.77     |
| Nat'l-bank circulation .....   | 700,167.50          | 693,087.50     | 703,497.50     | 708,587.50     | 754,297.50     |
| State-bank circulation .....   | 553.50              | 535.50         | 555.50         | 545.50         | 545.50         |
| Due to national banks .....    | 280,557.06          | 258,900.32     | 242,839.30     | 348,623.81     | 196,653.11     |
| Due to State banks .....       | 13,619.11           | 11,009.42      | 12,038.22      | 23,358.78      | 5,591.75       |
| Dividends unpaid .....         | 2,481.20            | 3,103.53       | 4,381.90       | 11,473.80      | 2,040.58       |
| Individual deposits .....      | 4,920,480.69        | 5,220,537.24   | 5,404,244.31   | 5,480,014.77   | 5,546,436.44   |
| U. S. deposits .....           | 39,387.28           | 36,344.38      | 33,618.22      | 35,680.94      | 33,148.91      |
| Dep'ts U.S. dis.officers ..... | 10,717.97           | 13,691.17      | 16,381.78      | 14,867.01      | 17,521.54      |
| Notes rediscounted .....       |                     |                |                | 5,000.00       |                |
| Bills payable .....            |                     |                | 35,000.00      |                |                |
| Other liabilities .....        | 982.74              |                |                |                |                |
| Total .....                    | 9,334,878.93        | 9,542,421.27   | 9,798,633.83   | 9,940,267.04   | 9,888,039.23   |

740 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

DISTRICT OF COLUMBIA.

| Resources.               | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20. |
|--------------------------|--------------|--------------|--------------|--------------|---------------|
|                          | 1 bank. | 1 bank. | 1 bank. | 1 bank. | 1 bank. |
| Loans and discounts.     | \$612,497.24 | \$588,757.24 | \$639,328.41 | \$643,600.03 | \$645,108.03  |
| Overdrafts.              | 582.06       | 838.11       | 349.14       | 918.03       | 1,378.89      |
| Bonds for circulation.   | 250,000.00   | 250,000.00   | 250,000.00   | 250,000.00   | 250,000.00    |
| Bonds for deposits.      |              |              |              |              |               |
| U. S. bonds on hand.     | 1,200.00     | 1,200.00     | 1,200.00     | 1,200.00     | 1,200.00      |
| Premiums on bonds.       |              |              |              |              |               |
| Stocks, securities, etc. | 257,773.26   | 257,773.26   | 259,273.26   | 259,273.26   | 259,273.26    |
| Banking house, etc.      | 23,000.00    | 23,000.00    | 23,000.00    | 23,000.00    | 23,000.00     |
| Real estate, etc.        | 3,072.10     | 3,072.10     | 3,072.10     | 3,072.10     | 3,135.60      |
| Due from nat'l banks.    | 7,030.54     | 7,349.07     | 12,498.50    | 7,523.44     | 1,245.93      |
| Due from State banks.    | 587.29       | 28.45        | 27.30        |              | 57.01         |
| Due from res'v'g'ts.     | 65,899.75    | 87,428.21    | 53,761.92    | 66,975.91    | 85,955.46     |
| Cash items.              | 16,053.27    | 17,543.08    | 14,093.36    | 9,957.92     | 11,188.25     |
| Clear'g-house exch'gs.   |              |              |              |              |               |
| Bills of other banks.    | 2,253.00     | 2,540.00     | 4,560.00     | 4,785.00     | 3,785.00      |
| Fractional currency.     | 478.76       | 871.43       | 920.67       | 592.89       | 538.28        |
| Specie.                  | 228,436.30   | 261,986.10   | 260,794.75   | 243,201.90   | 246,543.17    |
| Legal tender notes.      | 20,030.00    | 9,548.00     | 46,101.00    | 26,106.00    | 25,832.00     |
| 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.                   | 1,500,143.57 | 1,523,185.05 | 1,580,230.41 | 1,590,556.53 | 1,569,490.88  |

CITY OF WASHINGTON.

| Resources.               | 12 banks.            | 11 banks.      | 11 banks.      | 11 banks.      | 11 banks.      |
|--------------------------|----------------------|----------------|----------------|----------------|----------------|
|                          | Loans and discounts. | \$9,297,811.97 | \$9,286,387.03 | \$9,510,626.92 | \$9,779,587.09 | $9,718,311.09 |
| Overdrafts.              | 10,279.40            | 8,248.10       | 7,411.45       | 13,876.22      | 14,389.14      |
| Bonds for circulation.   | 929,150.00           | 960,400.00     | 960,400.00     | 960,400.00     | 960,400.00     |
| Bonds for deposits.      | 100,000.00           | 100,000.00     | 100,000.00     | 200,000.00     | 315,000.00     |
| U. S. bonds on hand.     | 365,400.00           | 253,400.00     | 271,850.00     | 247,450.00     | 434,700.00     |
| Premiums on bonds.       | 114,452.45           | 105,445.00     | 110,480.76     | 117,233.84     | 112,641.32     |
| Stocks, securities, etc. | 1,092,202.14         | 983,618.19     | 967,023.91     | 987,829.60     | 880,051.54     |
| Banking house, etc.      | 1,068,016.52         | 946,197.05     | 940,197.08     | 944,291.89     | 944,291.89     |
| Real estate, etc.        | 54,565.18            | 55,421.49      | 57,936.49      | 50,450.27      | 69,556.48      |
| Due from nat'l banks.    | 762,309.71           | 1,109,103.77   | 1,192,705.54   | 931,011.02     | 1,091,739.33   |
| Due from State banks.    | 383,224.60           | 369,022.04     | 632,912.10     | 264,034.26     | 267,283.07     |
| Due from res'v'g'ts.     | 2,032,836.60         | 2,775,588.34   | 2,160,586.91   | 2,366,759.85   | 2,218,652.19   |
| Cash items.              | 242,504.43           | 141,214.44     | 150,799.35     | 131,164.02     | 145,263.11     |
| Clear'g-house exch'gs.   | 170,151.54           | 149,179.30     | 214,741.01     | 166,404.71     | 181,012.33     |
| Bills of other banks.    | 8,442.00             | 6,595.00       | 3,670.00       | 6,636.00       | 4,305.00       |
| Fractional currency.     | 7,854.49             | 7,293.27       | 7,733.42       | 7,612.35       | 6,565.19       |
| Specie.                  | 2,022,365.01         | 2,272,521.00   | 2,895,873.85   | 2,249,637.74   | 2,115,886.25   |
| Legal tender notes.      | 357,543.00           | 498,165.00     | 803,556.00     | 717,180.00     | 659,754.00     |
| U. S. cert's of deposit. | 30,000.00            | 30,000.00      | 660,000.00     | 120,000.00     | 100,000.00     |
| 5% fund with Treas.      | 34,511.00            | 38,717.50      | 38,717.50      | 38,717.50      | 38,717.50      |
| Due from U. S. Treas.    | 50                   | 50             | 5,950.50       | 117,140.50     | 3,785.00       |
| Total.                   | 19,083,650.54        | 20,090,517.65  | 21,693,172.79  | 20,426,052.86  | 20,282,304.43  |

FLORIDA.

| Resources.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|  | 15 banks. | 15 banks. | 15 banks. | 15 banks. | 15 banks.      |
| Loans and discounts.     | \$3,434,156.47 | \$3,412,891.59 | \$3,397,461.33 | \$3,240,605.41 | \$3,044,713.90 |
| Overdrafts.              | 71,938.82      | 80,161.34      | 66,359.10      | 67,174.36      | 70,320.30      |
| Bonds for circulation.   | 330,000.00     | 330,000.00     | 330,000.00     | 380,000.00     | 390,000.00     |
| Bonds for deposits.      | 125,000.00     | 125,000.00     | 125,000.00     | 175,000.00     | 275,000.00     |
| U. S. bonds on hand.     | 500.00         | 500.00         | 50,500.00      | 500.00         | 74,150.00      |
| Premiums on bonds.       | 42,854.69      | 46,286.69      | 55,891.69      | 68,286.69      | 83,976.44      |
| Stocks, securities, etc. | 695,708.13     | 746,949.60     | 769,458.55     | 761,081.18     | 758,662.64     |
| Banking house, etc.      | 223,045.77     | 238,262.80     | 247,250.85     | 262,729.98     | 265,079.88     |
| Real estate, etc.        | 76,867.25      | 67,795.85      | 75,250.62      | 79,362.28      | 82,256.70      |
| Due from nat'l banks.    | 178,063.30     | 189,123.59     | 299,539.63     | 217,547.12     | 242,261.17     |
| Due from State banks.    | 123,426.03     | 142,832.59     | 168,068.45     | 192,629.57     | 207,424.63     |
| Due from res'v'g'ts.     | 613,909.90     | 746,562.98     | 802,206.18     | 1,124,293.32   | 1,400,383.78   |
| Cash items.              | 31,641.56      | 27,933.97      | 37,134.47      | 28,197.50      | 31,437.50      |
| Clear'g-house exch'gs.   | 8,680.34       | 19,966.60      | 12,662.61      | 6,581.20       | 8,728.86       |
| Bills of other banks.    | 63,939.00      | 82,237.00      | 72,127.00      | 123,559.00     | 129,926.00     |
| Fractional currency.     | 5,808.79       | 5,821.81       | 5,906.87       | 5,942.74       | 9,397.54       |
| Specie.                  | 229,450.92     | 229,713.16     | 256,305.52     | 291,255.46     | 344,037.54     |
| Legal tender notes.      | 262,071.00     | 293,610.00     | 317,982.00     | 467,476.00     | 455,037.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 13,515.00      | 14,815.00      | 14,550.00      | 17,100.00      | 15,800.00      |
| Due from U. S. Treas.    | 1,980.00       | 3,000.00       |                | 3,000.00       | 2,300.00       |
| Total.                   | 6,532,566.97   | 6,803,444.66   | 7,044,254.87   | 7,512,341.81   | 7,950,893.38   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**DISTRICT OF COLUMBIA.**

| Liabilities.               | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20. |
|----------------------------|--------------|--------------|--------------|--------------|---------------|
|                            | 1 bank.       |
| Capital stock.....         | \$252,000.00 | \$252,000.00 | \$252,000.00 | \$252,000.00 | \$252,000.00  |
| Surplus fund.....          | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00    |
| Undivided profits.....     | 64,430.26    | 58,199.19    | 67,841.78    | 64,526.68    | 68,511.23     |
| Nat'l bank circulation     | 225,000.00   | 225,000.00   | 222,820.00   | 225,000.00   | 220,950.00    |
| State-bank circulation     |              |              |              |              |               |
| Due to national banks      | 21,441.65    | 30,402.07    | 12,314.91    | 10,955.99    | 28,315.05     |
| Due to State banks.....    |              | 76.60        | 206.41       | 295.03       | 691.61        |
| Dividends unpaid....       | 5,352.00     | 6,224.00     | 5,276.00     | 5,724.00     | 5,124.00      |
| Individual deposits..      | 781,919.66   | 801,283.19   | 869,771.31   | 876,054.83   | 843,898.99    |
| U. S. deposits.....        |              |              |              |              |               |
| Dep'ts U. S. dis. officers |              |              |              |              |               |
| Notes rediscounted...      |              |              |              |              |               |
| Bills payable.....         |              |              |              |              |               |
| Other liabilities.....     |              |              |              |              |               |
| Total.....                 | 1,500,143.57 | 1,523,185.05 | 1,580,230.41 | 1,590,556.53 | 1,569,490.88  |

**CITY OF WASHINGTON.**

| Liabilities.               | 12 banks.          | 11 banks.      | 11 banks.      | 11 banks.      | 11 banks.      |
|----------------------------|--------------------|----------------|----------------|----------------|----------------|
|                            | Capital stock..... | \$2,875,000.00 | \$2,775,000.00 | \$2,775,000.00 | \$2,775,000.00 |
| Surplus fund.....          | 1,239,500.00       | 1,216,000.00   | 1,216,000.00   | 1,217,200.00   | 1,217,200.00   |
| Undivided profits.....     | 339,337.38         | 226,438.45     | 285,418.26     | 287,520.69     | 309,165.53     |
| Nat'l bank circulation     | 733,105.00         | 762,875.00     | 760,705.00     | 755,765.00     | 750,065.00     |
| State-bank circulation     |                    |                |                |                |                |
| Due to national banks      | 252,813.42         | 370,053.77     | 298,840.91     | 468,170.94     | 354,398.71     |
| Due to State banks....     | 257,990.65         | 267,489.79     | 311,819.40     | 387,491.48     | 361,524.67     |
| Dividends unpaid....       | 3,211.50           | 4,438.00       | 3,755.00       | 7,329.50       | 3,846.50       |
| Individual deposits..      | 13,181,339.53      | 14,366,038.08  | 15,938,207.01  | 14,323,146.19  | 14,235,217.20  |
| U. S. deposits.....        | 46,515.03          | 79,942.92      | 82,649.35      | 153,406.23     | 258,204.06     |
| Dep'ts U. S. dis. officers | 56,938.03          | 22,241.64      | 29,777.86      | 51,022.83      | 17,682.76      |
| Notes rediscounted...      |                    |                |                |                |                |
| Bills payable.....         | 97,900.00          |                |                |                |                |
| Other liabilities.....     |                    |                |                |                |                |
| Total.....                 | 19,083,650.54      | 20,090,517.65  | 21,693,172.79  | 20,420,052.86  | 20,282,304.43  |

**FLORIDA.**

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|  | 15 banks. | 15 banks. | 15 banks. | 15 banks. | 15 banks.      |
| Capital stock.....         | \$1,150,000.00 | \$1,150,000.00 | \$1,150,000.00 | \$1,150,000.00 | \$1,150,000.00 |
| Surplus fund.....          | 473,250.00     | 504,660.00     | 494,660.00     | 505,160.00     | 512,761.57     |
| Undivided profits.....     | 171,848.15     | 113,837.03     | 131,568.49     | 113,834.40     | 135,626.91     |
| Nat'l bank circulation     | 280,260.00     | 282,740.00     | 280,850.00     | 323,720.00     | 331,030.00     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 150,413.84     | 119,692.33     | 203,689.21     | 149,842.72     | 135,683.39     |
| Due to State banks....     | 192,648.36     | 215,658.91     | 250,809.50     | 204,068.67     | 217,855.36     |
| Dividends unpaid....       | 368.00         | 893.50         | 1,072.50       | 2,564.50       | 560.00         |
| Individual deposits..      | 3,838,162.02   | 4,151,170.92   | 4,270,784.63   | 4,745,525.75   | 5,102,464.59   |
| U. S. deposits.....        | 74,037.61      | 99,707.48      | 71,767.24      | 72,140.92      | 115,998.52     |
| Dep'ts U. S. dis. officers | 23,378.47      | 23,181.80      | 56,982.98      | 102,798.50     | 118,127.79     |
| Notes rediscounted...      | 49,970.80      | 33,602.69      | 72,070.32      | 16,686.35      | 34,785.25      |
| Bills payable.....         | 127,629.72     | 108,000.00     | 57,000.00      | 126,000.00     | 96,000.00      |
| Other liabilities.....     |                |                |                |                |                |
| Total.....                 | 6,532,566.97   | 6,803,444.66   | 7,044,254.87   | 7,512,341.81   | 7,950,893.38   |

742 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

GEORGIA.

|                              | 23 banks.      | 27 banks.      | 27 banks.      | 27 banks.      | 27 banks.      |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.         | \$7,487,787.11 | \$7,415,265.88 | \$7,896,620.65 | \$8,604,255.60 | \$8,616,543.53 |
| Overdrafts.....              | 444,251.86     | 236,915.93     | 273,661.09     | 167,648.11     | 373,990.99     |
| Bonds for circulation.       | 1,009,000.00   | 1,009,000.00   | 1,009,000.00   | 1,009,000.00   | 1,119,000.00   |
| Bonds for deposits...        | 50,000.00      | 50,000.00      | 80,000.00      | 100,000.00     | 100,000.00     |
| U. S. bonds on hand.....     | 20,000.00      | 20,000.00      | 20,000.00      | 20,000.00      | 39,100.00      |
| Premiums on bonds.....       | 60,823.38      | 54,524.07      | 57,440.07      | 57,400.28      | 62,540.63      |
| Stocks, securities, etc      | 638,350.50     | 613,245.61     | 635,303.45     | 654,456.99     | 638,763.74     |
| Banking house, etc....       | 321,011.59     | 318,564.93     | 318,585.30     | 307,611.00     | 307,662.30     |
| Real estate, etc.....        | 109,592.58     | 110,043.29     | 110,625.09     | 90,939.44      | 87,521.75      |
| Due from nat'l banks.....    | 468,710.21     | 580,936.45     | 461,249.95     | 362,557.44     | 371,825.31     |
| Due from State banks.....    | 527,099.51     | 473,256.98     | 374,901.66     | 229,577.71     | 280,811.79     |
| Due from res' veag'ts.....   | 1,457,648.47   | 1,674,605.00   | 998,613.12     | 850,826.76     | 659,299.36     |
| Cash items.....              | 77,877.41      | 115,059.05     | 108,070.19     | 99,226.88      | 78,039.03      |
| Clear'g-house exch'gs.....   | 160,940.50     | 154,262.69     | 113,565.62     | 64,318.14      | 120,682.62     |
| Bills of other banks.....    | 173,466.00     | 197,425.00     | 186,650.00     | 138,504.00     | 155,523.00     |
| Fractional currency.....     | 4,527.34       | 6,845.23       | 11,695.16      | 12,161.28      | 8,937.51       |
| Specie.....                  | 651,689.60     | 672,187.70     | 699,386.00     | 687,911.10     | 745,810.52     |
| Legal tender notes.....      | 466,044.00     | 626,150.00     | 598,240.00     | 400,914.00     | 508,882.00     |
| U. S. cert's of deposit..... |                |                |                |                |                |
| 5% fund with Treas.....      | 44,954.39      | 42,834.50      | 41,534.50      | 44,072.90      | 48,260.00      |
| Due from U. S. Treas.....    | 2,760.11       | 1,754.20       | 6,928.92       | 12,896.54      | 15,322.04      |
| Total.....                   | 14,156,444.56  | 14,372,876.51  | 14,002,034.77  | 13,893,378.17  | 14,449,516.12  |

CITY OF SAVANNAH.

|                              | 2 banks. | 2 banks. | 2 banks. | 2 banks. | 2 banks. |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.         | \$1,174,517.01 | \$1,250,397.11 | \$1,477,636.42 | \$1,321,007.14 | \$1,354,841.31 |
| Overdrafts.....              | 1,215.60       | 402.82         | 2,823.42       | 332.52         | 1,709.53       |
| Bonds for circulation.       | 102,000.00     | 102,000.00     | 102,000.00     | 102,000.00     | 102,000.00     |
| Bonds for deposits.....      | 90,000.00      | 90,000.00      | 90,000.00      | 90,000.00      | 90,000.00      |
| U. S. bonds on hand.....     |                |                |                |                |                |
| Premiums on bonds.....       | 10,650.00      | 10,650.00      | 10,400.00      | 10,400.00      | 10,400.00      |
| Stocks, securities, etc      | 44,600.00      | 44,675.00      | 44,423.76      | 30,865.00      | 30,915.00      |
| Banking house, etc....       | 67,312.06      | 67,312.06      | 67,312.06      | 67,312.06      | 67,312.06      |
| Real estate, etc.....        | 15,964.13      | 16,087.69      | 16,134.92      | 16,403.23      | 16,277.10      |
| Due from nat'l banks.....    | 94,673.53      | 156,092.03     | 46,349.37      | 40,316.37      | 26,934.16      |
| Due from State banks.....    | 32,416.09      | 13,541.29      | 22,629.87      | 23,184.52      | 17,003.00      |
| Due from res' veag'ts.....   | 26,749.26      | 143,319.36     | 52,644.00      | 70,481.89      | 66,390.74      |
| Cash items.....              | 722.00         | 675.00         | 424.00         | 826.50         | 1,275.00       |
| Clear'g-house exch'gs.....   | 20,220.51      | 51,604.12      | 22,511.75      | 58.69          | 10,142.00      |
| Bills of other banks.....    | 33,000.00      | 14,500.00      | 20,691.00      | 14,000.00      | 14,500.00      |
| Fractional currency.....     | 661.67         | 559.85         | 746.10         | 1,491.15       | 770.23         |
| Specie.....                  | 106,251.00     | 110,200.00     | 86,400.00      | 72,665.00      | 54,738.00      |
| Legal tender notes.....      | 70,000.00      | 45,559.00      | 40,000.00      | 75,000.00      | 65,000.00      |
| U. S. cert's of deposit..... |                |                |                |                |                |
| 5% fund with Treas.....      | 4,590.00       | 4,590.00       | 4,590.00       | 4,590.00       | 3,770.00       |
| Due from U. S. Treas.....    | 2.50           | 2.50           | 2.50           | 1,002.50       | 2,500.00       |
| Total.....                   | 1,895,545.36   | 2,122,167.83   | 2,107,724.17   | 1,941,936.62   | 1,933,980.63   |

IDAHO.

|                              | 10 banks. | 10 banks. | 10 banks. | 10 banks. | 10 banks. |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.         | \$1,108,267.81 | \$1,088,053.09 | \$1,169,279.79 | \$1,127,640.08 | \$1,133,511.31 |
| Overdrafts.....              | 79,600.69      | 83,780.10      | 87,879.31      | 98,323.04      | 117,319.57     |
| Bonds for circulation.       | 187,500.00     | 187,500.00     | 187,500.00     | 187,500.00     | 187,500.00     |
| Bonds for deposits.....      | 50,000.00      | 50,000.00      | 50,000.00      | 50,000.00      | 50,000.00      |
| U. S. bonds on hand.....     |                |                |                |                |                |
| Premiums on bonds.....       | 13,350.30      | 13,187.50      | 13,025.00      | 12,875.00      | 12,875.00      |
| Stocks, securities, etc      | 447,302.78     | 394,164.41     | 394,757.53     | 390,057.13     | 380,064.36     |
| Banking house, etc....       | 137,216.15     | 136,232.03     | 136,232.03     | 137,127.63     | 137,440.62     |
| Real estate, etc.....        | 149,265.39     | 159,238.40     | 156,550.61     | 154,946.51     | 154,495.70     |
| Due from nat'l banks.....    | 260,509.63     | 244,436.08     | 437,511.76     | 402,774.36     | 471,422.62     |
| Due from State banks.....    | 122,778.66     | 126,903.49     | 145,683.07     | 135,880.62     | 214,634.11     |
| Due from res' veag'ts.....   | 497,522.47     | 461,279.22     | 384,425.59     | 639,634.79     | 726,167.96     |
| Cash items.....              | 8,866.98       | 9,916.53       | 12,617.97      | 18,040.05      | 12,262.65      |
| Clear'g-house exch'gs.....   |                |                |                |                |                |
| Bills of other banks.....    | 18,134.00      | 38,675.00      | 25,640.00      | 47,151.00      | 26,317.00      |
| Fractional currency.....     | 362.93         | 550.86         | 442.81         | 300.19         | 646.16         |
| Specie.....                  | 267,223.15     | 248,392.55     | 336,541.70     | 324,181.80     | 240,950.15     |
| Legal tender notes.....      | 64,077.00      | 73,274.00      | 53,658.00      | 75,078.00      | 71,515.00      |
| U. S. cert's of deposit..... |                |                |                |                |                |
| 5% fund with Treas.....      | 7,682.95       | 7,987.50       | 7,687.50       | 7,987.50       | 7,987.50       |
| Due from U. S. Treas.....    | 300.00         |                | 2,050.00       |                |                |
| Total.....                   | 3,419,960.39   | 3,323,570.76   | 3,571,482.67   | 3,779,861.70   | 3,983,609.71   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

GEORGIA.

|                         | 28 banks.      | 27 banks.      | 27 banks.      | 27 banks.      | 27 banks.      |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....      | \$3,166,000.00 | \$3,166,000.00 | \$3,166,000.00 | \$3,166,000.00 | \$3,166,000.00 |
| Surplus fund.....       | 1,032,271.00   | 1,067,391.00   | 1,066,588.93   | 1,056,618.93   | 1,086,618.93   |
| Undivided profits....   | 738,380.29     | 654,419.87     | 730,854.29     | 665,212.56     | 700,470.52     |
| Nat'l-bank circulation  | 853,927.50     | 854,017.50     | 853,697.50     | 852,287.50     | 947,977.50     |
| State-bank circulation  |                |                |                |                |                |
| Due to national banks   | 305,974.25     | 322,479.34     | 230,785.49     | 237,489.96     | 274,240.35     |
| Due to State banks...   | 501,043.73     | 521,669.71     | 551,624.70     | 249,073.64     | 259,461.24     |
| Dividends unpaid....    | 3,389.50       | 6,290.50       | 4,294.00       | 16,761.50      | 7,894.00       |
| Individual deposits..   | 7,323,394.86   | 7,571,991.13   | 7,147,573.01   | 6,828,432.37   | 6,838,606.40   |
| U. S. deposits.....     | 15,542.70      | 16,248.79      | 1,617.22       | 24,159.30      | 124,945.60     |
| Dep'ts U.S.dis.officers | 32,874.75      | 31,892.55      | 70,246.85      | 73,816.41      | 80,130.52      |
| Notes rediscounted...   | 135,205.94     | 110,284.16     | 224,733.46     | 430,698.23     | 792,959.33     |
| Bills payable.....      | 44,061.75      | 46,500.00      | 141,234.89     | 206,000.00     | 167,000.00     |
| Other liabilities.....  | 4,378.29       | 3,691.96       | 12,784.43      | 7,427.77       | 3,211.73       |
| Total.....              | 14,156,444.56  | 14,372,876.51  | 14,002,034.77  | 13,895,378.17  | 14,449,516.12  |

CITY OF SAVANNAH.

|                         | 2 banks.     |
|-------------------------|--------------|--------------|--------------|--------------|--------------|
| Capital stock.....      | \$750,000.00 | \$750,000.00 | \$750,000.00 | \$750,000.00 | \$750,000.00 |
| Surplus fund.....       | 225,000.00   | 225,000.00   | 225,000.00   | 225,000.00   | 225,000.00   |
| Undivided profits....   | 57,912.29    | 51,704.39    | 66,056.13    | 48,646.45    | 59,381.66    |
| Nat'l-bank circulation  | 85,755.00    | 85,355.00    | 89,495.00    | 87,085.00    | 88,145.00    |
| State-bank circulation  |              |              |              |              |              |
| Due to national banks   | 32,728.80    | 89,252.92    | 97,034.42    | 192,533.00   | 107,189.44   |
| Due to State banks...   | 104,057.67   | 193,823.88   | 135,191.15   | 103,397.82   | 69,284.59    |
| Dividends unpaid....    | 1,318.50     | 1,418.50     | 435.00       | 2,068.50     | 824.50       |
| Individual deposits..   | 449,556.26   | 536,513.90   | 487,853.20   | 511,556.51   | 444,238.24   |
| U. S. deposits.....     | 18,867.91    | 29,395.97    | 38,713.29    | 52,298.52    | 33,719.24    |
| Dep'ts U.S.dis.officers | 68,871.03    | 59,703.27    | 51,727.96    | 54,350.82    | 56,137.96    |
| Notes rediscounted..    |              |              |              |              |              |
| Bills payable.....      | 100,000.00   | 100,000.00   | 150,000.00   | 25,000.00    | 100,000.00   |
| Other liabilities.....  | 1,477.80     |              | 16,218.92    |              |              |
| Total.....              | 1,895,545.30 | 2,122,167.83 | 2,107,724.17 | 1,941,936.62 | 1,933,980.63 |

IDAHO.

|                         | 10 banks. | 10 banks. | 10 banks. | 10 banks. | 10 banks. |
|-------------------------|--------------|--------------|--------------|--------------|--------------|
| Capital stock.....      | \$600,000.00 | \$600,000.00 | \$600,000.00 | \$600,000.00 | \$600,000.00 |
| Surplus fund.....       | 246,478.77   | 246,878.77   | 246,878.77   | 247,200.00   | 247,800.00   |
| Undivided profits....   | 161,636.33   | 134,333.92   | 144,809.50   | 143,393.26   | 139,339.30   |
| Nat'l-bank circulation  | 162,670.00   | 159,480.00   | 159,240.00   | 155,190.00   | 150,530.00   |
| State-bank circulation  |              |              |              |              |              |
| Due to national banks   | 35,835.69    | 21,561.43    | 44,661.30    | 61,680.86    | 43,158.40    |
| Due to State banks..    | 27,073.59    | 17,286.56    | 14,868.15    | 32,276.49    | 35,310.64    |
| Dividends unpaid....    |              |              |              | 420.00       | 130.00       |
| Individual deposits..   | 2,133,708.66 | 2,091,865.50 | 2,308,782.85 | 2,484,928.32 | 2,712,892.38 |
| U. S. deposits.....     | 44,084.87    | 47,238.51    | 42,725.56    | 47,952.71    | 46,039.53    |
| Dep'ts U.S.dis.officers | 5,472.68     | 1,926.07     | 6,516.54     | 1,820.06     | 3,409.46     |
| Notes rediscounted..    |              |              |              |              |              |
| Bills payable.....      | 3,000.00     | 3,000.00     | 3,000.00     | 5,000.00     | 5,000.00     |
| Other liabilities.....  |              |              |              |              |              |
| Total.....              | 3,419,369.59 | 3,323,570.76 | 3,571,482.67 | 3,779,861.70 | 3,983,603.71 |

# 744 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

## ILLINOIS.

| Resources.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                          | 202 banks.      | 202 banks.      | 202 banks.      | 202 banks.      | 201 banks.      |
| Loans and discounts.     | \$48,543,051.49 | \$49,381,840.23 | \$52,047,408.25 | \$50,708,454.96 | \$50,842,508.57 |
| Overdrafts.              | 734,363.71      | 666,509.55      | 708,044.21      | 774,298.27      | 898,936.18      |
| Bonds for circulation.   | 6,341,500.00    | 6,259,500.00    | 6,309,500.00    | 6,341,900.00    | 6,528,900.00    |
| Bonds for deposits.      | 972,500.00      | 972,500.00      | 972,500.00      | 970,900.00      | 1,072,000.00    |
| U. S. bonds on hand.     | 414,150.00      | 410,850.00      | 398,150.00      | 428,650.00      | 1,505,740.00    |
| Premiums on bonds.       | 386,510.06      | 377,501.53      | 395,471.53      | 374,521.91      | 358,942.13      |
| Stocks, securities, etc. | 5,519,431.99    | 5,789,721.95    | 5,561,224.95    | 5,619,304.16    | 5,608,047.17    |
| Banking house, etc.      | 2,207,313.97    | 2,201,624.08    | 2,200,468.91    | 2,203,469.32    | 2,201,132.82    |
| Real estate, etc.        | 967,550.80      | 993,966.58      | 1,071,378.73    | 1,025,607.32    | 1,043,405.52    |
| Due from nat'l banks.    | 1,123,298.55    | 1,393,537.27    | 1,623,442.15    | 1,372,114.04    | 1,496,674.83    |
| Due from State banks.    | 431,928.33      | 330,140.07      | 445,436.45      | 354,591.87      | 469,211.13      |
| Due from res'v' ag'ts.   | 9,715,108.76    | 13,105,341.76   | 13,387,515.45   | 11,471,821.31   | 12,190,486.65   |
| Cash items.              | 479,218.52      | 355,117.49      | 542,781.49      | 632,833.03      | 517,764.93      |
| Clear'g-house exch'gs.   | 526,972.76      | 459,383.68      | 605,229.79      | 122,547.36      | 168,689.20      |
| Bills of other banks.    | 718,108.00      | 733,836.00      | 821,622.00      | 785,514.00      | 732,720.00      |
| Fractional currency.     | 37,020.64       | 37,574.06       | 40,078.42       | 41,975.42       | 39,069.42       |
| Specie.                  | 3,988,405.00    | 4,046,733.17    | 4,364,547.85    | 4,239,037.45    | 4,060,090.79    |
| Legal-tender notes.      | 1,715,600.00    | 1,752,942.00    | 1,982,444.00    | 1,808,733.00    | 1,686,484.00    |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 277,624.79      | 275,934.05      | 279,234.75      | 280,222.05      | 285,683.75      |
| Due from U. S. Treas.    | 18,087.68       | 15,760.90       | 13,048.36       | 918,891.56      | 291,210.15      |
| Total.                   | 85,117,745.05   | 89,754,314.37   | 93,769,977.29   | 90,475,387.03   | 91,997,697.24   |

## CITY OF CHICAGO.

|                          | 18 banks.       | 16 banks.        | 16 banks.        | 17 banks.        | 17 banks.        |
|--------------------------|-----------------|------------------|------------------|------------------|------------------|
| Loans and discounts.     | \$90,113,962.13 | \$100,847,676.07 | \$105,355,843.66 | \$107,216,641.07 | \$105,867,207.58 |
| Overdrafts.              | 444,068.28      | 316,237.58       | 339,884.52       | 161,713.53       | 233,751.96       |
| Bonds for circulation.   | 1,300,000.00    | 1,200,000.00     | 1,150,000.00     | 1,300,000.00     | 1,630,000.00     |
| Bonds for deposits.      | 550,000.00      | 550,000.00       | 550,000.00       | 550,000.00       | 843,000.00       |
| U. S. bonds on hand.     | 721,500.00      | 496,950.00       | 267,000.00       | 306,000.00       | 449,190.00       |
| Premiums on bonds.       | 85,656.17       | 83,970.00        | 75,000.00        | 88,375.00        | 79,747.50        |
| Stocks, securities, etc. | 7,182,444.88    | 8,822,137.13     | 8,258,395.45     | 9,193,422.02     | 9,000,764.01     |
| Banking house, etc.      | 825,939.86      | 819,525.55       | 819,525.55       | 806,194.81       | 795,694.81       |
| Real estate, etc.        | 774,926.42      | 695,180.30       | 708,803.63       | 678,706.43       | 723,241.69       |
| Due from nat'l banks.    | 21,701,217.97   | 25,599,735.50    | 22,104,832.82    | 23,995,372.30    | 26,237,868.51    |
| Due from State banks.    | 8,580,963.85    | 8,584,335.07     | 7,747,504.00     | 5,128,053.31     | 7,646,991.00     |
| Due from res'v' ag'ts.   |                 |                  |                  |                  |                  |
| Cash items.              | 99,473.23       | 91,505.76        | 138,136.46       | 292,712.32       | 189,033.15       |
| Clear'g-house exch'gs.   | 6,266,336.59    | 5,368,952.60     | 6,554,765.86     | 5,085,716.35     | 6,273,961.23     |
| Bills of other banks.    | 1,540,672.00    | 1,622,499.00     | 1,490,332.00     | 1,499,049.00     | 1,394,188.00     |
| Fractional currency.     | 18,944.74       | 21,912.61        | 20,818.44        | 32,569.32        | 22,543.47        |
| Specie.                  | 20,196,427.05   | 21,776,794.40    | 22,788,081.71    | 23,961,126.37    | 23,783,673.25    |
| Legal-tender notes.      | 13,769,940.00   | 15,093,900.00    | 18,021,619.00    | 14,707,568.00    | 15,219,615.00    |
| U. S. cert's of deposit. | 3,810,000.00    | 3,640,000.00     | 2,715,000.00     | 2,120,000.00     | 1,320,000.00     |
| 5% fund with Treas.      | 56,250.00       | 49,500.00        | 47,250.00        | 49,500.00        | 71,100.00        |
| Due from U. S. Treas.    | 91,965.83       | 58,092.66        | 73,523.59        | 575,019.04       | 282,658.00       |
| Total.                   | 178,130,689.00  | 195,738,904.23   | 199,226,316.69   | 197,747,738.87   | 202,064,229.16   |

## INDIANA.

|                          | 112 banks.      | 111 banks.      | 112 banks.      | 112 banks.      | 112 banks.      |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$32,374,279.67 | \$32,538,324.74 | \$34,657,180.45 | \$35,129,618.08 | \$34,452,337.58 |
| Overdrafts.              | 275,315.78      | 293,612.27      | 275,853.60      | 292,791.00      | 307,557.08      |
| Bonds for circulation.   | 5,158,050.00    | 4,920,550.00    | 4,702,300.00    | 4,702,300.00    | 4,842,300.00    |
| Bonds for deposits.      | 330,000.00      | 330,000.00      | 330,000.00      | 1,280,000.00    | 2,273,360.00    |
| U. S. bonds on hand.     | 623,600.00      | 623,050.00      | 1,281,700.00    | 678,850.00      | 1,348,870.00    |
| Premiums on bonds.       | 410,044.95      | 372,454.57      | 349,041.21      | 353,959.70      | 374,076.00      |
| Stocks, securities, etc. | 3,105,357.56    | 3,055,650.15    | 3,153,601.31    | 3,254,523.60    | 3,341,573.16    |
| Banking house, etc.      | 1,540,424.44    | 1,485,958.35    | 1,561,386.30    | 1,522,820.71    | 1,568,758.36    |
| Real estate, etc.        | 734,753.90      | 831,865.96      | 771,571.02      | 769,248.46      | 777,757.78      |
| Due from nat'l banks.    | 3,049,790.36    | 3,409,840.82    | 4,124,297.28    | 3,061,216.19    | 4,422,700.77    |
| Due from State banks.    | 1,122,906.60    | 1,026,483.99    | 1,123,340.18    | 1,192,905.82    | 1,181,089.57    |
| Due from res'v' ag'ts.   | 7,923,795.45    | 9,125,268.56    | 9,312,169.30    | 8,483,291.32    | 9,359,408.23    |
| Cash items.              | 317,953.53      | 286,852.37      | 331,452.03      | 323,659.71      | 355,971.41      |
| Clear'g-house exch'gs.   | 225,146.85      | 162,610.79      | 261,076.15      | 236,322.56      | 200,795.23      |
| Bills of other banks.    | 1,247,888.00    | 1,180,250.00    | 1,922,853.00    | 1,626,131.00    | 1,544,963.00    |
| Fractional currency.     | 29,510.39       | 34,823.71       | 27,945.33       | 33,385.04       | 28,888.72       |
| Specie.                  | 4,376,360.17    | 4,262,497.70    | 5,211,682.89    | 5,332,763.68    | 5,512,828.51    |
| Legal-tender notes.      | 1,559,255.00    | 1,403,003.00    | 2,404,198.00    | 2,004,040.00    | 2,081,888.00    |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 227,667.50      | 213,204.35      | 205,916.00      | 204,178.50      | 209,468.50      |
| Due from U. S. Treas.    | 16,479.00       | 16,379.00       | 11,239.75       | 312,770.15      | 17,790.35       |
| Total.                   | 64,648,579.15   | 65,512,680.33   | 72,218,803.80   | 71,694,775.52   | 74,202,082.32   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**ILLINOIS.**

| Liabilities.            | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                         | 202 banks.      | 202 banks.      | 202 banks.      | 202 banks.      | 201 banks.      |
| Capital stock.....      | \$17,786,000.00 | \$17,796,000.00 | \$17,746,000.00 | \$17,546,000.00 | \$17,496,000.00 |
| Surplus fund.....       | 6,630,332.49    | 6,689,451.23    | 6,724,655.76    | 6,527,213.15    | 6,628,961.51    |
| Undivided profits....   | 3,137,341.47    | 2,773,298.38    | 2,795,844.08    | 2,657,819.45    | 2,784,264.28    |
| Nat'l-bank circulation  | 5,511,547.50    | 5,444,037.50    | 5,517,487.50    | 5,633,407.50    | 5,753,020.00    |
| State-bank circulation  | .....           | .....           | .....           | .....           | .....           |
| Due to national banks   | 593,228.49      | 760,827.54      | 988,260.52      | 504,852.32      | 599,531.59      |
| Due to State banks...   | 2,694,799.90    | 3,573,951.62    | 3,124,332.04    | 1,828,436.23    | 2,233,955.18    |
| Dividends unpaid....    | 14,134.64       | 28,322.71       | 28,341.54       | 82,168.93       | 28,669.26       |
| Individual deposits...  | 47,222,173.12   | 51,399,694.96   | 55,666,372.85   | 54,523,991.88   | 55,128,818.85   |
| U. S. deposits.....     | 1,169,365.42    | 1,043,528.90    | 1,026,519.72    | 912,756.74      | 1,040,922.26    |
| Dep'ts U.S.dis.officers | 31,262.29       | 57,733.27       | 44,638.28       | 72,153.27       | 58,179.91       |
| Notes rediscounted...   | 98,819.42       | 115,775.85      | 59,900.00       | 65,610.81       | 97,049.40       |
| Bills payable.....      | 226,500.00      | 64,000.00       | 46,000.00       | 120,000.00      | 137,000.00      |
| Other liabilities.....  | 2,240.31        | 7,692.41        | 625.00          | 976.75          | 11,325.00       |
| Total.....              | 85,117,745.05   | 89,754,314.37   | 93,769,977.29   | 90,475,387.03   | 91,997,697.24   |

**CITY OF CHICAGO.**

|                         | 18 banks.       | 16 banks.       | 16 banks.       | 17 banks.       | 17 banks.       |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....      | \$19,500,000.00 | \$18,950,000.00 | \$18,950,000.00 | \$19,450,000.00 | \$19,450,000.00 |
| Surplus fund.....       | 8,264,900.00    | 9,237,400.00    | 9,247,400.00    | 9,374,900.00    | 9,374,900.00    |
| Undivided profits....   | 2,346,075.25    | 2,073,944.80    | 2,361,279.49    | 1,962,235.60    | 2,313,187.41    |
| Nat'l-bank circulation  | 604,235.00      | 562,715.00      | 553,045.00      | 539,065.00      | 1,629,255.00    |
| State-bank circulation  | .....           | .....           | .....           | .....           | .....           |
| Due to national banks   | 48,440,278.83   | 55,001,297.81   | 52,511,460.89   | 55,182,048.23   | 55,009,506.63   |
| Due to State banks...   | 24,784,744.60   | 28,434,915.90   | 30,387,500.84   | 30,035,539.63   | 30,165,462.92   |
| Dividends unpaid....    | 2,790.50        | 5,707.00        | 6,023.00        | 21,480.00       | 7,438.00        |
| Individual deposits...  | 73,640,922.61   | 80,947,011.92   | 84,651,530.12   | 80,565,624.29   | 84,006,653.36   |
| U. S. deposits.....     | 468,605.24      | 498,468.94      | 492,718.51      | 583,278.15      | 627,054.41      |
| Dep'ts U.S.dis.officers | 61,736.97       | 27,442.86       | 63,358.84       | 21,077.97       | 80,771.43       |
| Notes rediscounted...   | .....           | .....           | .....           | .....           | .....           |
| Bills payable.....      | .....           | .....           | .....           | .....           | .....           |
| Other liabilities.....  | 16,400.00       | .....           | .....           | 12,500.00       | .....           |
| Total.....              | 178,130,689.00  | 195,738,904.23  | 199,226,316.69  | 197,747,738.87  | 202,064,229.16  |

**INDIANA.**

|                         | 112 banks.      | 111 banks.      | 112 banks.      | 112 banks.      | 112 banks.      |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....      | \$13,792,000.00 | \$13,732,000.00 | \$14,217,000.00 | \$14,217,000.00 | \$14,167,000.00 |
| Surplus fund.....       | 4,568,177.60    | 4,708,270.82    | 4,608,054.82    | 4,594,676.47    | 4,595,905.15    |
| Undivided profits....   | 1,388,631.25    | 1,055,017.74    | 1,095,222.56    | 951,571.68      | 1,123,563.05    |
| Nat'l-bank circulation  | 4,549,713.00    | 4,309,188.00    | 4,130,358.00    | 4,143,358.00    | 4,191,458.00    |
| State-bank circulation  | .....           | .....           | .....           | .....           | .....           |
| Due to national banks   | 1,650,126.16    | 1,681,048.29    | 2,447,240.91    | 2,064,637.77    | 2,375,363.22    |
| Due to State banks...   | 2,146,028.00    | 2,404,688.13    | 2,899,981.42    | 2,736,404.88    | 3,059,012.34    |
| Dividends unpaid....    | 12,907.80       | 12,584.80       | 10,799.80       | 46,025.64       | 15,587.00       |
| Individual deposits...  | 36,144,263.97   | 37,204,762.09   | 42,201,208.46   | 41,627,384.28   | 42,514,102.51   |
| U. S. deposits.....     | 193,967.22      | 235,841.08      | 416,014.24      | 1,139,682.07    | 1,993,874.37    |
| Dep'ts U.S.dis.officers | 85,138.93       | 64,916.07       | 84,722.93       | 108,418.65      | 99,626.65       |
| Notes rediscounted...   | 58,794.11       | 47,921.62       | 22,928.38       | 16,817.68       | 19,173.80       |
| Bills payable.....      | 30,000.00       | 5,000.00        | 34,000.00       | .....           | .....           |
| Other liabilities.....  | 28,831.11       | 51,441.69       | 51,272.28       | 48,798.40       | 47,416.23       |
| Total.....              | 64,648,579.15   | 65,512,680.33   | 72,218,803.80   | 71,694,775.52   | 74,292,082.32   |

746 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

INDIAN TERRITORY.

| Resources.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 11 banks.      | 11 banks.      | 11 banks.      | 14 banks.      | 14 banks.      |
| Loans and discounts.     | \$1,237,882.49 | \$1,313,467.26 | \$1,528,730.62 | \$1,595,598.44 | \$1,725,226.74 |
| Overdrafts.              | 214,246.42     | 109,578.86     | 47,808.89      | 45,366.58      | 125,111.73     |
| Bonds for circulation.   | 166,000.00     | 166,000.00     | 166,000.00     | 203,500.00     | 203,500.00     |
| Bonds for deposits.      |                |                |                |                |                |
| U. S. bonds on hand.     |                |                |                |                |                |
| Premiums on bonds.       | 8,398.43       | 7,898.43       | 7,648.43       | 11,234.37      | 11,234.37      |
| Stocks, securities, etc. | 7,017.30       | 9,033.10       | 15,265.12      | 14,438.45      | 6,501.74       |
| Banking house, etc.      | 44,119.85      | 48,928.71      | 49,127.44      | 64,232.51      | 66,424.55      |
| Real estate, etc.        | 6,100.60       | 7,350.00       | 7,050.00       | 6,650.00       | 3,850.00       |
| Due from nat'l banks.    | 132,318.20     | 137,625.38     | 82,105.33      | 78,637.09      | 84,053.42      |
| Due from State banks.    | 38,177.45      | 43,974.94      | 5,968.99       | 26,462.76      | 18,050.88      |
| Due from res'v'ag'ts.    | 565,818.34     | 583,890.85     | 326,345.12     | 244,753.07     | 331,311.11     |
| Cash items.              | 19,551.32      | 20,547.79      | 15,728.11      | 5,506.02       | 16,011.39      |
| Clear'g-house exch'gs.   |                |                |                |                |                |
| Bills of other banks.    | 27,912.00      | 14,162.00      | 18,011.00      | 9,323.00       | 12,285.00      |
| Fractional currency.     | 820.98         | 1,845.83       | 1,597.71       | 2,297.41       | 2,534.63       |
| Specie.                  | 65,080.05      | 79,840.20      | 109,035.30     | 104,358.40     | 113,280.95     |
| Legal-tender notes.      | 86,726.00      | 86,358.00      | 117,028.00     | 84,333.00      | 59,336.00      |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 7,470.00       | 7,470.00       | 7,470.00       | 7,470.00       | 9,157.00       |
| Due from U. S. Treas.    | 550.00         | 550.00         | 290.00         | 400.00         | 400.00         |
| Total                    | 2,628,188.83   | 2,638,001.45   | 2,505,900.06   | 2,504,531.10   | 2,788,289.51   |

I O W A.

|                          | 161 banks.      | 161 banks.      | 161 banks.      | 161 banks.      | 164 banks.      |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$30,591,016.42 | \$30,462,941.69 | \$31,589,929.81 | \$31,801,347.26 | \$32,041,706.58 |
| Overdrafts.              | 373,961.65      | 403,896.87      | 422,964.97      | 418,464.79      | 561,437.12      |
| Bonds for circulation.   | 3,784,750.00    | 3,673,250.00    | 3,722,250.00    | 3,812,250.00    | 4,305,970.00    |
| Bonds for deposits.      | 200,000.00      | 250,000.00      | 250,000.00      | 250,000.00      | 330,500.00      |
| U. S. bonds on hand.     | 2,350.00        | 52,350.00       | 147,350.00      | 175,450.00      | 1,075,160.00    |
| Premiums on bonds.       | 192,409.71      | 198,467.12      | 265,395.52      | 206,721.57      | 205,160.99      |
| Stocks, securities, etc. | 1,915,735.41    | 2,141,992.57    | 2,005,322.24    | 2,132,640.24    | 2,182,448.56    |
| Banking house, etc.      | 1,540,825.14    | 1,550,216.15    | 1,533,407.15    | 1,506,122.11    | 1,535,069.71    |
| Real estate, etc.        | 716,575.87      | 744,262.19      | 773,793.83      | 814,079.82      | 814,487.93      |
| Due from nat'l banks.    | 1,556,749.19    | 1,904,608.97    | 2,435,936.58    | 2,270,669.51    | 2,395,200.25    |
| Due from State banks.    | 434,755.04      | 507,077.01      | 572,701.28      | 516,161.47      | 563,031.00      |
| Due from res'v'ag'ts.    | 5,588,803.43    | 7,040,906.15    | 7,893,816.13    | 7,151,484.64    | 7,440,535.22    |
| Cash items.              | 277,418.75      | 238,628.22      | 325,594.37      | 330,694.97      | 357,022.07      |
| Clear'g-house exch'gs.   | 77,178.03       | 88,137.46       | 91,524.37       | 108,023.71      | 100,226.18      |
| Bills of other banks.    | 379,766.00      | 335,730.00      | 437,472.00      | 454,192.00      | 421,824.00      |
| Fractional currency.     | 21,676.90       | 27,757.94       | 26,020.78       | 24,892.19       | 23,841.78       |
| Specie.                  | 2,236,441.34    | 2,122,044.71    | 2,338,769.30    | 2,428,847.01    | 2,322,813.29    |
| Legal-tender notes.      | 985,044.00      | 912,945.00      | 1,076,902.00    | 1,063,716.00    | 1,040,214.00    |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 165,673.70      | 161,865.04      | 163,177.52      | 166,526.02      | 181,172.81      |
| Due from U. S. Treas.    | 6,495.79        | 10,495.21       | 11,801.99       | 493,744.80      | 71,369.36       |
| Total                    | 51,047,629.37   | 52,827,572.30   | 56,083,930.94   | 56,122,038.11   | 58,019,139.85   |

CITY OF DES MOINES.

|                          | 4 banks. | 4 banks. | 4 banks. | 4 banks. | 4 banks. |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$2,756,893.59 | \$2,522,792.00 | \$3,053,949.77 | \$3,420,118.19 | \$3,217,478.21 |
| Overdrafts.              | 27,931.44      | 21,858.43      | 23,816.48      | 16,288.02      | 23,318.46      |
| Bonds for circulation.   | 293,600.00     | 293,000.00     | 343,000.00     | 343,000.00     | 343,000.00     |
| Bonds for deposits.      |                |                |                | 50,000.00      | 100,000.00     |
| U. S. bonds on hand.     | 100,000.00     | 190,000.00     | 100,000.00     | 50,000.00      | 321,400.00     |
| Premiums on bonds.       | 13,000.00      | 33,875.00      | 32,375.00      | 31,875.00      | 32,050.00      |
| Stocks, securities, etc. | 249,210.97     | 271,425.94     | 272,638.13     | 260,516.40     | 326,971.78     |
| Banking house, etc.      | 143,541.29     | 143,541.29     | 143,541.29     | 143,541.29     | 143,541.29     |
| Real estate, etc.        | 99,779.21      | 99,431.85      | 93,917.29      | 93,927.29      | 102,931.50     |
| Due from nat'l banks.    | 233,517.90     | 239,876.14     | 339,968.63     | 229,966.03     | 229,250.61     |
| Due from State banks.    | 40,976.30      | 34,740.66      | 38,334.43      | 33,872.15      | 55,271.71      |
| Due from res'v'ag'ts.    | 541,810.03     | 765,518.62     | 876,406.10     | 754,191.11     | 664,037.77     |
| Cash items.              | 26,779.77      | 10,769.27      | 30,653.78      | 22,111.78      | 25,731.26      |
| Clear'g-house exch'gs.   | 59,605.28      | 62,312.84      | 77,793.71      | 72,782.10      | 79,905.92      |
| Bills of other banks.    | 39,804.00      | 19,583.00      | 65,461.00      | 40,933.00      | 19,927.00      |
| Fractional currency.     | 1,192.57       | 1,448.94       | 1,635.91       | 2,054.18       | 1,119.85       |
| Specie.                  | 211,580.95     | 203,034.80     | 209,411.05     | 197,922.58     | 150,761.45     |
| Legal-tender notes.      | 207,627.00     | 165,740.00     | 229,801.00     | 226,804.00     | 196,616.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 13,149.00      | 13,185.00      | 14,975.00      | 14,435.00      | 15,435.00      |
| Due from U. S. Treas.    |                | 1,500.00       | 1,600.00       | 47,200.00      | 50,000.00      |
| Total                    | 5,059,399.30   | 5,003,633.78   | 6,008,673.57   | 6,051,598.12   | 6,098,747.81   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

INDIAN TERRITORY.

| Liabilities.                          | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20. |
|---------------------------------------|--------------|--------------|--------------|--------------|---------------|
|                                       | 11 banks.    | 11 banks.    | 11 banks.    | 14 banks.    | 14 banks.     |
| Capital stock.....                    | \$655,500.00 | \$660,000.00 | \$660,000.00 | \$760,000.00 | \$795,000.00  |
| Surplus fund.....                     | 125,750.00   | 155,187.86   | 155,187.86   | 167,289.92   | 167,289.92    |
| Undivided profits....                 | 80,619.08    | 50,259.32    | 73,241.55    | 51,324.88    | 63,498.87     |
| Nat'l-bank circulation                | 149,400.00   | 149,400.00   | 149,400.00   | 149,100.00   | 183,030.00    |
| State-bank circulation                |              |              |              |              |               |
| Due to national banks                 | 19,013.89    | 21,641.42    | 12,891.67    | 22,626.13    | 19,176.92     |
| Due to State banks...                 | 14,411.38    | 15,079.50    | 3,256.17     | 4,941.17     | 5,209.84      |
| Dividends unpaid....                  |              | 40.00        |              | 1,095.00     | 1,265.00      |
| Individual deposits... U. S. deposits | 1,572,894.48 | 1,581,393.35 | 1,441,922.81 | 1,338,153.95 | 1,453,818.96  |
| Dep'ts U. S. dis. officers            |              |              |              |              |               |
| Notes rediscounted...                 | 5,000.00     |              |              |              |               |
| Bills payable.....                    | 5,600.00     | 5,000.00     | 5,000.00     | 10,000.00    | 100,000.00    |
| Other liabilities.....                |              |              |              |              |               |
| Total.....                            | 2,628,188.83 | 2,638,001.45 | 2,505,900.06 | 2,504,531.10 | 2,788,289.51  |

IOWA.

|                                       | 161 banks.      | 161 banks.      | 161 banks.      | 161 banks.      | 164 banks.      |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....                    | \$12,181,600.00 | \$12,000,000.00 | \$12,100,000.00 | \$12,185,000.00 | \$12,350,000.00 |
| Surplus fund.....                     | 2,815,245.06    | 2,814,103.64    | 2,756,353.64    | 2,755,857.20    | 2,755,030.74    |
| Undivided profits....                 | 1,310,395.63    | 1,127,547.57    | 1,250,184.96    | 1,051,682.44    | 1,166,343.28    |
| Nat'l-bank circulation                | 3,369,690.00    | 3,251,777.50    | 3,288,327.50    | 3,341,755.00    | 3,626,645.00    |
| State-bank circulation                |                 |                 |                 |                 |                 |
| Due to national banks                 | 349,842.77      | 1,416,357.30    | 1,997,062.70    | 1,750,174.45    | 1,785,758.63    |
| Due to State banks...                 | 3,588,189.68    | 4,379,664.89    | 5,225,950.12    | 5,232,961.20    | 5,294,666.13    |
| Dividends unpaid....                  | 9,041.00        | 13,710.00       | 15,848.00       | 43,359.63       | 8,968.72        |
| Individual deposits... U. S. deposits | 26,965,573.05   | 27,318,878.58   | 29,127,403.44   | 29,399,994.39   | 35,524,556.81   |
| Dep'ts U. S. dis. officers            | 175,817.77      | 181,852.14      | 240,396.57      | 207,600.79      | 326,866.46      |
| Notes rediscounted...                 | 6,386.66        | 8,180.69        | 1,612.50        | 34,554.30       | 36,628.78       |
| Bills payable.....                    | 68,068.75       | 65,546.41       | 20,638.34       | 20,972.79       | 18,207.48       |
| Other liabilities.....                | 207,750.00      | 155,800.00      | 57,201.85       | 95,000.00       | 117,000.00      |
| Total.....                            | 51,047,629.37   | 52,827,572.30   | 56,083,930.04   | 56,122,028.11   | 58,019,130.85   |

CITY OF DES MOINES.

|                                       | 4 banks. | 4 banks. | 4 banks. | 4 banks. | 4 banks. |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Capital stock.....                    | \$800,000.00 | \$800,000.00 | \$800,000.00 | \$800,000.00 | \$800,000.00 |
| Surplus fund.....                     | 221,060.00   | 221,506.00   | 221,500.00   | 221,500.00   | 221,500.00   |
| Undivided profits....                 | 60,822.60    | 31,926.67    | 45,577.03    | 55,471.37    | 55,926.17    |
| Nat'l-bank circulation                | 259,847.50   | 256,482.50   | 289,307.50   | 305,417.50   | 304,667.50   |
| State-bank circulation                |              |              |              |              |              |
| Due to national banks                 | 596,131.39   | 649,533.69   | 917,540.20   | 908,499.33   | 1,014,630.68 |
| Due to State banks...                 | 1,432,904.24 | 1,491,504.95 | 1,841,564.04 | 1,856,103.72 | 1,903,877.88 |
| Dividends unpaid....                  | 3,526.50     | 5,055.00     | 4,328.00     | 7,801.00     | 4,742.50     |
| Individual deposits... U. S. deposits | 1,685,167.07 | 1,547,630.97 | 1,888,861.80 | 1,846,773.24 | 1,693,403.68 |
| Dep'ts U. S. dis. officers            |              |              |              | 50,028.96    | 100,000.00   |
| Notes rediscounted...                 |              |              |              |              |              |
| Bills payable.....                    |              |              |              |              |              |
| Other liabilities.....                |              |              |              |              |              |
| Total.....                            | 5,059,399.30 | 5,003,633.78 | 6,008,678.57 | 6,051,598.12 | 6,098,747.81 |

748 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 13, 1897,

KANSAS.

| Resources.                | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                           | 104 banks.      | 102 banks.      | 101 banks.      | 101 banks.      | 101 banks.      |
| Loans and discounts.      | \$20,509,315.44 | \$20,812,492.71 | \$21,337,654.58 | \$21,563,116.49 | \$21,745,527.64 |
| Overdrafts .....          | 377,550.65      | 329,433.72      | 284,371.58      | 279,461.89      | 376,561.47      |
| Bonds for circulation.    | 2,370,250.00    | 2,350,250.00    | 2,337,750.00    | 2,337,750.00    | 2,403,050.00    |
| Bonds for deposits ..     | 350,000.00      | 350,000.00      | 350,000.00      | 350,000.00      | 350,000.00      |
| U. S. bonds on hand ..    | 42,700.00       | 42,900.00       | 32,900.00       | 100,500.00      | 314,570.00      |
| Premiums on bonds ..      | 124,627.92      | 124,774.27      | 123,374.13      | 119,059.53      | 115,566.82      |
| Stocks, securities, etc   | 715,043.55      | 637,611.35      | 648,242.51      | 691,225.94      | 682,367.94      |
| Banking house, etc ..     | 1,139,315.28    | 1,105,815.22    | 1,101,559.22    | 1,077,600.11    | 1,050,080.47    |
| Real estate, etc .....    | 846,870.62      | 830,078.25      | 787,545.20      | 751,982.75      | 727,718.64      |
| Due from nat'l banks ..   | 851,884.62      | 1,084,933.56    | 1,065,631.20    | 1,107,428.97    | 1,136,294.64    |
| Due from State banks ..   | 273,124.76      | 234,510.10      | 288,732.15      | 311,414.56      | 241,650.15      |
| Due from res'v'e ag'ts .. | 4,659,932.57    | 6,254,876.70    | 5,395,249.80    | 4,707,665.47    | 5,259,015.54    |
| Cash items .....          | 234,479.87      | 219,719.93      | 245,380.84      | 209,542.36      | 251,717.88      |
| Clear'g-house exch'gs ..  | 349,071.30      | 198,781.72      | 317,834.33      | 171,827.52      | 377,413.03      |
| Bills of other banks ..   | 372,631.00      | 312,599.00      | 455,588.00      | 435,054.00      | 297,855.00      |
| Fractional currency ..    | 13,285.25       | 18,099.01       | 16,532.17       | 17,089.80       | 15,503.22       |
| Specie .....              | 1,515,642.21    | 1,362,516.41    | 1,596,709.31    | 1,681,893.18    | 1,620,674.57    |
| Legal-tender notes ..     | 662,116.00      | 674,110.00      | 809,860.00      | 776,862.00      | 829,591.00      |
| U. S. cert's of deposit.  | -----           | -----           | -----           | -----           | -----           |
| 5% fund with Treas.       | 103,451.75      | 103,064.50      | 102,941.37      | 101,390.62      | 103,776.62      |
| Due from U. S. Treas.     | 5,631.83        | 6,471.27        | 3,241.65        | 69,646.47       | 58,860.54       |
| Total .....               | 35,518,104.62   | 37,033,037.72   | 37,301,098.04   | 36,860,511.46   | 37,820,795.17   |

KENTUCKY.

|                           | 68 banks.       | 68 banks.       | 68 banks.       | 68 banks.       | 69 banks.       |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.      | \$16,873,841.94 | \$16,444,942.74 | \$16,775,515.47 | \$16,570,495.78 | \$16,810,083.53 |
| Overdrafts .....          | 298,251.80      | 260,973.12      | 279,078.96      | 275,072.13      | 392,914.58      |
| Bonds for circulation.    | 3,571,750.00    | 3,596,750.00    | 3,931,750.00    | 4,011,750.00    | 4,126,750.00    |
| Bonds for deposits ..     | 725,000.00      | 725,000.00      | 775,000.00      | 850,000.00      | 1,400,000.00    |
| U. S. bonds on hand ..    | 110,100.00      | 141,000.00      | 186,000.00      | 183,160.00      | 433,000.00      |
| Premiums on bonds ..      | 219,966.00      | 217,843.75      | 287,384.38      | 282,044.50      | 307,358.70      |
| Stocks, securities, etc   | 850,313.43      | 924,960.43      | 945,973.80      | 1,045,681.13    | 1,096,028.74    |
| Banking house, etc ..     | 615,106.11      | 617,950.48      | 623,837.56      | 619,691.58      | 628,768.73      |
| Real estate, etc .....    | 182,867.11      | 205,409.28      | 220,472.47      | 205,351.25      | 198,917.59      |
| Due from nat'l banks ..   | 537,807.91      | 501,777.73      | 387,316.35      | 499,602.15      | 487,528.13      |
| Due from State banks ..   | 247,037.60      | 279,010.54      | 177,893.15      | 272,035.38      | 254,252.16      |
| Due from res'v'e ag'ts .. | 3,114,093.45    | 3,531,075.35    | 2,903,734.28    | 2,828,593.63    | 2,851,797.78    |
| Cash items .....          | 109,507.07      | 93,668.47       | 94,475.22       | 151,781.68      | 136,736.69      |
| Clear'g-house exch'gs ..  | 547.81          | 1,533.96        | 910.92          | 1,314.10        | 2,348.11        |
| Bills of other banks ..   | 265,996.00      | 192,941.00      | 234,271.00      | 218,322.00      | 226,924.00      |
| Fractional currency ..    | 8,251.91        | 9,085.19        | 10,464.19       | 11,098.75       | 9,229.88        |
| Specie .....              | 978,576.60      | 952,475.24      | 1,022,126.28    | 1,031,716.99    | 1,078,641.45    |
| Legal-tender notes ..     | 442,954.00      | 441,081.00      | 496,009.00      | 451,061.00      | 527,213.00      |
| U. S. cert's of deposit.  | -----           | -----           | -----           | -----           | -----           |
| 5% fund with Treas.       | 153,581.18      | 160,093.00      | 169,900.50      | 171,983.00      | 178,703.00      |
| Due from U. S. Treas.     | 2.50            | 11,922.94       | 432.94          | 323,402.50      | 26,484.50       |
| Total .....               | 29,245,552.42   | 29,309,424.22   | 29,522,546.47   | 30,004,097.55   | 30,871,704.48   |

CITY OF LOUISVILLE.

|                           | 6 banks. | 6 banks. | 6 banks. | 6 banks. | 6 banks. |
|---------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.      | \$7,328,711.79 | \$7,535,878.28 | \$7,492,145.67 | \$7,110,155.33 | \$7,264,600.80 |
| Overdrafts .....          | 16,330.87      | 15,086.09      | 9,332.74       | 10,853.48      | 8,892.25       |
| Bonds for circulation.    | 850,000.00     | 850,000.00     | 950,000.00     | 1,350,000.00   | 1,900,000.00   |
| Bonds for deposits ..     | 500,000.00     | 750,000.00     | 750,000.00     | 750,000.00     | 1,325,000.00   |
| U. S. bonds on hand ..    | 200,000.00     | 100,000.00     | 100,000.00     | 100,000.00     | 65,020.00      |
| Premiums on bonds ..      | 119,312.50     | 148,750.00     | 152,000.00     | 205,500.00     | 311,175.56     |
| Stocks, securities, etc   | 578,575.25     | 894,282.46     | 942,429.51     | 1,009,122.97   | 1,115,092.60   |
| Banking house, etc ..     | 188,400.00     | 189,125.00     | 189,125.00     | 189,125.00     | 199,975.00     |
| Real estate, etc .....    | 20,118.00      | 4,228.00       | 8,783.00       | 10,157.10      | 10,157.10      |
| Due from nat'l banks ..   | 1,038,258.72   | 994,178.05     | 923,417.02     | 1,011,496.99   | 928,403.27     |
| Due from State banks ..   | 300,837.62     | 334,871.90     | 272,235.27     | 249,928.30     | 1,869,624.24   |
| Due from res'v'e ag'ts .. | 2,975,608.27   | 3,694,235.05   | 2,334,532.89   | 2,210,555.95   | 1,767,192.69   |
| Cash items .....          | 14,227.80      | 10,723.51      | 9,608.58       | 9,747.16       | 15,800.66      |
| Clear'g-house exch'gs ..  | 123,438.58     | 170,456.20     | 52,633.48      | 139,586.39     | 113,754.68     |
| Bills of other banks ..   | 30,593.00      | 47,223.00      | 110,975.00     | 66,230.00      | 152,264.00     |
| Fractional currency ..    | 3,492.12       | 1,660.32       | 2,832.68       | 3,418.80       | 2,559.48       |
| Specie .....              | 646,588.42     | 638,694.25     | 658,496.27     | 777,073.26     | 774,970.25     |
| Legal-tender notes ..     | 430,150.00     | 531,928.00     | 1,317,301.00   | 736,794.00     | 537,068.00     |
| U. S. cert's of deposit.  | -----          | -----          | -----          | -----          | -----          |
| 5% fund with Treas.       | 38,250.00      | 38,250.00      | 38,240.00      | 60,740.00      | 81,000.00      |
| Due from U. S. Treas.     | 1,000.00       | 7,280.00       | -----          | 24,430.00      | 1,000.00       |
| Total .....               | 15,453,892.94  | 16,956,850.11  | 16,564,088.11  | 16,024,914.64  | 16,754,490.68  |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

KANSAS.

| Liabilities.               | DECEMBER 15.   | FEBRUARY 15.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 104 banks.     | 102 banks.     | 101 banks.     | 101 banks.     | 101 banks.     |
| Capital stock.....         | \$8,599,100.00 | \$8,517,100.00 | \$8,467,100.00 | \$8,442,100.00 | \$8,417,100.00 |
| Surplus fund.....          | 1,396,539.14   | 1,463,748.16   | 1,454,620.00   | 1,475,496.38   | 1,439,334.57   |
| Undivided profits.....     | 933,757.80     | 626,374.53     | 801,882.40     | 652,058.37     | 800,961.82     |
| Nat'l-bank circulation     | 2,112,085.00   | 2,106,905.00   | 2,097,075.00   | 2,093,905.00   | 2,147,345.00   |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 665,417.47     | 1,009,295.95   | 901,070.62     | 914,952.99     | 917,338.86     |
| Due to State banks...      | 833,574.04     | 1,010,690.09   | 1,062,815.54   | 1,056,823.83   | 1,185,793.13   |
| Dividends unpaid....       | 1,427.04       | 5,995.24       | 1,634.91       | 25,468.00      | 4,231.40       |
| Individual deposits..      | 19,606,553.25  | 20,988,269.97  | 21,440,945.54  | 21,243,146.98  | 22,105,216.36  |
| U. S. deposits.....        | 246,324.84     | 235,341.20     | 234,536.03     | 218,441.86     | 196,262.26     |
| Dep'ts U. S. dis. officers | 120,365.37     | 109,907.86     | 118,279.82     | 140,220.96     | 151,820.72     |
| Notes rediscounted...      | 530,636.22     | 595,594.91     | 628,638.18     | 536,597.09     | 435,641.25     |
| Bills payable.....         | 379,500.00     | 351,924.81     | 92,500.00      | 56,060.00      |                |
| Other liabilities.....     | 2,824.45       | 11,790.00      |                | 5,300.00       | 19,700.00      |
| Total.....                 | 35,518,104.62  | 37,033,037.72  | 37,301,098.04  | 36,860,511.46  | 37,820,795.17  |

KENTUCKY.

|                            | 68 banks.          | 68 banks.      | 68 banks.      | 68 banks.      | 69 banks.      |
|----------------------------|--------------------|----------------|----------------|----------------|----------------|
|                            | Capital stock..... | \$8,314,900.00 | \$8,289,900.00 | \$8,264,900.00 | \$8,264,900.00 |
| Surplus fund.....          | 2,378,138.23       | 2,262,208.81   | 2,263,951.96   | 2,232,557.33   | 2,222,214.24   |
| Undivided profits.....     | 784,510.55         | 519,389.90     | 677,204.46     | 433,416.34     | 477,864.28     |
| Nat'l-bank circulation     | 3,178,640.00       | 3,188,587.50   | 3,422,982.50   | 3,542,022.50   | 3,643,342.50   |
| State-bank circulation     |                    |                |                |                |                |
| Due to national banks      | 566,613.68         | 435,279.39     | 405,945.76     | 555,474.77     | 551,464.33     |
| Due to State banks...      | 516,161.06         | 635,789.26     | 509,549.61     | 577,817.41     | 563,115.44     |
| Dividends unpaid....       | 7,921.50           | 14,085.50      | 11,383.50      | 37,471.17      | 18,058.34      |
| Individual deposits..      | 12,572,487.56      | 13,013,845.10  | 12,920,312.26  | 13,270,679.14  | 13,734,033.28  |
| U. S. deposits.....        | 709,830.13         | 721,255.00     | 728,964.54     | 603,977.73     | 1,044,664.94   |
| Dep'ts U. S. dis. officers | 6,019.64           | 4,866.50       | 42,883.67      | 209,790.47     | 15,459.35      |
| Notes rediscounted...      | 60,820.04          | 32,578.32      | 76,384.55      | 122,641.69     | 148,224.80     |
| Bills payable.....         | 25,000.00          | 65,000.00      | 5,000.00       | 23,000.00      | 23,000.00      |
| Other liabilities.....     | 124,510.03         | 126,638.94     | 142,083.66     | 130,349.00     | 165,399.00     |
| Total.....                 | 29,245,552.42      | 29,309,424.22  | 29,522,546.47  | 30,004,097.55  | 30,871,740.48  |

CITY OF LOUISVILLE.

|                            | 6 banks.           | 6 banks.       | 6 banks.       | 6 banks.       | 6 banks.       |
|----------------------------|--------------------|----------------|----------------|----------------|----------------|
|                            | Capital stock..... | \$3,000,000.00 | \$3,000,000.00 | \$3,000,000.00 | \$2,800,000.00 |
| Surplus fund.....          | 651,090.00         | 665,000.00     | 665,000.00     | 648,000.00     | 648,000.00     |
| Undivided profits.....     | 243,941.63         | 200,252.23     | 213,928.61     | 211,272.91     | 228,119.83     |
| Nat'l-bank circulation     | 762,880.00         | 763,440.00     | 768,550.00     | 1,214,690.00   | 1,619,500.00   |
| State-bank circulation     |                    |                |                |                |                |
| Due to national banks      | 3,140,699.78       | 3,522,127.77   | 3,473,308.03   | 3,181,336.35   | 2,800,820.68   |
| Due to State banks...      | 2,365,256.09       | 2,452,825.37   | 1,870,838.67   | 2,080,416.14   | 2,129,410.85   |
| Dividends unpaid....       | 3,846.87           | 3,427.75       | 8,919.05       | 11,166.85      | 4,800.50       |
| Individual deposits..      | 4,773,048.84       | 5,577,533.31   | 5,791,228.63   | 5,125,854.71   | 5,140,386.86   |
| U. S. deposits.....        | 254,816.89         | 553,962.99     | 529,633.51     | 468,792.19     | 774,959.79     |
| Dep'ts U. S. dis. officers | 244,213.38         | 196,301.91     | 220,702.83     | 251,331.43     | 525,181.73     |
| Notes rediscounted...      |                    |                |                |                |                |
| Bills payable.....         |                    |                |                |                | 59,600.00      |
| Other liabilities.....     | 14,189.46          | 21,978.78      | 21,978.78      | 32,354.06      | 24,310.44      |
| Total.....                 | 15,453,892.94      | 16,956,850.11  | 16,564,088.11  | 16,024,914.64  | 16,754,490.68  |

750 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

LOUISIANA.

| Resources.               | DECEMBER 15.   | FEBRUARY 15.   | MAY 5.         | JULY 14.       | SEPTEMBER 20   |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 12 banks. | 12 banks. | 12 banks. | 12 banks. | 12 banks. |
| Loans and discounts.     | \$1,986,122.78 | \$1,901,231.04 | \$2,088,193.12 | \$2,356,413.04 | \$2,523,609.58 |
| Overdrafts.              | 664,727.97     | 472,163.01     | 412,244.18     | 307,026.28     | 497,153.36     |
| Bonds for circulation.   | 265,000.00     | 265,000.00     | 265,000.00     | 265,000.00     | 265,000.00     |
| Bonds for deposits.      |                |                |                |                |                |
| U. S. bonds on hand.     |                |                |                |                |                |
| Premiums on bonds.       | 20,125.00      | 22,060.00      | 21,935.00      | 21,150.00      | 21,150.00      |
| Stocks, securities, etc. | 123,694.90     | 99,646.89      | 104,120.14     | 120,419.46     | 124,080.58     |
| Banking house, etc.      | 35,647.87      | 35,231.02      | 34,785.42      | 34,635.92      | 34,803.62      |
| Real estate, etc.        | 12,665.92      | 14,605.09      | 12,000.24      | 9,324.90       | 9,324.90       |
| Due from nat'l banks.    | 68,174.82      | 116,049.43     | 88,403.08      | 77,470.59      | 73,581.30      |
| Due from State banks.    | 34,362.49      | 53,039.18      | 53,239.43      | 43,805.23      | 70,376.67      |
| Due from res'v'g'ts.     | 558,186.73     | 1,052,518.84   | 788,969.35     | 482,485.25     | 296,181.43     |
| Cash items.              | 35,976.28      | 41,407.10      | 30,981.01      | 20,136.06      | 24,076.15      |
| Clear'g-house exch'gs.   |                |                |                |                |                |
| Bills of other banks.    | 18,835.00      | 13,955.00      | 9,775.00       | 5,490.00       | 9,560.00       |
| Fractional currency.     | 1,069.88       | 1,622.47       | 2,931.01       | 3,529.18       | 3,130.16       |
| Specie.                  | 224,485.90     | 254,054.45     | 218,650.25     | 177,747.45     | 181,779.75     |
| Legal-tender notes.      | 126,506.00     | 91,147.00      | 82,222.00      | 115,703.00     | 94,826.00      |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 11,925.00      | 11,925.00      | 11,925.00      | 11,925.00      | 11,925.00      |
| Due from U. S. Treas.    |                |                | 5,000.00       | 1,900.00       |                |
| Total.                   | 4,187,506.54   | 4,445,655.52   | 4,230,374.23   | 4,064,161.36   | 4,240,558.50   |

CITY OF NEW ORLEANS.

| Resources.               | 7 banks.             | 7 banks.        | 7 banks.        | 7 banks.        | 7 banks.        |
|--------------------------|----------------------|-----------------|-----------------|-----------------|-----------------|
|                          | Loans and discounts. | \$11,164,630.30 | \$10,751,992.11 | \$10,697,620.12 | \$10,826,302.78 | $11,792,048.58 |
| Overdrafts.              | 794,673.99           | 632,869.64      | 412,631.02      | 261,886.87      | 390,211.63      |
| Bonds for circulation.   | 672,000.00           | 622,000.00      | 622,000.00      | 622,000.00      | 622,000.00      |
| Bonds for deposit.       |                      |                 |                 |                 |                 |
| U. S. bonds on hand.     | 42,950.00            | 43,950.00       | 47,850.00       | 41,750.00       | 41,210.00       |
| Premiums on bonds.       | 44,133.11            | 41,245.11       | 35,101.61       | 33,979.11       | 64,650.36       |
| Stocks, securities, etc. | 1,835,691.17         | 1,981,324.95    | 2,214,343.72    | 2,348,788.06    | 2,037,258.97    |
| Banking house, etc.      | 623,943.78           | 623,837.16      | 623,837.16      | 623,337.16      | 623,337.16      |
| Real estate, etc.        | 99,282.62            | 85,315.82       | 85,315.82       | 151,570.38      | 152,429.89      |
| Due from nat'l banks.    | 538,907.09           | 668,480.78      | 705,088.16      | 629,370.84      | 447,667.18      |
| Due from State banks.    | 372,483.62           | 890,921.18      | 641,550.33      | 477,159.22      | 410,415.79      |
| Due from res'v'g'ts.     | 2,511,942.22         | 4,942,399.68    | 3,131,779.03    | 2,804,115.05    | 1,537,396.71    |
| Cash items.              | 25,895.61            | 24,568.63       | 24,769.23       | 37,989.89       | 10,333.11       |
| Clear'g-house exch'gs.   | 2,026,944.52         | 1,194,544.05    | 851,653.94      | 539,688.18      | 596,517.21      |
| Bills of other banks.    | 65,240.00            | 48,125.00       | 92,993.00       | 61,495.00       | 77,055.00       |
| Fractional currency.     | 6,024.60             | 7,564.14        | 15,827.02       | 13,442.60       | 13,130.51       |
| Specie.                  | 1,860,757.20         | 2,282,951.35    | 2,320,295.52    | 2,257,070.60    | 1,871,841.00    |
| Legal-tender notes.      | 1,728,647.00         | 1,449,596.00    | 1,583,203.00    | 1,429,443.00    | 1,121,787.00    |
| U. S. cert's of deposit. | 275,000.00           | 395,000.00      | 320,000.00      | 210,000.00      | 225,000.00      |
| 5% fund with Treas.      | 39,240.00            | 27,790.00       | 27,990.00       | 27,990.00       | 27,990.00       |
| Due from U. S. Treas.    | 3,710.00             | 16,400.00       | 2,000.00        | 30,000.00       | 2,000.00        |
| Total.                   | 24,982,096.83        | 26,730,895.55   | 24,453,589.68   | 23,422,369.83   | 22,364,270.13   |

MAINE.

| Resources.               | 83 banks.            | 82 banks.       | 82 banks.       | 82 banks.       | 82 banks.       |
|--------------------------|----------------------|-----------------|-----------------|-----------------|-----------------|
|                          | Loans and discounts. | \$23,585,879.03 | \$22,661,176.66 | \$23,105,980.57 | \$22,101,051.64 | $21,545,824.12 |
| Overdrafts.              | 49,071.50            | 50,394.91       | 51,270.84       | 62,754.64       | 45,949.81       |
| Bonds for circulation.   | 6,102,790.00         | 6,039,400.00    | 6,039,400.00    | 6,039,400.00    | 5,344,400.00    |
| Bonds for deposits.      | 190,000.00           | 190,000.00      | 190,000.00      | 190,000.00      | 290,000.00      |
| U. S. bonds on hand.     | 386,000.00           | 407,000.00      | 387,000.00      | 459,550.00      | 296,750.00      |
| Premiums on bonds.       | 579,239.07           | 570,468.24      | 572,540.10      | 561,722.25      | 350,700.03      |
| Stocks, securities, etc. | 2,305,282.22         | 2,204,522.75    | 2,245,066.35    | 2,184,596.06    | 2,248,197.59    |
| Banking house, etc.      | 640,825.26           | 638,739.67      | 649,529.67      | 649,129.67      | 649,129.67      |
| Real estate, etc.        | 72,711.96            | 86,821.06       | 82,277.06       | 84,684.50       | 98,839.20       |
| Due from nat'l banks.    | 680,779.95           | 688,465.48      | 689,241.44      | 846,367.36      | 1,407,558.00    |
| Due from State banks.    | 128,208.04           | 106,265.04      | 130,688.50      | 151,778.82      | 185,558.92      |
| Due from res'v'g'ts.     | 3,331,505.41         | 3,790,275.45    | 3,017,759.80    | 3,850,173.32    | 4,982,018.46    |
| Cash items.              | 111,166.00           | 90,467.44       | 187,892.96      | 176,678.85      | 160,887.08      |
| Clear'g-house exch'gs.   | 106,227.25           | 87,977.03       | 103,105.26      | 91,318.87       | 151,057.06      |
| Bills of other banks.    | 266,230.00           | 260,132.00      | 308,188.00      | 531,835.00      | 276,327.00      |
| Fractional currency.     | 8,887.86             | 9,867.71        | 10,914.58       | 10,180.86       | 8,982.18        |
| Specie.                  | 1,257,422.37         | 1,264,220.34    | 1,271,682.68    | 1,281,828.51    | 1,268,236.38    |
| Legal-tender notes.      | 301,824.00           | 307,140.00      | 371,577.00      | 374,554.00      | 347,705.00      |
| U. S. cert's of deposit. |                      |                 |                 |                 |                 |
| 5% fund with Treas.      | 269,661.25           | 244,472.75      | 265,302.75      | 257,712.75      | 234,627.75      |
| Due from U. S. Treas.    | 18,394.92            | 2,100.00        | 2,056.00        | 46,640.00       | 16,352.50       |
| Total.                   | 40,482,026.09        | 39,699,896.54   | 39,681,443.66   | 39,751,957.10   | 39,909,081.35   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

LOUISIANA.

| Liabilities.               | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20. |
|----------------------------|--------------|--------------|--------------|--------------|---------------|
|                            | 12 banks. | 12 banks. | 12 banks. | 12 banks. | 12 banks. |
| Capital stock.....         | \$860,000.00 | \$860,000.00 | \$860,000.00 | \$860,000.00 | \$860,000.00  |
| Surplus fund.....          | 368,700.00   | 375,200.00   | 375,200.60   | 381,200.00   | 381,200.00    |
| Undivided profits.....     | 207,071.07   | 198,678.93   | 237,000.96   | 209,982.82   | 230,088.61    |
| Nat'l-bank circulation     | 236,587.50   | 234,997.50   | 232,687.50   | 234,582.50   | 236,147.50    |
| State-bank circulation     |              |              |              |              |               |
| Due to national banks      | 20,449.08    | 12,007.52    | 14,789.05    | 2,011.77     | 30,697.78     |
| Due to State banks...      | 24,657.88    | 16,926.35    | 11,258.08    | 1,084.71     | 8,185.00      |
| Dividends unpaid....       | 803.00       | 2,010.99     | 1,350.00     | 11,510.99    | 1,622.00      |
| Individual deposits...     | 2,318,745.30 | 2,745,834.23 | 2,498,088.64 | 2,300,788.57 | 2,176,617.03  |
| U. S. deposits             |              |              |              |              |               |
| Dep'ts U. S. dis. officers |              |              |              |              |               |
| Notes rediscounted...      | 118,539.38   |              |              |              | 157,500.58    |
| Bills payable.....         | 32,153.33    |              |              | 63,000.00    | 149,500.00    |
| Other liabilities          |              |              |              |              |               |
| Total.....                 | 4,187,506.54 | 4,445,655.52 | 4,230,374.23 | 4,064,161.36 | 4,240,558.50  |

CITY OF NEW ORLEANS.

|                            | 7 banks. | 7 banks. | 7 banks. | 7 banks. | 7 banks. |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$2,300,000.00 | \$2,300,000.00 | \$2,300,000.00 | \$2,300,000.00 | \$2,300,000.00 |
| Surplus fund.....          | 2,310,000.00   | 2,305,000.00   | 2,305,000.00   | 2,355,000.00   | 2,355,000.00   |
| Undivided profits.....     | 404,841.48     | 377,609.94     | 481,864.87     | 354,608.60     | 391,426.19     |
| Nat'l-bank circulation     | 747,945.00     | 522,045.00     | 518,895.00     | 517,995.00     | 511,695.00     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 1,638,569.79   | 2,070,221.94   | 1,539,179.59   | 1,290,215.61   | 1,069,473.76   |
| Due to State banks...      | 1,498,572.66   | 2,358,144.32   | 1,748,333.72   | 1,225,669.85   | 909,899.34     |
| Dividends unpaid....       | 8,816.55       | 9,390.55       | 6,367.55       | 40,032.55      | 12,124.10      |
| Individual deposits...     | 15,991,251.35  | 16,783,483.80  | 15,553,948.95  | 15,338,848.22  | 14,328,176.16  |
| U. S. deposits             |                |                |                |                | 288,317.12     |
| Dep'ts U. S. dis. officers |                |                |                |                |                |
| Notes rediscounted...      | 33,000.00      | 5,000.00       |                |                | 100,158.46     |
| Bills payable.....         | 50,000.00      |                |                |                | 100,000.00     |
| Other liabilities          |                |                |                |                |                |
| Total.....                 | 24,982,996.83  | 26,730,895.55  | 24,453,589.68  | 23,422,369.83  | 22,364,270.13  |

MAINE.

|                            | 83 banks.       | 82 banks.       | 82 banks.       | 82 banks.       | 82 banks.       |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....         | \$11,171,000.00 | \$11,121,000.00 | \$11,121,000.00 | \$11,071,000.00 | \$11,071,000.00 |
| Surplus fund.....          | 2,690,288.00    | 2,701,452.34    | 2,711,102.34    | 2,712,434.73    | 2,699,434.73    |
| Undivided profits.....     | 1,900,606.43    | 1,693,828.62    | 1,841,787.40    | 1,409,833.08    | 1,581,148.43    |
| Nat'l-bank circulation     | 5,362,993.00    | 5,296,068.00    | 5,390,735.50    | 5,359,783.00    | 4,745,738.00    |
| State-bank circulation     |                 |                 |                 |                 |                 |
| Due to national banks      | 722,561.00      | 869,806.96      | 773,324.94      | 962,887.51      | 714,138.12      |
| Due to State banks...      | 1,477,318.82    | 1,331,270.03    | 920,017.24      | 879,912.12      | 804,792.38      |
| Dividends unpaid....       | 20,039.73       | 25,430.91       | 31,186.10       | 69,603.43       | 22,467.92       |
| Individual deposits...     | 16,002,606.41   | 15,619,787.46   | 15,940,240.68   | 16,314,849.52   | 17,421,455.42   |
| U. S. deposits             | 85,786.51       | 134,943.38      | 141,165.78      | 154,521.87      | 109,889.75      |
| Dep'ts U. S. dis. officers | 115,631.77      | 54,259.95       | 43,848.14       | 35,080.55       | 68,005.33       |
| Notes rediscounted...      | 7,000.00        | 28,001.65       | 93,733.12       | 61,413.66       | 51,719.85       |
| Bills payable.....         | 673,684.66      | 772,941.25      | 673,150.00      | 657,303.86      | 487,565.34      |
| Other liabilities          | 252,509.76      | 51,105.98       | 152.42          | 63,324.77       | 50,726.58       |
| Total.....                 | 40,482,026.09   | 39,699,896.53   | 39,681,443.66   | 39,751,957.10   | 39,909,081.35   |

752 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

MARYLAND.

| Resources.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                          | 47 banks.       | 47 banks.       | 47 banks.       | 48 banks.       | 48 banks.       |
| Loans and discounts.     | \$10,603,936.57 | \$10,368,203.71 | \$10,912,397.47 | \$10,928,951.10 | \$11,124,426.36 |
| Overdrafts.....          | 32,467.31       | 34,093.79       | 40,794.90       | 36,996.78       | 40,084.34       |
| Bonds for circulation.   | 2,106,750.00    | 2,106,750.00    | 2,106,750.00    | 2,007,250.00    | 2,065,750.00    |
| Bonds for deposits....   | 50,000.00       | 50,000.00       | 50,000.00       | 50,000.00       | 150,000.00      |
| U. S. bonds on hand....  | 35,400.00       | 10,400.00       | 90,600.00       | 111,700.00      | 219,000.00      |
| Premiums on bonds....    | 153,036.96      | 148,994.18      | 172,511.14      | 142,958.58      | 149,343.69      |
| Stocks, securities, etc. | 2,110,822.49    | 2,261,880.05    | 2,324,948.51    | 2,349,545.34    | 2,423,459.87    |
| Banking house, etc....   | 532,066.50      | 535,223.39      | 535,098.09      | 528,163.74      | 523,801.58      |
| Real estate, etc.....    | 101,068.45      | 94,403.35       | 87,795.59       | 88,910.33       | 92,881.40       |
| Due from nat'l banks.    | 353,305.49      | 424,597.11      | 395,365.32      | 340,214.90      | 562,007.83      |
| Due from State banks.    | 97,219.61       | 91,849.99       | 91,358.24       | 70,261.08       | 126,972.81      |
| Due from res'v'ag'ts.    | 1,886,693.85    | 2,044,839.93    | 1,583,661.81*   | 2,065,574.23    | 1,806,295.89    |
| Cash items.....          | 61,877.26       | 65,140.03       | 58,004.94       | 144,794.29      | 92,720.07       |
| Clear g-house exch'gs.   |                 |                 |                 | 34.39           |                 |
| Bills of other banks.... | 49,263.00       | 61,137.00       | 51,775.00       | 66,098.00       | 48,092.00       |
| Fractional currency....  | 9,619.11        | 10,175.55       | 11,642.27       | 10,642.31       | 11,246.94       |
| Specie.....              | 667,187.63      | 713,960.53      | 707,047.98      | 691,694.23      | 719,583.37      |
| Legal-tender notes....   | 371,011.00      | 416,543.00      | 448,671.00      | 413,977.00      | 432,384.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 82,610.48       | 89,303.58       | 88,103.58       | 77,505.66       | 82,408.96       |
| Due from U. S. Treas.    | 3,850.40        | 3,000.00        | 2,729.80        | 60,329.00       | 52,636.83       |
| Total.....               | 19,309,086.11   | 19,530,414.19   | 19,759,237.64   | 20,191,601.01   | 20,523,095.94   |

CITY OF BALTIMORE.

|  | 22 banks. | 22 banks. | 22 banks. | 22 banks. | 22 banks.       |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$33,667,928.21 | \$33,449,522.72 | \$35,829,493.85 | \$35,298,864.83 | \$34,444,036.50 |
| Overdrafts.....          | 36,745.97       | 34,642.98       | 30,150.89       | 29,911.72       | 43,459.82       |
| Bonds for circulation.   | 2,089,000.00    | 1,985,000.00    | 1,985,000.00    | 2,055,000.00    | 2,698,500.00    |
| Bonds for deposits....   | 202,000.00      | 202,000.00      | 202,000.00      | 518,000.00      | 1,823,200.00    |
| U. S. bonds on hand....  | 500.00          | 500.00          | 500.00          | 500.00          | 164,040.00      |
| Premiums on bonds....    | 229,445.50      | 197,137.52      | 174,504.54      | 288,175.91      | 328,599.21      |
| Stocks, securities, etc. | 2,645,607.32    | 2,906,404.24    | 2,985,617.09    | 2,414,732.56    | 2,150,843.35    |
| Banking house, etc....   | 2,207,780.21    | 2,166,880.21    | 2,169,380.21    | 2,329,328.78    | 2,335,623.74    |
| Real estate, etc.....    | 206,198.09      | 205,398.09      | 218,092.15      | 217,581.39      | 217,522.59      |
| Due from nat'l banks.    | 2,378,052.01    | 2,416,375.24    | 2,211,465.40    | 2,561,418.23    | 2,786,588.42    |
| Due from State banks.    | 403,679.79      | 313,600.70      | 397,477.75      | 496,041.15      | 482,612.87      |
| Due from res'v'ag'ts.    | 4,552,472.28    | 4,419,566.64    | 3,833,663.12    | 5,728,132.29    | 5,071,770.79    |
| Cash items.....          | 135,553.06      | 106,660.07      | 129,476.59      | 512,682.36      | 145,921.78      |
| Clear g-house exch'gs.   | 1,946,956.87    | 1,846,135.79    | 1,840,056.72    | 1,498,316.52    | 1,866,983.14    |
| Bills of other banks.... | 191,088.00      | 259,831.00      | 141,145.00      | 199,477.00      | 197,367.00      |
| Fractional currency....  | 16,941.58       | 15,650.31       | 17,705.17       | 16,346.96       | 12,065.91       |
| Specie.....              | 3,771,512.71    | 4,198,549.65    | 3,339,497.78    | 3,309,954.95    | 2,991,757.62    |
| Legal-tender notes....   | 862,205.00      | 829,472.00      | 840,710.00      | 680,223.00      | 1,027,069.00    |
| U. S. cert's of deposit. | 710,000.00      | 1,660,000.00    | 1,055,000.00    | 920,090.00      | 810,000.00      |
| 5% fund with Treas.      | 94,005.00       | 89,325.00       | 88,575.00       | 119,475.00      | 121,432.50      |
| Due from U. S. Treas.    | 5.00            | 45.00           | 5,405.00        | 196,165.00      | 20,892.18       |
| Total.....               | 56,288,276.60   | 57,302,697.16   | 57,494,916.26   | 59,691,887.65   | 59,750,286.42   |

MASSACHUSETTS.

|                          | 213 banks.       | 213 banks.       | 211 banks.       | 211 banks.       | 211 banks.       |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
| Loans and discounts.     | \$109,369,633.01 | \$108,896,750.43 | \$107,118,731.78 | \$105,159,392.24 | \$105,075,085.25 |
| Overdrafts.....          | 126,299.06       | 120,413.86       | 150,500.70       | 153,273.64       | 146,690.01       |
| Bonds for circulation.   | 21,179,900.00    | 19,508,400.00    | 19,318,400.00    | 19,480,900.00    | 20,028,900.00    |
| Bonds for deposits....   | 100,000.00       | 100,000.00       | 100,000.00       | 300,000.00       | 1,150,200.00     |
| U. S. bonds on hand....  | 171,700.00       | 93,950.00        | 189,950.00       | 477,400.00       | 893,390.00       |
| Premiums on bonds....    | 1,216,545.55     | 1,022,720.79     | 1,009,019.52     | 1,032,717.53     | 1,020,720.17     |
| Stocks, securities, etc. | 9,719,214.99     | 10,285,401.96    | 10,107,531.44    | 10,255,347.72    | 11,160,057.06    |
| Banking house, etc....   | 3,776,649.23     | 3,797,548.26     | 3,764,215.75     | 3,772,955.94     | 3,763,214.51     |
| Real estate, etc.....    | 422,952.54       | 467,838.22       | 427,753.03       | 445,276.68       | 424,178.79       |
| Due from nat'l banks.    | 1,211,846.46     | 1,036,114.58     | 1,097,597.70     | 1,370,728.62     | 1,111,537.71     |
| Due from State banks.    | 203,984.84       | 353,903.87       | 203,815.41       | 277,866.22       | 303,462.07       |
| Due from res'v'ag'ts.    | 12,157,000.27    | 13,718,077.62    | 11,954,150.51    | 14,590,479.53    | 16,124,315.96    |
| Cash items.....          | 624,123.82       | 655,179.30       | 660,704.50       | 956,605.80       | 845,658.15       |
| Clear g-house exch'gs.   | 200,815.67       | 186,113.28       | 227,130.13       | 338,574.67       | 156,598.96       |
| Bills of other banks.... | 959,222.00       | 898,442.00       | 1,037,795.00     | 1,093,382.00     | 1,112,610.00     |
| Fractional currency....  | 59,252.65        | 69,567.10        | 67,433.45        | 69,377.71        | 63,870.26        |
| Specie.....              | 4,846,042.57     | 4,766,268.69     | 5,066,463.77     | 5,172,377.28     | 5,110,803.95     |
| Legal-tender notes....   | 2,276,311.00     | 2,142,314.00     | 2,546,675.00     | 2,570,296.00     | 2,325,988.00     |
| U. S. cert's of deposit. | 135,000.00       | 105,000.00       | 135,000.00       | 135,000.00       | 125,000.00       |
| 5% fund with Treas.      | 927,634.50       | 834,588.00       | 858,503.00       | 857,470.50       | 875,266.00       |
| Due from U. S. Treas.    | 41,753.50        | 28,012.50        | 22,312.50        | 477,397.90       | 161,600.00       |
| Total.....               | 169,725,829.66   | 169,086,604.46   | 166,063,683.19   | 168,926,799.98   | 172,479,146.85   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MARYLAND.

| Liabilities.              | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20   |
|---------------------------|----------------|----------------|----------------|----------------|----------------|
|                           | 47 banks.      | 47 banks.      | 47 banks.      | 48 banks.      | 48 banks.      |
| Capital stock.....        | \$3,761,700.00 | \$3,746,700.00 | \$3,756,700.00 | \$3,781,700.00 | \$3,801,210.00 |
| Surplus fund.....         | 1,651,250.00   | 1,667,675.00   | 1,667,675.00   | 1,699,762.50   | 1,761,262.50   |
| Undivided profits....     | 463,042.47     | 409,521.99     | 496,913.87     | 392,377.81     | 452,668.28     |
| Nat'l-bank circulation    | 1,786,615.00   | 1,818,370.00   | 1,829,395.00   | 1,715,785.00   | 1,769,165.00   |
| State-bank circulation    |                |                |                |                |                |
| Due to national banks     | 441,850.84     | 331,803.73     | 410,302.62     | 508,507.68     | 308,661.84     |
| Due to State banks....    | 77,488.52      | 116,928.99     | 79,312.94      | 70,581.69      | 56,441.13      |
| Dividends unpaid....      | 21,474.72      | 22,672.36      | 14,441.11      | 41,595.64      | 19,364.90      |
| Individual deposits ..    | 11,009,452.06  | 11,287,180.14  | 11,322,151.03  | 11,621,559.09  | 11,893,281.07  |
| U. S. deposits.....       | 50,000.00      | 50,000.00      | 50,000.00      | 50,000.00      | 131,725.00     |
| Dep'ts U. S. dis.officers |                |                |                |                |                |
| Notes rediscounted...     | 25,978.25      | 50,959.53      | 67,811.68      | 132,254.08     | 131,531.17     |
| Bills payable.....        | 25,000.00      | 25,000.00      | 60,000.00      | 170,000.00     | 212,500.00     |
| Other liabilities.....    | 4,234.25       | 3,602.45       | 4,534.39       | 7,477.52       | 5,245.05       |
| Total.....                | 19,309,086.11  | 19,530,414.19  | 19,759,237.64  | 20,191,601.01  | 20,523,095.94  |

CITY OF BALTIMORE.

|  | 22 banks. | 22 banks. | 22 banks. | 22 banks. | 22 banks.       |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....        | \$13,243,260.00 | \$13,243,260.00 | \$13,243,260.00 | \$13,243,260.00 | \$13,243,260.00 |
| Surplus fund.....         | 5,041,625.00    | 5,184,100.00    | 5,184,100.00    | 5,195,875.00    | 5,195,875.00    |
| Undivided profits....     | 1,357,494.63    | 1,027,794.73    | 1,288,681.01    | 934,846.73      | 1,136,253.32    |
| Nat'l-bank circulation    | 1,840,040.00    | 1,728,070.00    | 1,765,860.00    | 2,365,790.00    | 2,384,180.00    |
| State-bank circulation    | 4,605.00        | 4,605.00        | 4,604.00        | 4,604.00        | 4,504.00        |
| Due to national banks     | 6,455,725.35    | 7,539,611.48    | 7,094,842.28    | 7,252,867.76    | 7,048,508.84    |
| Due to State banks....    | 2,043,647.09    | 1,995,356.83    | 1,819,210.86    | 2,066,834.30    | 2,148,290.07    |
| Dividends unpaid....      | 68,468.33       | 84,970.73       | 65,857.73       | 181,566.26      | 95,985.37       |
| Individual deposits ..    | 25,885,580.45   | 26,273,263.75   | 26,441,812.97   | 27,328,976.87   | 26,873,361.97   |
| U. S. deposits.....       | 210,330.75      | 217,262.71      | 220,687.41      | 615,535.15      | 1,378,507.18    |
| Dep'ts U. S. dis.officers |                 |                 |                 |                 |                 |
| Notes rediscounted ..     | 130,000.00      |                 |                 |                 |                 |
| Bills payable.....        | 7,500.00        |                 | 365,000.00      | 355,000.00      | 100,000.00      |
| Other liabilities.....    |                 | 4,401.93        |                 | 96,731.58       | 141,560.67      |
| Total.....                | 56,288,276.60   | 57,302,697.16   | 57,494,916.26   | 59,691,887.65   | 59,750,286.42   |

MASSACHUSETTS.

|                           | 213 banks.      | 213 banks.      | 211 banks.      | 211 banks.      | 211 banks.      |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....        | \$43,877,500.00 | \$43,877,500.00 | \$42,427,500.00 | \$42,427,500.00 | \$42,327,500.00 |
| Surplus fund.....         | 15,104,044.16   | 15,195,888.97   | 14,899,349.50   | 14,944,816.50   | 14,941,016.50   |
| Undivided profits....     | 4,947,075.29    | 5,185,230.05    | 4,912,972.89    | 5,088,256.99    | 5,581,792.26    |
| Nat'l-bank circulation    | 18,756,212.00   | 17,192,199.50   | 17,187,780.50   | 17,273,984.50   | 17,712,809.50   |
| State-bank circulation    |                 |                 |                 |                 |                 |
| Due to national banks     | 3,016,889.97    | 3,088,829.81    | 2,769,408.58    | 2,798,814.38    | 2,916,340.12    |
| Due to State banks....    | 1,929,807.51    | 2,311,630.78    | 2,195,433.09    | 2,273,195.09    | 2,068,157.59    |
| Dividends unpaid....      | 51,726.76       | 51,659.70       | 97,438.23       | 118,979.51      | 45,342.41       |
| Individual deposits ..    | 80,599,401.74   | 80,813,899.87   | 79,744,786.85   | 82,040,182.72   | 85,102,998.84   |
| U. S. deposits.....       | 98,473.32       | 98,367.66       | 53,939.03       | 252,941.30      | 877,797.39      |
| Dep'ts U. S. dis.officers | 1,795.73        | 2,129.44        | 3,079.53        | 2,629.74        | 2,468.88        |
| Notes rediscounted ..     | 325,010.31      | 300,030.00      | 481,884.62      | 422,387.58      | 153,170.94      |
| Bills payable.....        | 951,559.82      | 966,000.00      | 1,196,452.53    | 1,174,461.93    | 617,000.00      |
| Other liabilities.....    | 66,633.05       | 63,238.68       | 93,658.44       | 108,649.74      | 132,752.42      |
| Total.....                | 169,725,829.66  | 169,086,604.46  | 166,063,683.19  | 168,926,799.98  | 172,479,146.85  |

754 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

CITY OF BOSTON.

| Resources.               | DECEMBER 15.     | FEBRUARY 18.     | MAY 5.           | JULY 14.         | SEPTEMBER 20.    |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                          | 54 banks.        | 53 banks.        | 53 banks.        | 52 banks.        | 52 banks.        |
| Loans and discounts.     | \$165,605,857.13 | \$164,728,194.43 | \$156,623,374.14 | \$161,165,619.60 | \$166,933,052.27 |
| Overdrafts.              | 94,073.75        | 51,947.75        | 59,058.61        | 115,778.32       | 190,261.95       |
| Bonds for circulation.   | 6,880,000.00     | 6,327,000.00     | 6,997,000.00     | 7,252,000.00     | 7,077,000.00     |
| Bonds for deposits.      | 265,060.00       | 347,000.00       | 347,000.00       | 859,000.00       | 3,442,500.00     |
| U. S. bonds on hand.     | 411,150.00       | 5,000.00         | 57,000.00        | 779,000.00       | 184,500.00       |
| Premiums on bonds.       | 373,973.97       | 284,570.97       | 341,032.61       | 332,445.11       | 357,436.83       |
| Stocks, securities, etc. | 7,683,102.91     | 8,317,306.45     | 8,129,425.80     | 9,068,541.65     | 9,536,627.42     |
| Banking house, etc.      | 2,391,047.56     | 2,390,392.12     | 2,391,962.01     | 2,392,956.33     | 2,391,817.71     |
| Real estate, etc.        | 371,279.51       | 383,147.81       | 400,485.12       | 441,999.21       | 444,444.41       |
| Due from nat'l banks.    | 14,982,443.92    | 13,926,309.90    | 15,622,536.91    | 14,463,767.10    | 13,143,365.89    |
| Due from State banks.    | 1,394,229.67     | 778,890.13       | 686,872.66       | 949,930.71       | 1,146,052.92     |
| Due from res'v' ag'ts.   | 33,533,910.54    | 34,730,588.50    | 29,492,474.69    | 36,563,930.84    | 34,119,276.99    |
| Cash items.              | 364,320.36       | 411,420.79       | 325,596.66       | 505,330.82       | 388,835.32       |
| Clear'g-house exch'gs.   | 9,644,849.42     | 12,327,339.60    | 8,523,131.23     | 7,954,479.04     | 12,622,509.52    |
| Bills of other banks.    | 1,120,178.00     | 935,532.00       | 834,060.00       | 1,012,280.00     | 1,054,660.00     |
| Fractional currency.     | 211,484.20       | 23,834.88        | 22,645.98        | 21,183.26        | 19,459.87        |
| Specie.                  | 12,345,318.46    | 12,128,894.29    | 14,152,143.45    | 15,004,745.81    | 17,487,684.81    |
| Legal-tender notes.      | 6,994,795.00     | 7,042,525.00     | 5,932,827.00     | 4,956,237.00     | 5,679,766.00     |
| U. S. cert's of deposit. | 3,050,000.00     | 2,360,000.00     | 240,000.00       | 160,000.00       | 220,000.00       |
| 5% fund with Treas.      | 309,600.00       | 275,950.00       | 214,035.00       | 325,946.00       | 315,945.00       |
| Due from U. S. Treas.    | 220,504.00       | 87,461.30        | 88,379.00        | 1,208,031.30     | 145,374.50       |
| Total.                   | 268,057,118.40   | 267,863,395.92   | 251,581,040.87   | 266,133,202.10   | 276,810,573.21   |

MICHIGAN.

|                          | 76 banks. | 76 banks. | 76 banks. | 76 banks. | 76 banks. |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$26,522,238.82 | \$27,249,401.95 | \$28,883,385.72 | \$28,775,412.19 | \$28,656,369.27 |
| Overdrafts.              | 161,384.74      | 162,446.93      | 161,674.17      | 162,748.15      | 175,300.90      |
| Bonds for circulation.   | 2,887,000.00    | 2,887,000.00    | 2,957,000.00    | 2,957,000.00    | 3,100,500.00    |
| Bonds for deposits.      | 100,000.00      | 100,000.00      | 100,000.00      | 100,000.00      | 270,500.00      |
| U. S. bonds on hand.     | 100,650.00      | 110,650.00      | 108,850.00      | 120,250.00      | 524,310.00      |
| Premiums on bonds.       | 211,723.50      | 215,025.25      | 223,960.25      | 222,107.38      | 225,637.00      |
| Stocks, securities, etc. | 1,910,713.64    | 2,146,163.93    | 2,208,501.16    | 2,438,846.13    | 2,524,276.67    |
| Banking house, etc.      | 913,091.53      | 905,752.96      | 908,429.13      | 904,689.74      | 905,115.13      |
| Real estate, etc.        | 614,199.04      | 662,203.25      | 673,277.40      | 677,411.90      | 704,074.49      |
| Due from nat'l banks.    | 625,732.60      | 668,237.09      | 648,337.68      | 533,446.87      | 683,212.62      |
| Due from State banks.    | 709,720.42      | 656,213.16      | 564,404.10      | 505,282.91      | 567,878.94      |
| Due from res'v' ag'ts.   | 7,130,790.46    | 7,528,717.54    | 6,104,245.23    | 6,128,117.91    | 7,164,574.50    |
| Cash items.              | 110,910.89      | 134,372.44      | 100,745.67      | 152,745.45      | 153,011.57      |
| Clear'g-house exch'gs.   | 81,371.51       | 46,096.03       | 72,864.73       | 72,630.12       | 62,651.18       |
| Bills of other banks.    | 366,874.00      | 308,166.00      | 370,753.00      | 421,074.00      | 349,428.00      |
| Fractional currency.     | 14,779.62       | 18,417.06       | 15,157.26       | 15,531.95       | 13,965.64       |
| Specie.                  | 1,947,654.94    | 1,930,601.48    | 1,992,833.37    | 2,042,200.52    | 1,887,470.33    |
| Legal-tender notes.      | 733,665.00      | 685,585.00      | 899,082.00      | 888,532.00      | 741,982.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 129,652.25      | 129,665.00      | 131,342.00      | 133,065.00      | 139,036.00      |
| Due from U. S. Treas.    | 3,431.50        | 12,122.45       | 6,580.25        | 127,057.35      | 41,726.03       |
| Total.                   | 45,275,556.46   | 46,556,837.52   | 47,131,383.12   | 47,878,149.57   | 48,891,020.27   |

CITY OF DETROIT.

|                          | 6 banks. | 6 banks. | 6 banks. | 6 banks. | 6 banks. |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$14,621,698.64 | \$14,824,822.88 | \$15,691,302.20 | \$14,956,828.76 | \$14,711,565.06 |
| Overdrafts.              | 8,458.06        | 3,768.96        | 1,636.33        | 2,834.28        | 2,395.20        |
| Bonds for circulation.   | 1,150,000.00    | 1,150,000.00    | 1,200,000.00    | 1,400,000.00    | 1,400,000.00    |
| Bonds for deposits.      | 300,000.00      | 300,000.00      | 300,000.00      | 300,000.00      | 700,000.00      |
| U. S. bonds on hand.     |                 | 200,000.00      | 229,309.00      | 100,000.00      | 156,200.00      |
| Premiums on bonds.       | 153,500.00      | 202,242.19      | 216,242.19      | 205,367.19      | 223,154.69      |
| Stocks, securities, etc. | 123,902.28      | 326,795.37      | 414,297.99      | 428,487.27      | 396,419.90      |
| Banking house, etc.      | 30,788.50       | 31,538.50       | 31,038.50       | 30,538.50       | 30,538.50       |
| Real estate, etc.        | 266,020.73      | 266,761.18      | 358,654.13      | 354,544.59      | 362,168.70      |
| Due from nat'l banks.    | 1,741,403.08    | 1,526,764.38    | 1,049,036.01    | 908,056.33      | 1,260,605.77    |
| Due from State banks.    | 415,660.80      | 540,580.15      | 384,999.74      | 318,986.46      | 461,481.72      |
| Due from res'v' ag'ts.   | 4,646,334.97    | 4,192,854.71    | 2,116,209.29    | 1,901,154.24    | 3,347,373.13    |
| Cash items.              | 25,946.57       | 11,083.25       | 17,962.80       | 231,283.68      | 110,144.61      |
| Clear'g-house exch'gs.   | 276,938.48      | 265,962.09      | 226,968.11      | 210,649.87      | 236,036.84      |
| Bills of other banks.    | 139,543.00      | 210,796.00      | 165,807.00      | 258,245.00      | 142,937.00      |
| Fractional currency.     | 11,752.83       | 12,699.26       | 6,910.45        | 11,331.32       | 5,774.81        |
| Specie.                  | 1,662,589.55    | 1,667,442.00    | 1,646,832.01    | 1,683,112.75    | 1,677,607.25    |
| Legal-tender notes.      | 628,489.00      | 763,387.00      | 575,226.00      | 798,730.00      | 699,711.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 51,750.00       | 51,750.00       | 51,000.00       | 63,000.00       | 63,000.00       |
| Due from U. S. Treas.    | 24,642.07       | 12,041.87       | 14,352.27       | 40,675.87       | 9,448.27        |
| Total.                   | 26,279,409.56   | 26,611,289.79   | 24,700,775.02   | 24,203,826.11   | 25,996,562.45   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**CITY OF BOSTON.**

| Liabilities.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                            | 54 banks.       | 53 banks.       | 53 banks.       | 52 banks.       | 52 banks.       |
| Capital stock .....        | \$50,350,000.00 | \$49,350,000.00 | \$48,550,000.00 | \$48,150,000.00 | \$48,150,000.00 |
| Surplus fund .....         | 15,059,578.53   | 15,983,025.30   | 14,802,825.30   | 14,741,325.30   | 14,492,375.10   |
| Undivided profits .....    | 4,826,247.95    | 5,553,722.05    | 4,709,157.13    | 5,553,779.61    | 6,348,246.53    |
| Nat'l bank circulation     | 5,788,900.00    | 5,381,122.50    | 6,192,582.50    | 6,404,120.00    | 6,250,302.50    |
| State bank circulation     | .....           | .....           | .....           | .....           | .....           |
| Due to national banks      | 40,873,539.50   | 41,321,815.38   | 33,031,595.94   | 41,554,197.49   | 42,244,244.60   |
| Due to State banks .....   | 20,480,682.60   | 21,791,790.92   | 18,077,960.35   | 21,235,738.39   | 21,715,816.10   |
| Dividends unpaid .....     | 45,280.96       | 30,029.63       | 46,434.63       | 27,369.63       | 27,658.63       |
| Individual deposits .....  | 129,441,925.49  | 128,128,045.49  | 124,023,745.76  | 126,916,600.81  | 133,912,988.68  |
| U. S. deposits .....       | 128,582.46      | 177,580.48      | 204,668.90      | 462,456.13      | 2,832,163.48    |
| Dep'ts U. S. dis. officers | 59,216.87       | 55,905.66       | 54,632.66       | 47,235.82       | 59,075.17       |
| Notes rediscounted         | .....           | .....           | .....           | .....           | .....           |
| Bills payable .....        | 1,000,285.74    | 1,086,966.91    | 1,258,966.91    | 926,811.42      | 504,747.33      |
| Other liabilities .....    | 4,878.30        | 3,391.60        | 628,470.79      | 113,567.50      | 272,955.00      |
| Total .....                | 268,057,118.40  | 267,863,395.92  | 251,581,040.87  | 266,133,202.10  | 276,810,573.21  |

**MICHIGAN.**

|                            | 76 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock .....        | \$8,645,000.00 | \$8,595,000.00 | \$8,595,000.00 | \$8,595,000.00 | \$8,595,000.00 |
| Surplus fund .....         | 2,637,018.09   | 2,640,218.72   | 2,640,618.72   | 2,532,318.72   | 2,641,653.35   |
| Undivided profits .....    | 1,074,494.76   | 851,653.35     | 1,017,514.05   | 894,848.81     | 972,655.15     |
| Nat'l bank circulation     | 2,563,687.50   | 2,543,917.50   | 2,587,727.50   | 2,610,687.50   | 2,727,687.50   |
| State bank circulation     | .....          | .....          | .....          | .....          | .....          |
| Due to national banks      | 300,397.33     | 338,215.11     | 329,935.52     | 251,451.89     | 258,734.38     |
| Due to State banks .....   | 1,336,646.86   | 1,492,764.62   | 1,174,152.95   | 1,279,296.67   | 1,551,854.62   |
| Dividends unpaid .....     | 17,553.29      | 12,600.78      | 4,539.50       | 49,606.53      | 9,551.34       |
| Individual deposits .....  | 28,590,314.47  | 29,986,426.78  | 30,665,017.71  | 31,054,350.17  | 31,840,453.48  |
| U. S. deposits .....       | 61,286.39      | 64,299.78      | 83,708.66      | 80,911.38      | 238,611.01     |
| Dep'ts U. S. dis. officers | 36,677.77      | 31,740.88      | 15,550.27      | 9,219.52       | 9,460.94       |
| Notes rediscounted .....   | 2,500.00       | .....          | 17,466.80      | 6,458.38       | 45,000.00      |
| Bills payable .....        | 10,000.00      | .....          | .....          | 44,000.00      | .....          |
| Other liabilities .....    | .....          | .....          | 160.44         | .....          | 308.50         |
| Total .....                | 45,275,556.46  | 46,556,837.52  | 47,131,383.12  | 47,378,149.57  | 48,891,020.27  |

**CITY OF DETROIT.**

|                            | 6 banks.       |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock .....        | \$3,300,000.00 | \$3,300,000.00 | \$3,300,000.00 | \$3,300,000.00 | \$3,300,000.00 |
| Surplus fund .....         | 605,000.00     | 605,000.00     | 605,000.00     | 605,000.00     | 605,000.00     |
| Undivided profits .....    | 320,503.38     | 280,665.64     | 311,455.43     | 252,607.49     | 302,583.16     |
| Nat'l bank circulation     | 958,100.00     | 975,650.00     | 1,011,920.00   | 1,122,830.00   | 1,169,080.00   |
| State bank circulation     | .....          | .....          | .....          | .....          | .....          |
| Due to national banks      | 3,973,015.95   | 4,122,328.21   | 2,956,942.77   | 2,991,809.05   | 2,981,741.62   |
| Due to State banks .....   | 6,162,916.32   | 6,390,421.24   | 5,613,473.28   | 5,401,346.81   | 5,963,687.49   |
| Dividends unpaid .....     | 10.00          | 187.42         | 829.50         | 3,635.20       | 53.95          |
| Individual deposits .....  | 10,626,691.78  | 10,637,577.35  | 10,494,597.78  | 10,224,436.40  | 11,249,457.51  |
| U. S. deposits .....       | 232,172.72     | 233,585.64     | 227,284.44     | 276,884.04     | 372,143.90     |
| Dep'ts U. S. dis. officers | 70,999.41      | 65,874.29      | 79,271.82      | 25,277.12      | 52,814.82      |
| Notes rediscounted .....   | .....          | .....          | .....          | .....          | .....          |
| Bills payable .....        | .....          | .....          | 100,000.00     | .....          | .....          |
| Other liabilities .....    | .....          | .....          | .....          | .....          | .....          |
| Total .....                | 26,279,400.56  | 26,611,289.79  | 24,700,775.02  | 24,203,826.11  | 25,936,562.45  |

756 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

MINNESOTA.

| Resources.               | DECEMBER 15.       | FEBRUARY 18.       | MAY 5.             | JULY 14.           | SEPTEMBER 20.      |
|--------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                          | 60 banks.          | 59 banks.          | 59 banks.          | 59 banks.          | 59 banks.          |
| Loans and discounts.     | \$14, 126, 103. 45 | \$14, 374, 329. 58 | \$15, 014, 655. 21 | \$14, 094, 779. 26 | \$14, 624, 175. 05 |
| Overdrafts.              | 76, 016. 13        | 74, 047. 33        | 83, 126. 67        | 102, 230. 42       | 85, 408. 19        |
| Bonds for circulation.   | 1, 271, 500. 00    | 1, 259, 000. 00    | 1, 316, 500. 00    | 1, 279, 000. 00    | 1, 314, 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.     | 83, 500. 00        | 32, 500. 00        | 32, 500. 00        | 117, 550. 00       | 277, 160. 00       |
| Premiums on bonds.       | 57, 082. 80        | 55, 882. 80        | 65, 720. 30        | 65, 444. 55        | 65, 451. 55        |
| Stocks, securities, etc. | 678, 871. 47       | 715, 856. 92       | 793, 269. 55       | 837, 143. 10       | 922, 340. 79       |
| Banking house, etc.      | 912, 082. 06       | 908, 586. 74       | 909, 666. 67       | 915, 687. 52       | 927, 967. 93       |
| Real estate, etc.        | 409, 306. 11       | 403, 793. 99       | 438, 085. 24       | 407, 641. 19       | 389, 770. 99       |
| Due from nat'l banks.    | 838, 081. 38       | 749, 003. 63       | 669, 501. 89       | 521, 033. 87       | 658, 467. 82       |
| Due from State banks.    | 339, 025. 02       | 391, 333. 32       | 365, 331. 25       | 348, 456. 81       | 333, 566. 70       |
| Due from res'v'e ag'ts.  | 4, 640, 291. 54    | 4, 471, 080. 21    | 3, 780, 522. 70    | 4, 158, 435. 71    | 3, 778, 463. 99    |
| Cash items.              | 79, 103. 70        | 68, 802. 55        | 95, 277. 85        | 75, 433. 04        | 78, 854. 07        |
| Clear'g-house exch'gs.   | 35, 127. 89        | 13, 256. 05        | 104, 406. 36       | 22, 494. 30        | 249, 561. 05       |
| Bills of other banks.    | 150, 019. 00       | 95, 523. 00        | 100, 443. 00       | 129, 609. 00       | 107, 232. 00       |
| Fractional currency.     | 8, 605. 82         | 12, 316. 11        | 11, 247. 71        | 11, 583. 49        | 10, 320. 75        |
| Specie.                  | 1, 295, 239. 05    | 1, 164, 317. 90    | 1, 196, 357. 25    | 1, 257, 122. 88    | 1, 127, 797. 90    |
| Legal-tender notes.      | 475, 859. 00       | 317, 980. 00       | 308, 734. 00       | 378, 530. 00       | 324, 627. 00       |
| U. S. cert's of deposit. |                    |                    |                    |                    |                    |
| 5% fund with Treas.      | 56, 321. 50        | 54, 359. 50        | 56, 953. 00        | 57, 007. 90        | 57, 385. 00        |
| Due from U. S. Treas.    | 6, 926. 00         | 5, 695. 00         | 8, 018. 50         | 35, 135. 00        | 19, 186. 54        |
| Total.                   | 25, 499, 157. 92   | 25, 219, 164. 63   | 25, 460, 407. 15   | 25, 764, 318. 04   | 25, 461, 737. 32   |

CITY OF MINNEAPOLIS.

|                          | 6 banks. | 6 banks. | 6 banks. | 6 banks. | 6 banks. |
|--------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Loans and discounts.     | \$12, 348, 300. 37 | \$12, 273, 799. 88 | \$11, 458, 636. 52 | \$10, 862, 303. 96 | \$10, 299, 184. 97 |
| Overdrafts.              | 5, 930. 10         | 6, 863. 12         | 4, 855. 62         | 20, 229. 20        | 13, 052. 25        |
| Bonds for circulation.   | 300, 000. 00       | 300, 000. 00       | 300, 000. 00       | 300, 000. 00       | 300, 000. 00       |
| Bonds for deposits.      | 50, 000. 00        | 50, 000. 00        | 50, 000. 00        | 50, 000. 00        | 150, 000. 00       |
| U. S. bonds on hand.     |                    |                    |                    |                    | 151, 980. 00       |
| Premiums on bonds.       | 23, 500. 00        | 23, 250. 00        | 22, 950. 00        | 21, 200. 00        | 28, 775. 62        |
| Stocks, securities, etc. | 437, 828. 93       | 431, 273. 90       | 441, 684. 38       | 465, 450. 92       | 448, 155. 92       |
| Banking house, etc.      | 105, 950. 00       | 107, 175. 00       | 108, 275. 00       | 108, 875. 00       | 108, 875. 00       |
| Real estate, etc.        | 71, 657. 47        | 77, 628. 00        | 77, 628. 00        | 77, 628. 00        | 77, 628. 00        |
| Due from nat'l banks.    | 788, 119. 79       | 751, 850. 49       | 719, 127. 94       | 1, 035, 422. 66    | 1, 078, 886. 29    |
| Due from State banks.    | 1, 187, 998. 97    | 708, 345. 53       | 891, 357. 27       | 882, 835. 81       | 1, 048, 238. 93    |
| Due from res'v'e ag'ts.  | 2, 417, 653. 53    | 1, 566, 777. 75    | 2, 226, 900. 94    | 3, 020, 842. 35    | 3, 263, 307. 68    |
| Cash items.              | 23, 133. 73        | 17, 350. 44        | 29, 942. 10        | 29, 031. 69        | 41, 449. 21        |
| Clear'g-house exch'gs.   | 738, 251. 73       | 402, 968. 11       | 1, 014, 954. 67    | 331, 206. 76       | 450, 478. 29       |
| Bills of other banks.    | 138, 729. 00       | 71, 710. 00        | 150, 579. 00       | 113, 311. 00       | 104, 606. 00       |
| Fractional currency.     | 5, 960. 21         | 4, 436. 62         | 5, 195. 42         | 12, 482. 97        | 7, 381. 88         |
| Specie.                  | 936, 745. 30       | 831, 824. 30       | 706, 339. 10       | 771, 695. 45       | 992, 251. 00       |
| Legal-tender notes.      | 898, 578. 00       | 372, 937. 00       | 837, 336. 00       | 685, 351. 00       | 619, 694. 00       |
| U. S. cert's of deposit. |                    |                    |                    |                    |                    |
| 5% fund with Treas.      | 13, 500. 00        | 13, 500. 00        | 13, 300. 00        | 12, 800. 00        | 13, 300. 00        |
| Due from U. S. Treas.    | 4, 500. 00         | 4, 110. 00         | 1, 562. 50         | 103, 082. 00       | 300. 00            |
| Total.                   | 20, 496, 337. 13   | 18, 015, 800. 14   | 19, 069, 724. 46   | 18, 903, 838. 77   | 19, 197, 545. 04   |

CITY OF ST. PAUL.

|                          | 5 banks.           | 5 banks.           | 5 banks.           | 5 banks.          | 5 banks.          |
|--------------------------|--------------------|--------------------|--------------------|-------------------|-------------------|
| Loans and discounts.     | \$10, 399, 191. 16 | \$10, 352, 501. 60 | \$10, 314, 406. 39 | \$9, 567, 578. 25 | \$9, 715, 305. 00 |
| Overdrafts.              | 7, 525. 67         | 1, 996. 60         | 4, 775. 04         | 4, 958. 71        | 4, 141. 60        |
| Bonds for circulation.   | 252, 000. 00       | 252, 000. 00       | 252, 000. 00       | 252, 000. 00      | 252, 000. 00      |
| Bonds for deposits.      | 475, 000. 00       | 475, 000. 00       | 475, 000. 00       | 475, 000. 00      | 475, 000. 00      |
| U. S. bonds on hand.     |                    |                    |                    |                   | 133, 500. 00      |
| Premiums on bonds.       |                    |                    |                    |                   |                   |
| Stocks, securities, etc. | 1, 701, 283. 93    | 1, 894, 402. 09    | 1, 745, 190. 59    | 1, 785, 762. 44   | 1, 766, 142. 46   |
| Banking house, etc.      | 702, 718. 78       | 698, 218. 78       | 698, 758. 78       | 698, 758. 78      | 698, 758. 78      |
| Real estate, etc.        | 74, 138. 84        | 85, 088. 84        | 87, 883. 31        | 97, 722. 31       | 126, 575. 05      |
| Due from nat'l banks.    | 1, 015, 198. 72    | 675, 170. 47       | 958, 147. 48       | 1, 029, 357. 70   | 680, 049. 73      |
| Due from State banks.    | 307, 385. 20       | 138, 818. 66       | 241, 065. 17       | 160, 034. 85      | 243, 554. 96      |
| Due from res'v'e ag'ts.  | 3, 020, 461. 20    | 3, 806, 981. 10    | 2, 580, 194. 10    | 3, 328, 113. 38   | 3, 408, 665. 30   |
| Cash items.              | 81, 548. 57        | 37, 898. 70        | 99, 467. 99        | 86, 683. 59       | 71, 000. 60       |
| Clear'g-house exch'gs.   | 259, 801. 45       | 162, 572. 04       | 300, 680. 71       | 249, 473. 85      | 288, 459. 72      |
| Bills of other banks.    | 118, 500. 00       | 83, 670. 00        | 202, 155. 00       | 130, 739. 00      | 122, 632. 60      |
| Fractional currency.     | 3, 680. 93         | 2, 501. 99         | 2, 466. 28         | 2, 345. 79        | 3, 481. 59        |
| Specie.                  | 2, 294, 864. 13    | 1, 895, 106. 00    | 2, 046, 138. 85    | 2, 219, 399. 85   | 2, 121, 663. 80   |
| Legal-tender notes.      | 218, 908. 00       | 248, 264. 00       | 457, 474. 00       | 313, 417. 00      | 546, 480. 00      |
| U. S. cert's of deposit. |                    |                    |                    |                   |                   |
| 5% fund with Treas.      | 11, 340. 00        | 11, 338. 00        | 11, 338. 00        | 11, 338. 00       | 11, 338. 00       |
| Due from U. S. Treas.    | 36, 269. 42        | 34, 101. 42        | 46, 431. 42        | 108, 121. 42      | 26, 221. 94       |
| Total.                   | 21, 009, 816. 00   | 20, 855, 630. 29   | 20, 523, 573. 11   | 20, 520, 794. 92  | 20, 699, 970. 53  |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MINNESOTA.

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 60 banks.      | 59 banks.      | 59 banks.      | 59 banks.      | 59 banks.      |
| Capital stock.....         | \$4,865,000.00 | \$4,815,000.00 | \$4,640,000.00 | \$4,640,060.00 | \$4,590,000.00 |
| Surplus fund.....          | 1,026,775.62   | 1,013,050.00   | 1,010,350.00   | 1,023,550.00   | 1,014,750.00   |
| Undivided profits....      | 701,818.05     | 572,125.64     | 514,876.90     | 444,062.48     | 501,779.66     |
| Nat'l-bank circulation     | 1,134,255.00   | 1,118,405.00   | 1,164,227.50   | 1,136,185.00   | 1,164,955.00   |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 529,027.27     | 380,064.18     | 292,080.22     | 415,943.77     | 355,095.41     |
| Due to State banks...      | 727,567.21     | 826,192.91     | 874,879.82     | 753,792.47     | 680,845.37     |
| Dividends unpaid....       | 2,576.00       | 2,309.75       | 1,122.00       | 14,423.25      | 1,565.00       |
| Individual deposits...     | 16,431,606.14  | 16,417,855.89  | 16,863,247.33  | 17,241,912.54  | 16,943,881.68  |
| U. S. deposits.....        | 20,269.88      | 37,912.20      | 5,402.43       | 16,551.59      | 16,327.59      |
| Dep'ts U. S. dis. officers | 21,601.96      | 12,087.80      | 40,775.89      | 1,008.16       | 24,820.00      |
| Notes rediscounted....     |                |                | 5,000.00       |                |                |
| Bills payable.....         | 23,000.00      | 10,000.00      | 17,000.00      | 71,700.00      | 93,500.00      |
| Other liabilities.....     | 15,669.79      | 14,071.26      | 26,645.06      | 5,248.78       | 14,218.21      |
| Total.....                 | 25,499,157.92  | 25,219,164.63  | 25,460,407.15  | 25,764,318.04  | 25,401,737.52  |

CITY OF MINNEAPOLIS.

|                            | 6 banks.       |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$4,500,000.00 | \$4,500,000.00 | \$4,500,000.00 | \$4,500,000.00 | \$4,500,000.00 |
| Surplus fund.....          | 491,000.00     | 503,500.00     | 505,500.00     | 512,000.00     | 512,000.00     |
| Undivided profits....      | 461,553.41     | 379,687.15     | 354,850.37     | 246,935.77     | 313,479.97     |
| Nat'l-bank circulation     | 210,240.00     | 201,230.00     | 200,410.00     | 195,920.00     | 192,360.00     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 4,085,419.84   | 3,201,355.68   | 2,674,572.83   | 2,892,267.90   | 2,393,788.71   |
| Due to State banks...      | 2,269,525.16   | 1,939,349.02   | 1,778,498.82   | 1,584,305.65   | 1,595,051.42   |
| Dividends unpaid....       | 464.00         | 1,480.00       | 2,897.50       | 11,400.00      | 3,151.00       |
| Individual deposits...     | 8,333,604.60   | 7,296,877.54   | 8,988,184.04   | 8,793,306.78   | 9,413,198.22   |
| U. S. deposits.....        | 39,850.49      | 39,074.68      | 37,135.43      | 38,377.60      | 133,535.44     |
| Dep'ts U. S. dis. officers | 7,679.63       | 18,433.02      | 4,691.19       | 10,510.93      | 9,720.67       |
| Notes rediscounted....     |                |                |                |                | 12,800.00      |
| Bills payable.....         |                |                |                |                |                |
| Other liabilities.....     | 7,000.00       | 24,813.05      | 22,984.28      | 118,814.14     | 118,459.41     |
| Total.....                 | 20,406,337.13  | 18,015,800.14  | 19,069,724.46  | 18,903,838.77  | 19,197,545.04  |

CITY OF ST. PAUL.

|                            | 5 banks.       |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$3,800,000.00 | \$3,800,000.00 | \$3,800,000.00 | \$3,800,000.00 | \$3,800,000.00 |
| Surplus fund.....          | 855,000.00     | 655,000.00     | 655,000.00     | 657,000.00     | 657,000.00     |
| Undivided profits....      | 888,719.77     | 764,393.62     | 770,412.70     | 770,420.59     | 817,690.75     |
| Nat'l-bank circulation     | 210,840.00     | 210,130.00     | 206,730.00     | 204,770.00     | 203,270.00     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 3,238,423.16   | 2,777,042.25   | 2,127,928.57   | 2,226,834.55   | 2,591,161.28   |
| Due to State banks...      | 2,475,324.93   | 2,454,430.26   | 2,410,402.53   | 2,219,931.90   | 1,754,850.77   |
| Dividends unpaid....       | 2,395.81       | 3,346.71       | 2,466.41       | 4,924.21       | 3,102.21       |
| Individual deposits...     | 9,099,067.76   | 9,785,469.34   | 10,047,578.08  | 10,181,687.72  | 10,432,375.13  |
| U. S. deposits.....        | 151,999.03     | 175,137.19     | 249,851.19     | 196,946.58     | 87,151.80      |
| Dep'ts U. S. dis. officers | 287,845.54     | 230,660.92     | 178,203.63     | 258,879.37     | 353,368.59     |
| Notes rediscounted....     |                |                |                |                |                |
| Bills payable.....         |                |                | 75,060.00      |                |                |
| Other liabilities.....     |                |                |                |                |                |
| Total.....                 | 21,009,816.00  | 20,855,630.29  | 20,523,573.11  | 20,520,794.92  | 20,699,970.53  |

758 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 3, 1897,

MISSISSIPPI.

| Resources.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 10 banks. | 10 banks. | 10 banks. | 10 banks. | 10 banks. |
| Loans and discounts.     | \$1,888,980.47 | \$1,712,865.30 | \$2,036,770.03 | \$2,281,026.13 | \$2,475,475.77 |
| Overdrafts.              | 701,463.76     | 578,527.56     | 409,453.31     | 248,671.31     | 289,143.86     |
| Bonds for circulation.   | 243,150.00     | 243,150.00     | 243,150.00     | 243,150.00     | 254,400.00     |
| Bonds for deposits.      |                |                |                |                |                |
| U. S. bonds on hand.     |                |                | 50,000.00      |                | 23,000.00      |
| Premiums on bonds.       | 3,000.00       | 1,000.00       | 5,750.00       | 800.00         | 800.00         |
| Stocks, securities, etc. | 413,584.36     | 382,941.52     | 413,140.85     | 441,502.76     | 443,026.91     |
| Banking house, etc.      | 75,011.06      | 70,762.04      | 72,183.04      | 73,679.29      | 75,556.74      |
| Real estate, etc.        | 76,737.02      | 77,454.88      | 76,982.68      | 76,892.25      | 76,876.69      |
| Due from nat'l banks.    | 189,102.20     | 245,710.61     | 200,993.16     | 112,400.00     | 90,724.33      |
| Due from State banks.    | 110,134.91     | 98,271.30      | 75,192.09      | 52,591.88      | 45,235.00      |
| Due from res'v'ag'ts.    | 425,142.50     | 985,421.81     | 649,551.93     | 466,189.61     | 219,219.02     |
| Cash items.              | 29,722.09      | 44,449.81      | 25,102.47      | 18,192.32      | 22,210.95      |
| Clear'g-house exch'gs.   |                |                |                |                |                |
| Bills of other banks.    | 8,806.00       | 3,252.00       | 6,160.00       | 7,382.00       | 7,321.00       |
| Fractional currency.     | 963.96         | 1,666.37       | 2,579.44       | 3,701.03       | 2,083.80       |
| Specie.                  | 118,768.15     | 102,467.60     | 154,962.63     | 184,862.35     | 154,911.85     |
| Legal-tender notes.      | 185,266.00     | 222,797.00     | 228,098.00     | 131,920.00     | 161,760.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 10,921.13      | 10,740.33      | 10,640.50      | 10,699.80      | 11,020.50      |
| Due from U. S. Treas.    |                |                | 700.00         | 13,088.00      | 1,239.20       |
| Total.                   | 4,480,763.61   | 4,781,478.63   | 4,662,316.15   | 4,366,748.89   | 4,354,505.62   |

MISSOURI.

|                          | 50 banks.      | 50 banks.      | 50 banks.      | 50 banks.      | 49 banks.      |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$7,900,562.96 | \$7,796,186.83 | \$8,109,455.23 | \$8,139,342.16 | \$7,969,757.15 |
| Overdrafts.              | 177,006.02     | 179,565.06     | 148,599.96     | 163,702.78     | 188,291.79     |
| Bonds for circulation.   | 1,145,050.00   | 1,132,550.00   | 1,171,550.00   | 1,221,550.00   | 1,260,550.00   |
| Bonds for deposits.      |                |                |                |                |                |
| U. S. bonds on hand.     | 59,000.00      | 55,000.00      | 53,000.00      | 21,500.00      | 63,120.00      |
| Premiums on bonds.       | 63,947.79      | 61,422.79      | 69,404.49      | 67,204.04      | 66,704.04      |
| Stocks, securities, etc. | 744,054.39     | 709,243.01     | 717,738.35     | 675,423.84     | 664,609.67     |
| Banking house, etc.      | 514,820.62     | 515,827.17     | 517,126.72     | 513,864.04     | 511,378.32     |
| Real estate, etc.        | 258,356.98     | 271,592.33     | 262,641.12     | 265,880.50     | 208,702.25     |
| Due from nat'l banks.    | 257,432.91     | 266,486.47     | 185,929.04     | 131,095.38     | 122,993.62     |
| Due from State banks.    | 174,179.03     | 233,511.98     | 203,989.53     | 202,689.67     | 187,657.93     |
| Due from res'v'ag'ts.    | 1,975,048.58   | 2,394,894.46   | 1,975,978.26   | 1,575,499.21   | 1,787,223.37   |
| Cash items.              | 109,189.72     | 80,415.57      | 85,688.80      | 73,306.06      | 91,148.08      |
| Clear'g-house exch'gs.   | 6,470.95       | 3,500.39       | 9,365.41       | 15,092.86      | 21,564.02      |
| Bills of other banks.    | 104,463.00     | 111,813.00     | 146,428.00     | 192,860.00     | 120,077.00     |
| Fractional currency.     | 6,144.82       | 7,057.38       | 6,843.63       | 6,851.46       | 6,329.62       |
| Specie.                  | 568,113.60     | 581,580.37     | 679,603.40     | 629,087.69     | 590,652.95     |
| Legal-tender notes.      | 302,268.00     | 343,601.00     | 352,193.00     | 340,383.00     | 290,612.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 51,527.25      | 50,364.75      | 52,294.75      | 54,484.75      | 55,722.75      |
| Due from U. S. Treas.    | 982.50         | 1,322.50       | 2.50           | 29,922.50      | 4,312.50       |
| Total.                   | 14,418,619.12  | 14,795,935.06  | 14,747,774.19  | 14,319,939.99  | 14,271,407.06  |

CITY OF KANSAS CITY.

|                          | 5 banks. | 5 banks. | 5 banks. | 5 banks. | 5 banks. |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$17,419,063.14 | \$17,821,121.56 | \$17,359,879.29 | \$18,918,947.82 | \$18,378,813.53 |
| Overdrafts.              | 119,041.53      | 143,711.45      | 151,150.04      | 107,071.22      | 211,227.97      |
| Bonds for circulation.   | 250,000.00      | 250,000.00      | 250,000.00      | 250,000.00      | 487,000.00      |
| Bonds for deposits.      | 100,000.00      | 100,000.00      | 100,000.00      | 50,000.00       | 514,500.00      |
| U. S. bonds on hand.     | 301,000.00      | 416,000.00      | 226,000.00      | 304,500.00      | 287,200.00      |
| Premiums on bonds.       | 95,105.80       | 100,320.80      | 61,827.05       | 36,000.00       | 43,945.39       |
| Stocks, securities, etc. | 830,329.89      | 1,157,364.37    | 1,640,992.73    | 1,648,533.75    | 1,392,946.48    |
| Banking house, etc.      | 72,375.00       | 69,365.00       | 66,865.00       | 16,366.00       | 13,001.00       |
| Real estate, etc.        | 362,442.86      | 356,392.86      | 357,992.86      | 418,288.97      | 395,227.47      |
| Due from nat'l banks.    | 911,481.21      | 920,536.08      | 1,207,449.04    | 919,853.58      | 1,252,126.45    |
| Due from State banks.    | 1,789,038.31    | 2,489,048.95    | 2,082,839.23    | 1,815,509.57    | 2,948,436.41    |
| Due from res'v'ag'ts.    | 5,196,137.99    | 7,280,266.43    | 6,712,474.84    | 3,647,740.08    | 4,401,672.02    |
| Cash items.              | 42,142.38       | 31,787.52       | 37,461.46       | 69,994.48       | 47,620.73       |
| Clear'g-house exch'gs.   | 877,449.31      | 556,624.50      | 649,141.68      | 723,716.04      | 576,138.54      |
| Bills of other banks.    | 174,860.00      | 225,600.00      | 204,136.00      | 130,440.00      | 168,311.00      |
| Fractional currency.     | 4,472.55        | 3,463.32        | 3,695.49        | 5,089.76        | 6,866.57        |
| Specie.                  | 1,209,217.20    | 1,332,273.00    | 2,106,061.77    | 2,044,914.55    | 1,547,008.40    |
| Legal-tender notes.      | 895,000.00      | 854,300.00      | 1,366,400.00    | 1,032,160.00    | 951,122.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 11,250.00       | 11,250.00       | 11,250.00       | 11,250.00       | 13,500.00       |
| Due from U. S. Treas.    | 4,000.00        | 4,500.00        |                 | 20,000.00       | 33,504.10       |
| Total.                   | 30,754,497.17   | 34,123,925.84   | 34,595,616.48   | 32,170,375.82   | 32,570,168.06   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MISSISSIPPI.

| Liabilities.            | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20. |
|-------------------------|--------------|--------------|--------------|--------------|---------------|
|                         | 10 banks.     |
| Capital stock.....      | \$855,000.00 | \$855,000.00 | \$855,000.00 | \$855,000.00 | \$855,000.00  |
| Surplus fund.....       | 392,648.23   | 396,700.00   | 399,700.00   | 402,050.00   | 402,050.00    |
| Undivided profits....   | 157,022.04   | 122,025.22   | 160,186.17   | 137,481.47   | 119,667.09    |
| Nat'l-bank circulation  | 215,880.00   | 210,350.00   | 212,030.00   | 215,690.00   | 227,520.00    |
| State-bank circulation  |              |              |              |              |               |
| Due to national banks   | 49,856.11    | 59,874.29    | 22,528.28    | 44,021.37    | 30,349.73     |
| Due to State banks....  | 70,953.28    | 88,205.10    | 108,089.14   | 54,532.50    | 29,772.00     |
| Dividends unpaid....    | 1,070.00     | 1,870.00     | 1,065.00     | 7,259.00     | 1,810.00      |
| Individual deposits..   | 2,485,400.32 | 2,983,954.02 | 2,902,217.56 | 2,557,962.36 | 2,249,521.64  |
| U. S. deposits.....     |              |              |              |              |               |
| Dep'ts U.S.dis.officers |              |              |              |              |               |
| Notes rediscounted..    | 104,933.63   |              |              | 64,876.30    | 119,138.67    |
| Bills payable.....      | 130,000.00   | 60,000.00    |              | 20,000.00    | 206,800.00    |
| Other liabilities.....  | 18,000.00    | 4,500.00     | 4,500.00     | 7,875.89     | 82,875.89     |
| Total.....              | 4,480,763.61 | 4,781,478.63 | 4,662,316.15 | 4,366,748.89 | 4,354,505.62  |

MISSOURI.

|                         | 50 banks.      | 50 banks.      | 50 banks.      | 50 banks.      | 49 banks.      |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....      | \$3,765,000.00 | \$3,615,000.00 | \$3,615,000.00 | \$3,615,000.00 | \$3,515,000.00 |
| Surplus fund.....       | 735,309.56     | 738,327.25     | 738,327.25     | 741,444.62     | 744,044.62     |
| Undivided profits....   | 327,192.03     | 206,824.07     | 290,761.25     | 208,627.67     | 258,409.60     |
| Nat'l-bank circulation  | 1,016,520.00   | 985,970.00     | 1,045,175.00   | 1,600,730.00   | 1,118,530.00   |
| State-bank circulation  |                |                |                |                |                |
| Due to national banks   | 4,594.46       | 7,230.65       | 3,279.40       | 5,074.84       | 3,857.87       |
| Due to State banks....  | 143,167.33     | 131,922.36     | 134,688.65     | 76,794.41      | 166,451.21     |
| Dividends unpaid....    | 7,556.55       | 2,415.55       | 2,163.87       | 7,946.05       | 3,329.05       |
| Individual deposits..   | 8,324,081.40   | 9,019,337.24   | 8,831,036.55   | 8,392,631.38   | 8,386,657.49   |
| U. S. deposits.....     |                |                |                |                |                |
| Dep'ts U.S.dis.officers |                |                |                |                |                |
| Notes rediscounted..    | 29,723.65      | 24,000.00      | 31,150.00      | 79,690.93      | 49,125.00      |
| Bills payable.....      | 50,756.20      | 39,500.00      | 43,100.00      | 102,000.00     | 79,690.00      |
| Other liabilities.....  | 14,717.94      | 15,407.94      | 13,152.22      |                | 15,402.22      |
| Total.....              | 14,418,619.12  | 14,795,935.06  | 14,747,774.19  | 14,319,939.90  | 14,271,407.06  |

CITY OF KANSAS CITY.

|                         | 5 banks. | 5 banks. | 5 banks. | 5 banks. | 5 banks. |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....      | \$2,300,000.00 | \$2,300,000.00 | \$2,300,000.00 | \$2,300,000.00 | \$2,300,000.00 |
| Surplus fund.....       | 480,000.00     | 509,000.00     | 521,060.00     | 573,009.00     | 603,000.00     |
| Undivided profits....   | 362,640.48     | 271,302.82     | 538,462.18     | 303,757.76     | 335,188.78     |
| Nat'l-bank circulation  | 225,000.00     | 225,000.00     | 225,000.00     | 225,000.00     | 291,450.00     |
| State-bank circulation  |                |                |                |                |                |
| Due to national banks   | 7,622,996.08   | 9,251,053.73   | 8,537,494.60   | 7,525,276.09   | 7,426,165.43   |
| Due to State banks....  | 8,446,304.32   | 9,490,466.15   | 8,758,048.17   | 8,024,090.68   | 8,093,143.82   |
| Dividends unpaid....    | 2,150.25       | 2,020.50       | 1,119.25       | 26,485.00      | 1,675.75       |
| Individual deposits..   | 11,268,984.39  | 11,974,430.60  | 12,953,286.18  | 12,604,744.17  | 13,215,173.41  |
| U. S. deposits.....     | 94,227.29      | 71,507.47      | 77,594.97      | 47,812.15      | 236,800.73     |
| Dep'ts U.S.dis.officers | 12,164.36      | 29,144.57      | 29,611.13      | 13,767.85      | 15,781.36      |
| Notes rediscounted..    |                |                |                | 372,829.99     |                |
| Bills payable.....      |                |                | 865,000.00     | 153,612.73     | 60,000.00      |
| Other liabilities.....  |                |                |                |                | 6,728.78       |
| Total.....              | 30,754,407.17  | 34,123,925.84  | 34,595,616.48  | 32,170,375.82  | 32,570,168.06  |

# 760 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

## CITY OF ST. JOSEPH.

| Resources.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 2 banks. | 2 banks. | 2 banks. | 2 banks. | 2 banks. |
| Loans and discounts.     | \$2,141,292.03 | \$1,999,048.07 | \$2,285,531.55 | \$2,272,051.54 | \$2,203,279.31 |
| Overdrafts.              | 4,726.90       | 20,897.90      | 5,734.31       | 7,858.55       | 21,962.73      |
| Bonds for circulation.   | 150,000.00     | 150,000.00     | 150,000.00     | 150,000.00     | 150,000.00     |
| Bonds for deposits.      | 50,000.00      | 50,000.00      | 50,000.00      | 50,000.00      | 50,000.00      |
| U. S. bonds on hand.     |                |                |                |                | 59,500.00      |
| Premiums on bonds.       |                |                |                |                |                |
| Stocks, securities, etc. | 12,390.45      | 12,000.00      | 14,400.00      | 14,400.00      | 14,400.00      |
| Banking house, etc.      | 72,090.00      | 72,000.00      | 72,000.00      | 72,000.00      | 72,000.00      |
| Real estate, etc.        |                |                |                |                |                |
| Due from nat'l banks.    | 355,077.80     | 482,467.31     | 336,099.91     | 350,258.41     | 229,284.10     |
| Due from State banks.    | 89,158.79      | 91,833.81      | 133,145.28     | 85,584.81      | 168,355.36     |
| Due from res'v' ag'ts.   | 504,946.33     | 1,065,000.75   | 952,336.79     | 1,065,283.80   | 1,216,565.13   |
| Cash items.              | 26,210.22      | 19,987.44      | 18,711.13      | 100,721.41     | 69,175.04      |
| Clear'g-house exch'gs.   | 65,812.71      | 32,816.60      | 175,883.04     | 109,807.25     | 143,490.18     |
| Bills of other banks.    | 8,870.00       | 6,475.00       | 19,165.00      | 11,675.00      | 12,775.00      |
| Fractional currency.     | 549.02         | 552.14         | 782.62         | 480.28         | 505.21         |
| Specie.                  | 210,009.20     | 182,035.90     | 238,292.20     | 251,428.30     | 189,636.40     |
| Legal-tender notes.      | 195,668.00     | 159,761.00     | 218,514.00     | 202,019.00     | 205,461.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 6,750.00       | 6,750.00       | 6,750.00       | 6,750.00       | 6,750.00       |
| Due from U. S. Treas.    | 2,100.00       | 3,997.50       | 1,000.00       | 800.00         | 850.00         |
| Total                    | 3,875,531.36   | 4,356,623.42   | 4,667,345.83   | 4,751,113.41   | 4,813,989.46   |

## CITY OF ST. LOUIS.

|                          | 6 banks. | 6 banks. | 6 banks. | 6 banks. | 6 banks. |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$31,330,130.98 | \$33,025,783.59 | \$36,084,086.85 | \$35,074,948.68 | \$34,712,725.25 |
| Overdrafts.              | 28,356.11       | 64,595.59       | 24,620.05       | 40,942.49       | 31,779.18       |
| Bonds for circulation.   | 2,075,000.00    | 1,810,000.00    | 1,810,000.00    | 2,319,000.00    | 2,760,000.00    |
| Bonds for deposits.      | 540,000.00      | 540,000.00      | 540,000.00      | 540,000.00      | 990,000.00      |
| U. S. bonds on hand.     | 75,000.00       | 75,000.00       | 154,000.00      | 75,000.00       | 60,060.00       |
| Premiums on bonds.       | 199,481.25      | 176,718.75      | 192,768.75      | 222,276.45      | 206,468.35      |
| Stocks, securities, etc. | 1,350,372.74    | 2,373,975.12    | 2,386,693.33    | 2,621,886.37    | 2,825,165.45    |
| Banking house, etc.      | 932,000.00      | 932,000.00      | 930,000.00      | 923,000.00      | 923,000.00      |
| Real estate, etc.        | 217,301.21      | 264,193.61      | 266,236.01      | 236,553.15      | 247,327.77      |
| Due from nat'l banks.    | 10,780,629.92   | 15,005,458.51   | 6,949,831.69    | 7,273,241.64    | 5,974,122.39    |
| Due from State banks.    | 1,989,515.45    | 1,739,001.19    | 1,260,476.67    | 1,246,816.29    | 846,061.35      |
| Due from res'v' ag'ts.   |                 |                 |                 |                 |                 |
| Cash items.              | 91,574.08       | 73,557.88       | 71,151.43       | 78,786.07       | 138,420.23      |
| Clear'g-house exch'gs.   | 1,350,721.01    | 1,404,815.46    | 1,357,545.83    | 1,139,029.95    | 1,119,353.41    |
| Bills of other banks.    | 302,494.00      | 328,162.00      | 338,088.60      | 264,631.00      | 160,751.00      |
| Fractional currency.     | 1,672.70        | 2,420.66        | 2,551.93        | 2,268.16        | 3,060.71        |
| Specie.                  | 2,477,065.40    | 2,736,720.48    | 3,313,455.85    | 4,430,014.35    | 3,887,719.50    |
| Legal-tender notes.      | 3,816,336.00    | 4,020,010.00    | 5,468,691.00    | 2,948,672.00    | 2,282,876.00    |
| U. S. cert's of deposit. | 1,550,000.00    | 1,730,000.00    | 2,400,000.00    | 1,910,000.00    | 1,355,000.00    |
| 5% fund with Treas.      | 93,375.00       | 81,450.00       | 81,450.00       | 103,950.00      | 121,950.00      |
| Due from U. S. Treas.    | 6,000.00        |                 | 2.50            | 103,502.50      | 1,000.00        |
| Total                    | 59,207,085.85   | 66,383,864.84   | 63,631,649.89   | 61,545,519.10   | 58,646,800.59   |

## MONTANA.

|                          | 21 banks.      |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$7,237,549.53 | \$7,084,227.78 | \$7,666,038.34 | \$7,770,959.20 | \$7,224,534.00 |
| Overdrafts.              | 401,722.62     | 344,423.72     | 359,460.83     | 402,141.10     | 377,138.98     |
| Bonds for circulation.   | 608,750.00     | 608,750.00     | 608,750.00     | 608,750.00     | 608,750.00     |
| Bonds for deposits.      | 100,000.00     | 100,000.00     | 100,000.00     | 100,000.00     | 345,450.00     |
| U. S. bonds on hand.     | 125,500.00     | 125,500.00     | 130,500.00     | 217,600.00     | 196,100.00     |
| Premiums on bonds.       | 37,393.75      | 37,393.75      | 36,393.75      | 36,143.75      | 36,143.75      |
| Stocks, securities, etc. | 1,156,766.17   | 861,737.73     | 902,923.91     | 855,854.79     | 894,309.83     |
| Banking house, etc.      | 378,150.29     | 345,905.29     | 342,636.53     | 342,430.68     | 342,091.90     |
| Real estate, etc.        | 247,592.46     | 229,912.13     | 237,754.68     | 235,983.48     | 229,523.95     |
| Due from nat'l banks.    | 838,011.43     | 615,844.78     | 524,740.86     | 483,019.14     | 684,796.17     |
| Due from State banks.    | 242,894.26     | 269,056.69     | 303,572.56     | 312,146.68     | 463,990.37     |
| Due from res'v' ag'ts.   | 3,472,758.28   | 2,425,846.43   | 1,826,096.87   | 1,636,066.57   | 3,168,607.61   |
| Cash items.              | 65,890.91      | 28,176.28      | 2,252.72       | 31,206.65      | 38,822.38      |
| Clear'g-house exch'gs.   | 4,681.73       | 3,136.09       | 9,778.64       | 16,751.63      | 28,192.53      |
| Bills of other banks.    | 255,302.00     | 235,884.00     | 146,344.00     | 188,294.00     | 156,925.00     |
| Fractional currency.     | 3,273.74       | 3,562.47       | 3,132.46       | 3,868.61       | 3,386.80       |
| Specie.                  | 829,498.50     | 901,510.65     | 928,803.20     | 872,830.30     | 901,038.20     |
| Legal-tender notes.      | 593,774.00     | 555,477.00     | 561,671.00     | 467,832.00     | 465,314.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 27,393.25      | 30,498.00      | 27,393.25      | 27,393.25      | 27,265.25      |
| Due from U. S. Treas.    | 9,787.14       | 12,067.50      | 5,090.70       | 7,305.80       | 1,400.55       |
| Total                    | 16,631,780.06  | 14,818,911.19  | 14,749,934.30  | 14,615,526.83  | 16,133,781.29  |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**CITY OF ST. JOSEPH.**

| Liabilities.               | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20 |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
|                            | 2 banks.     |
| Capital stock .....        | \$350,000.00 | \$350,000.00 | \$350,000.00 | \$350,000.00 | \$350,000.00 |
| Surplus fund .....         | 104,000.00   | 104,000.00   | 105,500.00   | 105,500.00   | 105,500.00   |
| Undivided profits .....    | 37,101.53    | 43,540.07    | 60,626.95    | 23,810.61    | 29,574.93    |
| Nat'l-bank circulation     | 135,000.00   | 135,000.00   | 135,000.00   | 135,000.00   | 135,000.00   |
| State-bank circulation     | .....        | .....        | .....        | .....        | .....        |
| Due to national banks      | 391,098.38   | 472,101.07   | 571,552.26   | 583,573.85   | 773,302.16   |
| Due to State banks...      | 767,855.81   | 1,058,989.19 | 1,217,524.49 | 1,342,878.93 | 1,361,747.49 |
| Dividends unpaid....       | 4.51         | 4.51         | 4.51         | .....        | .....        |
| Individual deposits ..     | 2,041,209.16 | 2,143,575.09 | 2,178,706.04 | 2,161,306.66 | 2,008,911.41 |
| U. S. deposits .....       | 48,913.12    | 48,884.57    | 49,031.58    | 49,018.36    | 49,576.27    |
| Dep'ts U. S. dis. officers | 349.80       | 528.92       | .....        | 25.00        | 377.20       |
| Notes rediscounted ..      | .....        | .....        | .....        | .....        | .....        |
| Bills payable .....        | .....        | .....        | .....        | .....        | .....        |
| Other liabilities .....    | .....        | .....        | .....        | .....        | .....        |
| Total .....                | 3,875,531.36 | 4,356,623.42 | 4,667,345.83 | 4,751,113.41 | 4,813,989.46 |

**CITY OF ST. LOUIS.**

|                            | 6 banks.       |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock .....        | \$8,400,000.00 | \$8,400,000.00 | \$8,400,000.00 | \$8,400,000.00 | \$8,400,000.00 |
| Surplus fund .....         | 1,710,000.00   | 1,710,000.00   | 1,710,000.00   | 1,723,000.00   | 1,728,000.00   |
| Undivided profits .....    | 644,926.98     | 722,543.23     | 838,187.72     | 825,188.17     | 898,281.13     |
| Nat'l-bank circulation     | 1,853,080.00   | 1,574,095.00   | 1,617,167.50   | 2,040,837.50   | 2,469,225.00   |
| State-bank circulation     | .....          | .....          | .....          | .....          | .....          |
| Due to national banks      | 15,515,318.28  | 19,521,696.65  | 17,313,680.49  | 16,261,862.14  | 13,438,575.12  |
| Due to State banks...      | 9,119,843.93   | 11,345,547.54  | 10,347,436.93  | 9,413,496.43   | 8,523,033.27   |
| Dividends unpaid....       | 4,897.25       | 2,276.25       | 41,460.25      | 5,759.75       | 4,501.75       |
| Individual deposits ..     | 21,434,019.41  | 22,580,906.17  | 22,781,683.34  | 22,266,583.32  | 22,184,709.31  |
| U. S. deposits .....       | 525,000.00     | 525,009.00     | 549,833.66     | 572,931.79     | 993,229.26     |
| Dep'ts U. S. dis. officers | .....          | .....          | .....          | .....          | .....          |
| Notes rediscounted ..      | .....          | .....          | .....          | .....          | .....          |
| Bills payable .....        | .....          | .....          | .....          | .....          | .....          |
| Other liabilities .....    | .....          | 1,800.00       | 32,200.00      | 35,800.00      | 2,234.75       |
| Total .....                | 59,297,085.85  | 66,383,864.84  | 63,631,649.89  | 61,515,519.10  | 58,646,840.59  |

**MONTANA.**

|                            | 21 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock .....        | \$2,555,000.00 | \$2,555,000.00 | \$2,555,000.00 | \$2,555,000.00 | \$2,555,000.00 |
| Surplus fund .....         | 399,319.60     | 377,700.00     | 367,700.00     | 378,500.00     | 379,500.00     |
| Undivided profits .....    | 809,658.98     | 533,168.83     | 622,789.09     | 692,496.67     | 751,850.77     |
| Nat'l-bank circulation     | 533,532.50     | 521,117.50     | 531,367.50     | 534,957.50     | 525,467.50     |
| State-bank circulation     | .....          | .....          | .....          | .....          | .....          |
| Due to national banks      | 716,734.20     | 497,686.76     | 476,112.49     | 363,316.14     | 564,910.46     |
| Due to State banks...      | 386,679.76     | 345,262.75     | 241,227.12     | 256,295.79     | 247,524.05     |
| Dividends unpaid....       | 10,340.00      | 11,358.00      | 11,120.00      | 13,100.00      | 11,275.00      |
| Individual deposits ..     | 11,027,091.13  | 9,886,306.04   | 9,751,387.64   | 9,527,075.74   | 10,780,961.20  |
| U. S. deposits .....       | 24,292.08      | 20,671.69      | 34,767.56      | 52,707.07      | 129,690.10     |
| Dep'ts U. S. dis. officers | 68,076.76      | 69,139.71      | 57,462.90      | 38,967.97      | 62,536.85      |
| Notes rediscounted ..      | .....          | .....          | .....          | .....          | .....          |
| Bills payable .....        | .....          | .....          | 100,000.00     | 200,500.00     | 125,000.00     |
| Other liabilities .....    | 1,055.05       | 1,500.00       | 1,000.00       | 2,609.95       | 65.86          |
| Total .....                | 16,631,780.06  | 14,818,911.19  | 14,749,934.30  | 14,615,526.83  | 16,133,781.29  |

762 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

NEBRASKA.

| Resources.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                          | 92 banks.       | 92 banks.       | 92 banks.       | 92 banks.       | 91 banks.       |
| Loans and discounts.     | \$12,238,497.87 | \$12,299,525.31 | \$12,459,768.41 | \$12,582,850.89 | \$13,316,786.87 |
| Overdrafts.              | 169,545.20      | 144,380.34      | 202,146.95      | 142,457.80      | 236,872.10      |
| Bonds for circulation.   | 1,506,400.00    | 1,506,400.00    | 1,531,400.00    | 1,493,900.00    | 1,653,400.00    |
| Bonds for deposits.      |                 |                 |                 |                 |                 |
| U. S. bonds on hand.     |                 |                 | 15,000.00       | 26,650.00       | 416,000.00      |
| Premiums on bonds.       | 58,461.68       | 57,514.68       | 59,552.18       | 58,804.42       | 62,106.83       |
| Stocks, securities, etc. | 487,037.29      | 500,789.31      | 521,089.83      | 497,115.12      | 539,956.15      |
| Banking house, etc.      | 989,100.01      | 982,697.17      | 966,913.03      | 968,902.97      | 956,667.01      |
| Real estate, etc.        | 1,040,256.03    | 1,068,783.99    | 1,134,432.33    | 1,085,300.69    | 1,147,360.15    |
| Due from nat'l banks.    | 317,353.42      | 447,830.58      | 792,524.64      | 566,440.67      | 686,983.60      |
| Due from State banks.    | 133,874.91      | 250,678.92      | 190,684.74      | 246,919.87      | 243,979.74      |
| Due from res'v' ag'ts.   | 2,346,180.19    | 3,447,698.23    | 4,819,195.92    | 4,068,125.27    | 4,263,584.52    |
| Cash items.              | 287,159.94      | 236,338.64      | 380,486.48      | 229,156.34      | 333,623.76      |
| Clear'g-house exch'gs.   | 2,358.30        | 3,244.92        | 2,362.39        | 3,563.69        | 6,294.18        |
| Bills of other banks.    | 91,930.00       | 80,604.00       | 117,339.00      | 98,263.00       | 97,993.00       |
| Fractional currency.     | 5,949.92        | 7,557.06        | 8,044.33        | 8,081.98        | 8,469.79        |
| Specie.                  | 734,503.00      | 672,926.79      | 813,129.93      | 820,555.10      | 841,016.32      |
| Legal-tender notes.      | 348,051.00      | 303,964.00      | 389,116.00      | 351,503.00      | 361,504.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 67,126.25       | 66,839.75       | 68,022.25       | 66,629.75       | 73,280.75       |
| Due from U. S. Treas.    | 797.50          | 2,380.00        | 122,626.00      | 807.50          | 23,489.50       |
| Total.                   | 20,824,625.51   | 22,080,153.69   | 24,693,834.41   | 23,316,028.06   | 25,269,277.27   |

CITY OF LINCOLN.

|                          | 3 banks. | 3 banks. | 3 banks. | 3 banks. | 3 banks. |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$1,917,305.91 | \$1,918,263.33 | \$2,005,944.79 | \$2,019,266.07 | \$2,012,565.88 |
| Overdrafts.              | 5,436.57       | 13,272.27      | 6,197.81       | 12,604.18      | 13,873.33      |
| Bonds for circulation.   | 150,000.00     | 150,000.00     | 150,000.00     | 150,000.00     | 150,000.00     |
| Bonds for deposits.      |                |                |                |                | 60,000.00      |
| U. S. bonds on hand.     |                |                |                |                | 38,000.00      |
| Premiums on bonds.       | 5,500.00       | 5,500.00       | 5,500.00       | 5,500.00       | 5,500.00       |
| Stocks, securities, etc. | 62,836.47      | 84,427.23      | 73,329.46      | 83,372.82      | 91,091.63      |
| Banking house, etc.      | 9,037.17       | 9,037.17       | 8,046.67       | 8,645.22       | 8,645.22       |
| Real estate, etc.        | 93,513.82      | 100,358.14     | 109,111.64     | 116,816.68     | 119,036.20     |
| Due from nat'l banks.    | 87,915.38      | 93,372.71      | 127,598.20     | 95,520.50      | 243,712.72     |
| Due from State banks.    | 27,968.86      | 31,463.00      | 39,129.13      | 37,492.50      | 118,908.16     |
| Due from res'v' ag'ts.   | 208,951.76     | 320,845.84     | 405,052.67     | 399,255.93     | 247,611.85     |
| Cash items.              | 22,389.06      | 10,210.48      | 15,388.03      | 14,282.89      | 21,692.19      |
| Clear'g-house exch'gs.   | 14,901.46      | 17,297.32      | 19,906.79      | 24,220.69      | 13,540.29      |
| Bills of other banks.    | 4,702.00       | 5,294.00       | 4,826.00       | 7,947.00       | 7,272.00       |
| Fractional currency.     | 1,237.75       | 1,626.56       | 1,515.95       | 2,020.69       | 2,764.23       |
| Specie.                  | 187,287.75     | 147,518.25     | 140,445.90     | 134,522.25     | 158,069.20     |
| Legal-tender notes.      | 69,762.00      | 84,108.00      | 117,654.00     | 115,806.00     | 88,034.00      |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 6,750.00       | 6,750.00       | 6,750.00       | 6,750.00       | 6,750.00       |
| Due from U. S. Treas.    |                |                |                | 53,300.00      |                |
| Total.                   | 2,875,495.96   | 2,999,353.30   | 3,236,397.04   | 3,287,323.42   | 3,411,867.40   |

CITY OF OMAHA.

|                          | 8 banks. | 8 banks. | 8 banks. | 8 banks. | 8 banks. |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$9,902,759.74 | \$9,695,532.16 | \$9,907,726.74 | \$9,811,775.98 | \$9,766,541.25 |
| Overdrafts.              | 120,375.78     | 120,207.27     | 111,880.55     | 124,886.03     | 136,503.28     |
| Bonds for circulation.   | 600,000.00     | 625,000.00     | 625,000.00     | 575,000.00     | 661,000.00     |
| Bonds for deposits.      | 450,000.00     | 450,000.00     | 450,000.00     | 500,000.00     | 755,000.00     |
| U. S. bonds on hand.     | 38,000.00      | 13,000.00      | 35,000.00      | 35,000.00      | 923,100.00     |
| Premiums on bonds.       | 99,826.12      | 98,826.12      | 96,250.00      | 95,750.00      | 100,809.41     |
| Stocks, securities, etc. | 634,832.46     | 763,763.18     | 714,385.82     | 717,261.57     | 695,176.23     |
| Banking house, etc.      | 832,384.07     | 832,382.07     | 832,384.07     | 832,384.07     | 832,384.07     |
| Real estate, etc.        | 573,438.88     | 533,238.49     | 516,059.64     | 414,752.96     | 419,111.69     |
| Due from nat'l banks.    | 638,055.46     | 780,823.41     | 922,346.61     | 979,466.43     | 1,003,922.32   |
| Due from State banks.    | 562,131.37     | 526,764.37     | 445,527.30     | 733,541.01     | 822,403.77     |
| Due from res'v' ag'ts.   | 2,248,574.79   | 2,725,781.99   | 3,063,249.23   | 4,068,015.29   | 3,910,711.31   |
| Cash items.              | 85,956.32      | 112,432.87     | 114,669.43     | 116,129.12     | 175,064.73     |
| Clear'g-house exch'gs.   | 639,517.49     | 578,179.08     | 612,890.13     | 675,232.08     | 845,190.82     |
| Bills of other banks.    | 160,369.00     | 129,362.00     | 177,525.00     | 144,880.00     | 159,026.00     |
| Fractional currency.     | 3,647.43       | 4,589.51       | 4,650.53       | 3,033.11       | 4,257.55       |
| Specie.                  | 1,218,395.20   | 1,470,796.85   | 1,238,660.80   | 1,521,276.40   | 1,586,181.05   |
| Legal-tender notes.      | 842,195.00     | 549,916.00     | 866,949.00     | 984,709.00     | 639,523.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 27,090.00      | 28,125.00      | 27,940.00      | 25,875.00      | 23,025.00      |
| Due from U. S. Treas.    | 5,200.00       | 5,650.00       | 2,750.00       | 109,103.00     | 15,000.20      |
| Total.                   | 19,682,659.11  | 20,035,070.37  | 20,765,833.85  | 22,468,071.65  | 23,468,531.68  |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NEBRASKA.

| Liabilities.            | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
|                         | 92 banks.      | 92 banks.      | 92 banks.      | 92 banks.      | 91 banks.      |
| Capital stock .....     | \$5,875,000.00 | \$5,875,000.00 | \$5,725,000.00 | \$5,725,000.00 | \$5,675,000.00 |
| Surplus fund .....      | 1,101,190.70   | 1,109,025.89   | 1,077,871.46   | 1,077,244.27   | 1,070,260.18   |
| Undivided profits....   | 583,005.52     | 419,234.31     | 472,638.71     | 507,026.43     | 516,860.39     |
| Nat'l-bank circulation  | 1,352,810.00   | 1,350,840.00   | 1,345,150.00   | 1,340,920.00   | 1,438,577.50   |
| State-bank circulation  |                |                |                |                |                |
| Due to national banks   | 317,727.67     | 388,526.37     | 656,130.75     | 419,098.95     | 623,385.85     |
| Due to State banks...   | 736,584.75     | 950,938.85     | 1,554,306.90   | 1,143,533.58   | 1,468,509.84   |
| Dividends unpaid....    | 930.00         | 3,203.00       | 16,429.50      | 2,302.00       | 5,470.00       |
| Individual deposits...  | 10,634,302.75  | 11,730,698.43  | 13,683,307.09  | 12,999,894.60  | 14,289,757.00  |
| U. S. deposits          |                |                |                |                |                |
| Dep'ts U.S.dis.officers |                |                |                |                |                |
| Notes rediscounted...   | 123,760.49     | 94,090.34      | 25,000.00      | 18,898.17      | 15,705.05      |
| Bills payable.....      | 99,390.00      | 139,000.00     | 48,000.00      | 82,000.00      | 145,000.00     |
| Other liabilities.....  | 13.63          | 19,587.50      |                |                | 690.80         |
| Total.....              | 20,824,625.51  | 22,080,153.69  | 24,603,834.41  | 23,316,028.06  | 25,269,277.27  |

CITY OF LINCOLN.

|                         | 3 banks. | 3 banks. | 3 banks. | 3 banks. | 3 banks. |
|-------------------------|--------------|--------------|--------------|--------------|--------------|
| Capital stock .....     | \$800,000.00 | \$800,000.00 | \$800,000.00 | \$800,000.00 | \$800,000.00 |
| Surplus fund .....      | 35,000.00    | 36,000.00    | 36,000.00    | 37,000.00    | 15,000.00    |
| Undivided profits....   | 15,925.28    | 4,837.77     | 7,362.95     | 4,654.26     | 6,897.75     |
| Nat'l-bank circulation  | 135,000.00   | 133,800.00   | 134,700.00   | 134,150.00   | 134,300.00   |
| State-bank circulation  |              |              |              |              |              |
| Due to national banks   | 131,551.78   | 228,362.42   | 248,186.16   | 243,558.10   | 237,499.58   |
| Due to State banks...   | 278,559.28   | 282,490.77   | 374,081.46   | 439,133.86   | 497,772.19   |
| Dividends unpaid....    |              | 300.00       |              | 1,158.00     | 180.00       |
| Individual deposits...  | 1,480,359.62 | 1,513,562.34 | 1,636,066.47 | 1,627,669.20 | 1,663,307.88 |
| U. S. deposits          |              |              |              |              | 57,000.00    |
| Dep'ts U.S.dis.officers |              |              |              |              |              |
| Notes rediscounted...   |              |              |              |              |              |
| Bills payable.....      |              |              |              |              |              |
| Other liabilities.....  |              |              |              |              |              |
| Total.....              | 2,875,495.96 | 2,999,353.30 | 3,236,397.04 | 3,237,323.42 | 3,411,867.40 |

CITY OF OMAHA.

|                         | 8 banks.       |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock .....     | \$3,750,000.00 | \$3,750,000.00 | \$3,750,000.00 | \$3,750,000.00 | \$3,750,000.00 |
| Surplus fund .....      | 325,500.00     | 334,500.00     | 334,500.00     | 342,500.00     | 342,500.00     |
| Undivided profits....   | 134,697.01     | 125,921.47     | 143,090.84     | 116,556.11     | 112,300.96     |
| Nat'l-bank circulation  | 538,195.00     | 562,500.00     | 557,590.00     | 504,450.00     | 472,500.00     |
| State-bank circulation  |                |                |                |                |                |
| Due to national banks   | 3,577,128.38   | 3,658,561.77   | 3,874,848.41   | 4,563,225.75   | 4,759,512.60   |
| Due to State banks...   | 2,899,829.57   | 3,089,573.08   | 3,542,260.74   | 3,967,493.29   | 4,308,675.19   |
| Dividends unpaid....    | 373.00         | 373.00         | 383.00         | 383.00         | 373.00         |
| Individual deposits...  | 7,954,777.13   | 7,986,612.27   | 8,060,510.34   | 8,691,698.15   | 9,156,692.14   |
| U. S. deposits          | 236,925.01     | 267,977.48     | 311,806.31     | 383,701.49     | 299,365.59     |
| Dep'ts U.S.dis.officers | 269,234.01     | 194,651.30     | 125,844.21     | 98,063.26      | 259,612.20     |
| Notes rediscounted...   |                |                |                |                |                |
| Bills payable.....      | 75,000.00      | 65,000.00      | 65,000.00      | 50,000.00      | 25,000.00      |
| Other liabilities.....  |                |                |                |                |                |
| Total.....              | 19,682,659.11  | 20,035,670.37  | 20,765,833.85  | 22,468,071.05  | 23,468,531.68  |

764 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

NEVADA.

| Resources.               | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20. |
|--------------------------|--------------|--------------|--------------|--------------|---------------|
|                          | 1 bank. | 1 bank. | 1 bank. | 1 bank. | 1 bank. |
| Loans and discounts.     | \$235,773.31 | \$217,876.68 | \$234,071.14 | \$224,433.08 | \$196,583.98  |
| Overdrafts.              | 40,229.57    | 20,323.43    | 30,905.70    | 38,943.38    | 49,497.08     |
| Bonds for circulation.   | 20,500.00    | 20,500.00    | 20,500.00    | 20,500.00    | 20,500.00     |
| Bonds for deposits.      |              |              |              |              |               |
| U. S. bonds on hand.     |              |              |              |              |               |
| Premiums on bonds.       | 1,850.00     | 1,850.00     | 1,850.00     | 1,850.00     | 1,850.00      |
| Stocks, securities, etc. | 34,763.75    | 59,505.55    | 68,061.95    | 68,092.75    | 67,584.25     |
| Banking house, etc.      | 286.78       | 286.78       | 286.78       | 4,786.78     | 4,786.78      |
| Real estate, etc.        | 12,500.00    | 12,500.00    | 11,500.00    | 11,500.00    | 18,114.90     |
| Due from nat'l banks.    |              |              |              |              |               |
| Due from State banks.    | 6,284.01     | 9,324.14     | 6,600.48     | 14,365.08    | 9,697.81      |
| Due from res'v ag'ts.    | 27,080.46    | 39,451.12    | 29,518.88    | 22,356.15    | 58,324.05     |
| Cash items.              | 572.15       | 22.50        | 249.62       | 474.68       | 354.61        |
| Clear'g-house exch'gs.   |              |              |              |              |               |
| Bills of other banks.    |              |              |              |              |               |
| Fractional currency.     | 28.78        | 57.45        | 53.97        | 75.27        | 84.33         |
| Specie.                  | 35,907.35    | 19,882.00    | 28,991.65    | 25,038.50    | 21,294.55     |
| Legal-tender notes.      | 820.79       | 151.00       | 89.00        | 178.00       | 1,175.00      |
| U. S. cert's of deposit. |              |              |              |              |               |
| 5% fund with Treas.      | 922.50       | 922.50       | 922.50       | 922.50       | 922.50        |
| Due from U. S. Treas.    |              |              |              |              |               |
| Total                    | 417,518.66   | 402,653.15   | 433,601.67   | 433,516.17   | 451,144.84    |

NEW HAMPSHIRE.

|                          | 51 banks.            | 51 banks.       | 51 banks.       | 51 banks.       | 51 banks.       |
|--------------------------|----------------------|-----------------|-----------------|-----------------|-----------------|
|                          | Loans and discounts. | \$11,412,842.04 | \$11,427,898.67 | \$11,971,302.16 | \$11,619,167.20 | $11,258,492.28 |
| Overdrafts.              | 51,910.66            | 51,193.02       | 55,285.64       | 49,606.93       | 40,241.27       |
| Bonds for circulation.   | 3,893,750.00         | 3,818,750.00    | 3,934,750.00    | 3,934,750.00    | 4,014,170.00    |
| Bonds for deposits.      | 175,000.00           | 175,000.00      | 175,000.00      | 225,000.00      | 275,000.00      |
| U. S. bonds on hand.     | 92,850.00            | 25,250.00       | 74,150.00       | 92,350.00       | 490,800.00      |
| Premiums on bonds.       | 151,543.23           | 146,836.84      | 155,768.84      | 147,798.20      | 150,446.45      |
| Stocks securities, etc.  | 2,818,487.05         | 2,710,782.47    | 2,590,720.07    | 2,557,303.71    | 2,616,545.53    |
| Banking house, etc.      | 297,361.43           | 306,581.58      | 306,871.86      | 309,657.45      | 318,185.60      |
| Real estate, etc.        | 181,590.10           | 177,855.24      | 181,271.81      | 179,671.81      | 181,259.31      |
| Due from nat'l banks.    | 225,263.07           | 184,813.83      | 273,859.46      | 228,966.90      | 253,170.02      |
| Due from State banks.    | 46,574.64            | 46,219.30       | 44,818.63       | 56,855.68       | 52,037.57       |
| Due from res'v ag'ts.    | 2,788,840.17         | 2,167,871.97    | 1,975,597.16    | 2,511,504.59    | 2,516,454.78    |
| Cash items.              | 165,580.33           | 135,005.40      | 176,463.84      | 218,237.06      | 182,345.74      |
| Clear'g-house exch'gs.   |                      |                 |                 |                 |                 |
| Bills of other banks.    | 224,468.00           | 215,074.00      | 208,466.00      | 231,515.00      | 267,761.00      |
| Fractional currency.     | 7,540.53             | 9,737.42        | 9,465.41        | 10,534.54       | 9,224.56        |
| Specie.                  | 657,026.84           | 660,714.95      | 745,776.46      | 756,154.94      | 721,329.46      |
| Legal-tender notes.      | 270,911.00           | 274,879.00      | 291,286.00      | 265,551.00      | 319,329.00      |
| U. S. cert's of deposit. |                      |                 |                 |                 |                 |
| 5% fund with Treas.      | 175,218.75           | 171,843.75      | 176,563.75      | 174,763.75      | 176,993.75      |
| Due from U. S. Treas.    | 1,152.50             | 2,860.00        | 300.00          | 138,290.00      | 15,520.00       |
| Total                    | 23,637,910.34        | 22,709,257.44   | 23,347,627.09   | 23,707,678.76   | 23,859,306.22   |

NEW JERSEY.

|                          | 103 banks.           | 103 banks.      | 103 banks.      | 103 banks.      | 104 banks.      |
|--------------------------|----------------------|-----------------|-----------------|-----------------|-----------------|
|                          | Loans and discounts. | \$52,285,302.12 | \$51,979,650.71 | \$53,768,360.81 | \$52,389,214.00 | $54,262,192.32 |
| Overdrafts.              | 39,672.94            | 35,443.78       | 48,960.86       | 43,336.38       | 40,366.89       |
| Bonds for circulation.   | 5,678,750.00         | 5,653,250.00    | 5,688,250.00    | 5,713,250.00    | 5,821,350.00    |
| Bonds for deposits.      | 285,000.00           | 335,000.00      | 335,000.00      | 385,000.00      | 1,095,000.00    |
| U. S. bonds on hand.     | 209,150.00           | 189,150.00      | 209,300.00      | 241,800.00      | 566,120.00      |
| Premiums on bonds.       | 354,566.54           | 359,460.91      | 353,499.66      | 349,201.29      | 481,533.94      |
| Stocks, securities, etc. | 9,911,421.18         | 9,411,733.63    | 9,501,913.62    | 9,795,884.13    | 10,166,877.03   |
| Banking house, etc.      | 3,184,112.44         | 3,186,534.55    | 3,192,426.75    | 3,187,976.56    | 3,189,805.21    |
| Real estate, etc.        | 666,451.19           | 660,619.76      | 655,815.47      | 691,057.29      | 697,311.16      |
| Due from nat'l banks.    | 3,065,421.70         | 3,018,395.37    | 2,375,457.63    | 3,396,502.40    | 2,930,084.74    |
| Due from State banks.    | 397,771.45           | 498,103.61      | 346,716.50      | 488,051.57      | 441,404.20      |
| Due from res'v ag'ts.    | 11,496,557.85        | 13,417,765.26   | 9,606,404.28    | 12,270,431.11   | 11,233,095.87   |
| Cash items.              | 912,435.35           | 668,341.02      | 903,443.59      | 855,963.99      | 1,114,508.19    |
| Clear'g-house exch'gs.   | 352,645.66           | 453,905.80      | 335,960.15      | 424,814.09      | 378,915.40      |
| Bills of other banks.    | 319,366.00           | 312,169.00      | 377,665.00      | 321,313.00      | 379,394.00      |
| Fractional currency.     | 41,301.95            | 49,329.14       | 49,110.52       | 49,396.63       | 51,694.13       |
| Specie.                  | 3,463,197.17         | 3,429,401.72    | 3,551,353.54    | 3,635,322.71    | 3,596,665.25    |
| Legal-tender notes.      | 2,116,245.00         | 2,185,869.00    | 2,481,323.00    | 2,466,417.00    | 2,523,850.00    |
| U. S. cert's of deposit. |                      |                 |                 |                 |                 |
| 5% fund with Treas.      | 250,103.25           | 252,516.25      | 251,882.25      | 254,751.25      | 253,100.25      |
| Due from U. S. Treas.    | 16,963.84            | 26,563.77       | 14,983.77       | 161,063.77      | 43,256.27       |
| Total                    | 95,046,435.63        | 96,123,313.28   | 94,047,887.40   | 97,120,747.22   | 99,270,524.85   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NEVADA.

| Liabilities.               | DECEMBER 15. | FEBRUARY 18 | MAY 5.      | JULY 14.    | SEPTEMBER 20. |
|----------------------------|--------------|-------------|-------------|-------------|---------------|
|                            | 1 bank.      | 1 bank.     | 1 bank.     | 1 bank.     | 1 bank.       |
| Capital stock.....         | \$82,000.00  | \$82,000.00 | \$82,000.00 | \$82,000.00 | \$82,000.00   |
| Surplus fund.....          | 8,000.00     | 700.00      | 700.00      | 1,500.00    | 1,500.00      |
| Undivided profits....      | 747.62       | .....       | .....       | 2,417.14    | 3,784.29      |
| Nat'l-bank circulation     | 18,450.00    | 18,450.00   | 18,450.00   | 18,450.00   | 18,450.00     |
| State-bank circulation     | .....        | .....       | .....       | .....       | .....         |
| Due to national banks      | .....        | .....       | .....       | 483.38      | .....         |
| Due to State banks....     | .....        | .....       | .....       | .....       | .....         |
| Dividends unpaid....       | .....        | 216.72      | 99.00       | 2,200.50    | 348.00        |
| Individual deposits..      | 308,321.04   | 301,286.43  | 332,352.67  | 326,465.15  | 345,062.55    |
| U. S. deposits.....        | .....        | .....       | .....       | .....       | .....         |
| Dep'ts U. S. dis. officers | .....        | .....       | .....       | .....       | .....         |
| Notes rediscounted..       | .....        | .....       | .....       | .....       | .....         |
| Bills payable.....         | .....        | .....       | .....       | .....       | .....         |
| Other liabilities.....     | .....        | .....       | .....       | .....       | .....         |
| Total.....                 | 417,518.66   | 402,653.15  | 433,601.67  | 433,516.17  | 451,144.84    |

NEW HAMPSHIRE.

|  | 51 banks. | 51 banks. | 51 banks. | 51 banks. | 51 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$5,805,000.00 | \$5,815,000.00 | \$5,830,000.00 | \$5,830,000.00 | \$5,830,000.00 |
| Surplus fund.....          | 1,383,337.64   | 1,380,731.53   | 1,408,183.33   | 1,418,773.65   | 1,419,473.65   |
| Undivided profits....      | 635,246.52     | 569,923.84     | 581,282.93     | 482,886.30     | 544,624.56     |
| Nat'l-bank circulation     | 3,421,590.00   | 3,341,480.00   | 3,477,395.00   | 3,481,070.00   | 3,493,980.00   |
| State-bank circulation     | 6,791.00       | 6,791.00       | 6,791.00       | 6,791.00       | 6,791.00       |
| Due to national banks      | 981,567.35     | 888,727.62     | 1,135,193.48   | 1,260,637.32   | 1,065,254.09   |
| Due to State banks....     | 795,628.19     | 892,502.93     | 795,344.82     | 1,123,273.61   | 988,060.50     |
| Dividends unpaid....       | 15,341.40      | 18,102.01      | 21,238.49      | 39,268.19      | 15,923.14      |
| Individual deposits..      | 10,312,405.11  | 9,520,196.11   | 9,720,539.57   | 9,639,497.74   | 9,927,821.60   |
| U. S. deposits.....        | 168,786.04     | 159,046.15     | 161,890.75     | 233,922.52     | 330,473.93     |
| Dep'ts U. S. dis. officers | 16,874.38      | 16,990.48      | 16,641.84      | 4,240.74       | 7,580.85       |
| Notes rediscounted..       | 28,772.81      | 24,432.44      | 50,274.55      | 45,046.60      | 21,993.84      |
| Bills payable.....         | 66,539.90      | 75,000.00      | 142,518.00     | 140,000.00     | 205,000.00     |
| Other liabilities.....     | .....          | 333.33         | 333.33         | 2,271.08       | 1,729.06       |
| Total.....                 | 23,637,910.34  | 22,709,237.44  | 23,347,627.09  | 23,707,678.76  | 23,859,306.22  |

NEW JERSEY.

|                            | 103 banks.      | 103 banks.      | 103 banks.      | 103 banks.      | 104 banks.      |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....         | \$14,445,000.00 | \$14,445,000.00 | \$14,445,000.00 | \$14,445,000.00 | \$14,486,890.00 |
| Surplus fund.....          | 8,235,500.00    | 8,291,700.00    | 8,289,700.00    | 8,294,250.00    | 8,301,250.00    |
| Undivided profits....      | 4,562,746.66    | 4,318,627.23    | 4,588,301.18    | 4,432,957.35    | 4,639,409.21    |
| Nat'l-bank circulation     | 4,999,179.50    | 4,926,724.50    | 5,018,569.50    | 5,015,622.00    | 5,030,587.00    |
| State-bank circulation     | 5,402.00        | 5,402.00        | 5,402.00        | 5,402.00        | 5,402.00        |
| Due to national banks      | 3,471,986.11    | 4,170,590.12    | 2,930,024.34    | 4,382,675.92    | 3,701,446.81    |
| Due to State banks....     | 748,058.41      | 645,822.90      | 579,932.48      | 624,214.23      | 680,804.55      |
| Dividends unpaid....       | 26,265.25       | 37,898.26       | 35,768.95       | 100,366.51      | 35,509.00       |
| Individual deposits..      | 57,887,646.51   | 58,624,539.28   | 57,050,242.55   | 58,681,553.99   | 61,053,468.08   |
| U. S. deposits.....        | 151,482.72      | 265,720.64      | 269,431.24      | 362,142.88      | 1,034,485.48    |
| Dep'ts U. S. dis. officers | 124,010.78      | 46,159.60       | 53,417.89       | 56,468.58       | 40,169.62       |
| Notes rediscounted..       | 55,997.83       | 125,128.66      | 285,097.27      | 162,871.84      | 15,490.00       |
| Bills payable.....         | 333,000.00      | 220,000.00      | 497,000.00      | 570,440.00      | 225,500.00      |
| Other liabilities.....     | 159.86          | .....           | .....           | 6,781.92        | 20,113.70       |
| Total.....                 | 95,046,435.63   | 96,123,313.28   | 94,047,887.40   | 97,120,747.22   | 99,270,524.85   |

766 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

NEW MEXICO.

| Resources.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 6 banks. | 6 banks. | 6 banks. | 6 banks. | 6 banks. |
| Loans and discounts.     | \$1,684,858.49 | \$1,778,889.07 | \$1,758,964.53 | \$1,773,912.96 | \$1,759,380.22 |
| Overdrafts.              | 55,769.91      | 67,099.17      | 101,666.13     | 77,340.51      | 92,275.59      |
| Bonds for circulation.   | 340,000.00     | 340,000.00     | 340,000.00     | 340,000.00     | 415,000.00     |
| Bonds for deposits.      | 200,000.00     | 200,000.00     | 200,000.00     | 200,000.00     | 200,000.00     |
| U. S. bonds on hand.     |                |                |                | 2,000.00       |                |
| Premiums on bonds.       | 9,955.96       | 9,830.96       | 9,712.35       | 9,712.35       | 12,887.50      |
| Stocks, securities, etc. | 238,266.47     | 220,052.98     | 232,250.19     | 242,212.67     | 266,678.75     |
| Banking house, etc.      | 113,019.44     | 113,046.44     | 113,585.57     | 113,050.12     | 113,650.12     |
| Real estate, etc.        | 71,849.71      | 71,371.55      | 70,971.55      | 70,946.55      | 67,196.55      |
| Due from nat'l banks.    | 477,877.38     | 484,572.01     | 317,519.16     | 328,177.80     | 346,250.25     |
| Due from State banks.    | 59,176.10      | 37,993.23      | 65,869.03      | 49,557.33      | 66,908.33      |
| Due from res'v'ag'ts.    | 559,599.60     | 402,278.34     | 333,914.54     | 458,551.31     | 507,234.15     |
| Cash items.              | 30,095.96      | 10,694.14      | 12,792.68      | 11,017.67      | 15,083.09      |
| Clear'g-house exch'gs.   | 12,129.28      | 1,088.12       | 1,804.58       | 4,611.53       | 3,335.35       |
| Bills of other banks.    | 60,791.00      | 24,308.00      | 41,906.00      | 31,877.00      | 19,545.00      |
| Fractional currency.     | 822.68         | 1,002.67       | 1,249.74       | 1,136.12       | 3,471.55       |
| Specie.                  | 173,967.85     | 193,373.30     | 159,930.90     | 166,632.05     | 134,990.40     |
| Legal-tender notes.      | 119,484.00     | 160,885.00     | 103,707.00     | 109,960.00     | 90,818.00      |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 15,300.00      | 15,300.00      | 15,300.00      | 15,300.00      | 15,300.00      |
| Due from U. S. Treas.    | 1,160.00       | 1,560.00       | 480.00         | 700.00         | 20.00          |
| Total                    | 4,224,023.83   | 4,073,344.98   | 3,881,653.95   | 4,007,295.97   | 4,128,523.85   |

NEW YORK.

|                          | 267 banks.      | 267 banks.      | 266 banks.      | 265 banks.      | 266 banks.      |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$91,937,413.12 | \$90,833,213.62 | \$94,623,780.42 | \$92,287,034.60 | \$91,014,277.37 |
| Overdrafts.              | 341,838.34      | 324,594.56      | 344,434.46      | 385,439.15      | 383,754.86      |
| Bonds for circulation.   | 17,077,500.00   | 16,646,000.00   | 16,744,750.00   | 16,694,750.00   | 17,040,250.00   |
| Bonds for deposits.      | 475,000.00      | 475,000.00      | 500,000.00      | 550,200.00      | 843,500.00      |
| U. S. bonds on hand.     | 736,300.00      | 576,000.00      | 728,550.00      | 794,250.00      | 1,934,030.00    |
| Premiums on bonds.       | 736,941.30      | 718,781.13      | 750,401.44      | 717,603.19      | 697,177.41      |
| Stocks, securities, etc. | 13,785,625.94   | 14,034,054.78   | 14,253,669.38   | 14,363,457.37   | 14,732,339.37   |
| Banking house, etc.      | 3,340,029.37    | 3,309,859.61    | 3,322,287.78    | 3,332,812.12    | 3,334,282.83    |
| Real estate, etc.        | 3,096,653.34    | 3,120,318.40    | 3,108,195.47    | 3,049,033.41    | 3,078,198.02    |
| Due from nat'l banks.    | 3,313,466.87    | 3,204,156.17    | 2,647,286.05    | 3,169,599.99    | 2,769,664.04    |
| Due from State banks.    | 1,461,557.79    | 1,620,889.09    | 1,429,231.76    | 1,467,702.26    | 1,355,625.36    |
| Due from res'v'ag'ts.    | 16,810,496.63   | 20,484,135.69   | 16,219,085.25   | 16,343,640.56   | 18,349,705.41   |
| Cash items.              | 714,387.83      | 648,735.17      | 647,310.21      | 895,818.73      | 806,995.16      |
| Clear'g-house exch'gs.   | 232,150.79      | 153,037.54      | 208,462.87      | 195,310.95      | 339,896.27      |
| Bills of other banks.    | 753,218.00      | 842,011.00      | 892,930.00      | 988,622.00      | 918,611.00      |
| Fractional currency.     | 87,816.19       | 68,153.58       | 64,111.27       | 61,251.89       | 58,578.74       |
| Specie.                  | 5,687,665.37    | 5,582,523.44    | 5,762,689.22    | 5,914,772.79    | 5,779,205.66    |
| Legal-tender notes.      | 2,685,107.00    | 2,682,063.00    | 3,127,370.00    | 3,044,344.00    | 2,688,588.00    |
| U. S. cert's of deposit. | 150,000.00      | 140,000.00      | 150,000.00      | 150,000.00      | 150,000.00      |
| 5% fund with Treas.      | 756,954.70      | 738,084.25      | 740,387.65      | 737,373.25      | 751,620.35      |
| Due from U. S. Treas.    | 33,792.54       | 42,351.09       | 33,893.34       | 473,516.80      | 335,480.98      |
| Total                    | 164,177,975.12  | 166,243,962.12  | 166,298,775.57  | 165,616,533.06  | 167,364,780.83  |

CITY OF ALBANY.

|                          | 6 banks. | 6 banks. | 6 banks. | 6 banks. | 6 banks. |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$8,000,322.43 | \$7,133,366.98 | \$8,607,871.96 | \$8,663,736.70 | \$8,650,460.49 |
| Overdrafts.              | 4,407.83       | 2,999.54       | 1,884.12       | 2,588.93       | 6,409.64       |
| Bonds for circulation.   | 400,000.00     | 300,060.00     | 300,000.00     | 300,000.00     | 250,000.00     |
| Bonds for deposits.      | 50,000.00      | 50,000.00      | 50,000.00      | 100,000.00     | 150,100.00     |
| U. S. bonds on hand.     |                |                |                |                | 158,000.00     |
| Premiums on bonds.       | 27,500.00      | 22,000.00      | 22,000.00      | 33,750.00      | 36,998.65      |
| Stocks, securities, etc. | 708,985.93     | 732,646.46     | 1,129,428.24   | 1,102,037.64   | 1,068,122.11   |
| Banking house, etc.      | 295,069.00     | 295,000.00     | 295,000.00     | 296,250.00     | 296,250.00     |
| Real estate, etc.        | 57,162.43      | 74,937.06      | 90,615.30      | 90,615.30      | 89,671.75      |
| Due from nat'l banks.    | 1,727,590.06   | 1,825,104.58   | 1,217,069.79   | 1,513,833.99   | 1,239,631.78   |
| Due from State banks.    | 536,476.23     | 334,510.54     | 551,611.86     | 1,214,041.55   | 1,595,572.79   |
| Due from res'v'ag'ts.    | 2,074,047.16   | 3,627,100.39   | 3,566,723.43   | 2,636,745.92   | 2,120,972.52   |
| Cash items.              | 78,834.64      | 97,532.44      | 62,087.46      | 65,044.15      | 93,452.01      |
| Clear'g-house exch'gs.   | 135,943.73     | 97,485.39      | 155,293.02     | 100,399.14     | 105,875.37     |
| Bills of other banks.    | 48,560.00      | 48,936.00      | 54,489.00      | 77,739.00      | 51,153.00      |
| Fractional currency.     | 1,168.96       | 1,840.01       | 1,315.86       | 2,289.29       | 1,225.17       |
| Specie.                  | 913,564.50     | 920,046.70     | 904,816.10     | 934,939.00     | 945,845.70     |
| Legal-tender notes.      | 345,480.00     | 318,424.00     | 365,088.00     | 431,278.00     | 367,310.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 18,000.00      | 13,500.00      | 13,500.00      | 13,500.00      | 13,750.00      |
| Due from U. S. Treas.    | 1,000.00       | .60            | 770.00         | 5,690.00       | .60            |
| Total                    | 15,424,043.90  | 15,895,370.69  | 17,389,564.14  | 17,584,438.66  | 16,342,701.58  |

ARRANGED BY STATES AND RESERVE CITIES--Continued.

NEW MEXICO.

| Liabilities.            | DECEMBER 15. | FEBRUARY 18. | MAY 5.       | JULY 14.     | SEPTEMBER 20. |
|-------------------------|--------------|--------------|--------------|--------------|---------------|
|                         | 6 banks. | 6 banks. | 6 banks. | 6 banks. | 6 banks. |
| Capital stock.....      | \$600,000.00 | \$600,000.00 | \$600,000.00 | \$600,000.00 | \$900,000.00  |
| Surplus fund.....       | 99,500.00    | 113,000.00   | 113,000.00   | 121,000.00   | 122,500.00    |
| Undivided profits.....  | 51,385.76    | 10,626.18    | 31,049.82    | 42,890.15    | 19,553.08     |
| Nat'l-bank circulation  | 306,000.00   | 305,320.00   | 305,230.00   | 305,700.00   | 372,980.00    |
| State-bank circulation  |              |              |              |              |               |
| Due to national banks   | 71,735.46    | 89,700.12    | 95,467.91    | 83,769.03    | 98,621.29     |
| Due to State banks...   | 178,637.71   | 117,243.79   | 73,916.94    | 123,034.86   | 88,572.90     |
| Dividends unpaid.....   |              | 60.00        |              |              |               |
| Individual deposits..   | 2,734,303.40 | 2,651,390.11 | 2,465,019.11 | 2,512,422.15 | 2,623,751.27  |
| U. S. deposits.....     | 123,033.41   | 137,684.72   | 152,934.25   | 168,765.71   | 148,536.41    |
| Dep'ts U.S.dis.officers | 59,428.09    | 48,320.06    | 33,535.92    | 16,696.99    | 35,984.50     |
| Notes rediscounted...   |              |              | 9,500.00     | 32,417.08    | 17,624.40     |
| Bills payable.....      |              |              |              | 600.00       | 600.00        |
| Other liabilities.....  |              |              |              |              |               |
| Total.....              | 4,224,023.83 | 4,073,344.98 | 3,881,653.95 | 4,007,295.97 | 4,128,523.85  |

NEW YORK.

|                         | 267 banks.      | 267 banks.      | 266 banks.      | 265 banks.      | 266 banks.      |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....      | \$31,667,940.00 | \$31,607,940.00 | \$31,457,940.00 | \$31,292,940.00 | \$31,392,940.00 |
| Surplus fund.....       | 10,948,268.61   | 10,938,344.39   | 10,872,545.25   | 10,865,334.98   | 10,877,567.23   |
| Undivided profits.....  | 7,120,821.02    | 6,467,665.95    | 6,996,269.13    | 6,555,276.02    | 6,839,358.57    |
| Nat'l-bank circulation  | 15,116,400.00   | 14,531,745.00   | 14,792,015.00   | 14,713,042.50   | 14,999,610.00   |
| State-bank circulation  | 18,765.00       | 18,765.00       | 18,765.00       | 18,765.00       | 18,765.00       |
| Due to national banks   | 4,053,559.98    | 3,984,724.65    | 3,465,677.40    | 4,604,240.00    | 3,456,015.93    |
| Due to State banks...   | 1,529,485.33    | 1,554,226.24    | 1,628,117.17    | 1,965,914.06    | 1,672,771.05    |
| Dividends unpaid....    | 35,989.64       | 53,522.18       | 62,184.09       | 143,780.12      | 40,100.74       |
| Individual deposits..   | 92,647,829.08   | 96,104,239.80   | 95,559,692.81   | 93,597,744.28   | 96,473,463.23   |
| U. S. deposits.....     | 343,765.94      | 345,315.61      | 349,391.35      | 423,648.45      | 533,220.02      |
| Dep'ts U.S.dis.officers | 117,220.86      | 122,399.58      | 142,221.57      | 136,315.19      | 109,921.75      |
| Notes rediscounted..    | 168,517.44      | 206,301.81      | 432,336.95      | 514,180.39      | 448,269.11      |
| Bills payable.....      | 353,380.06      | 300,498.16      | 459,047.13      | 651,092.59      | 438,575.59      |
| Other liabilities.....  | 56,082.16       | 68,273.75       | 62,572.12       | 134,259.48      | 93,262.61       |
| Total.....              | 164,177,975.12  | 166,243,962.12  | 166,298,775.57  | 165,616,533.06  | 167,364,789.83  |

CITY OF ALBANY.

|                            | 6 banks.       |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$1,550,000.00 | \$1,550,000.00 | \$1,550,000.00 | \$1,550,000.00 | \$1,550,000.00 |
| Surplus fund.....          | 1,390,000.00   | 1,380,000.00   | 1,380,000.00   | 1,390,000.00   | 1,390,000.00   |
| Undivided profits.....     | 203,357.96     | 168,295.79     | 194,833.81     | 187,491.13     | 191,496.75     |
| Nat'l-bank circulation     | 348,540.00     | 261,150.00     | 264,290.00     | 259,289.00     | 301,760.00     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 3,620,369.94   | 4,388,349.84   | 3,783,589.20   | 3,694,290.01   | 3,776,594.87   |
| Due to State banks...      | 2,126,934.97   | 2,009,409.21   | 1,993,229.33   | 1,897,053.87   | 1,705,770.49   |
| Dividends unpaid....       | 453.12         | 1,395.77       | 3,878.55       | 2,841.12       | 581.12         |
| Individual deposits..      | 6,057,848.19   | 6,005,676.18   | 8,147,904.35   | 8,481,743.63   | 7,257,254.45   |
| U. S. deposits.....        | 45,056.72      | 48,551.39      | 42,677.52      | 81,170.33      | 142,716.63     |
| Dept's U. S. dis. officers | 4,943.28       | 1,403.61       | 7,322.48       | 18,829.67      | 4,788.37       |
| Notes rediscounted..       | 21,738.90      | 21,738.90      | 21,738.90      | 21,738.90      | 21,738.90      |
| Bills payable.....         | 25,000.00      |                |                |                |                |
| Other liabilities.....     | 29,800.82      |                |                |                |                |
| Total.....                 | 15,424,043.90  | 15,895,370.69  | 17,889,564.14  | 17,584,438.66  | 16,342,701.68  |

# 768 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

## CITY OF BROOKLYN.

| Resources.              | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                         | 5 banks. | 5 banks. | 5 banks. | 5 banks. | 5 banks. |
| Loans and discounts.    | \$12,054,392.79 | \$11,427,303.85 | \$11,531,423.45 | \$12,017,305.39 | \$10,965,603.08 |
| Overdrafts.             | 2,797.11        | 1,491.55        | 1,142.27        | 1,653.90        | 1,022.55        |
| Bonds for circulation.  | 642,000.00      | 642,000.00      | 642,000.00      | 642,000.00      | 642,000.00      |
| Bonds for deposits.     | 200,000.00      | 200,000.00      | 200,000.00      | 200,000.00      | 200,000.00      |
| U. S. bonds on hand.    | 5,000.00        | -----           | -----           | -----           | 9,000.00        |
| Premiums on bonds.      | 37,000.00       | 30,625.00       | 30,250.00       | 29,875.00       | 29,500.00       |
| Stocks, securities, etc | 2,512,762.25    | 2,634,923.92    | 2,647,690.17    | 2,641,999.56    | 2,575,828.31    |
| Banking house, etc.     | 600,958.74      | 690,754.74      | 600,754.74      | 600,254.74      | 601,804.74      |
| Real estate, etc.       | 92,500.00       | 92,500.00       | 92,500.00       | 92,500.00       | 98,151.74       |
| Due from nat'l banks.   | 187,633.97      | 51,582.40       | 62,196.35       | 57,149.34       | 77,078.77       |
| Due from State banks    | 171,740.35      | 106,962.09      | 128,810.25      | 228,488.19      | 167,393.67      |
| Due from res'v'e ag'ts  | 2,942,237.10    | 2,307,993.38    | 3,608,245.95    | 3,614,963.06    | 2,418,856.11    |
| Cash items              | 56,393.43       | 94,662.47       | 137,165.16      | 67,649.30       | 73,419.11       |
| Clear'g-house exch'gs   | 1,033,304.12    | 1,155,657.98    | 1,261,139.33    | 801,913.19      | 906,245.71      |
| Bills of other banks.   | 181,575.00      | 133,470.00      | 155,173.00      | 137,992.00      | 151,714.00      |
| Fractional currency.    | 9,239.46        | 9,045.67        | 9,850.75        | 8,295.40        | 8,516.35        |
| Specie                  | 1,337,263.72    | 1,135,698.17    | 1,483,428.78    | 1,937,519.38    | 2,125,227.09    |
| Legal-tender notes.     | 1,097,276.00    | 926,339.00      | 1,059,378.00    | 1,309,236.00    | 880,554.00      |
| U. S. cert's of deposit | -----           | -----           | -----           | -----           | -----           |
| 5% fund with Treas.     | 28,890.00       | 28,890.00       | 28,010.00       | 27,180.00       | 28,890.00       |
| Due from U. S. Treas.   | 5,000.00        | -----           | 2,950.00        | 30,770.00       | 1,050.00        |
| Total                   | 23,197,964.04   | 21,579,910.22   | 23,682,108.20   | 23,846,142.45   | 21,965,855.23   |

## CITY OF NEW YORK.

| Resources.               | 48 banks.            | 48 banks.        | 48 banks.        | 47 banks.        | 47 banks.        |
|--------------------------|----------------------|------------------|------------------|------------------|------------------|
|                          | Loans and discounts. | \$429,709,003.88 | \$470,938,724.18 | \$396,948,326.11 | \$451,996,171.30 | $441,706,555.86 |
| Overdrafts.              | 92,751.74            | 79,857.61        | 217,995.50       | 93,958.03        | 118,691.24       |
| Bonds for circulation.   | 18,789,000.00        | 16,650,000.00    | 17,570,000.00    | 17,420,000.00    | 17,970,000.00    |
| Bonds for deposits.      | 29,660,000.00        | 18,776,000.00    | 12,341,000.00    | 31,738,000.00    | 44,993,700.00    |
| U. S. bonds on hand.     | 2,531,250.00         | 610,750.00       | 886,200.00       | 234,950.00       | 2,370,370.00     |
| Premiums on bonds.       | 3,825,762.50         | 3,358,745.11     | 3,065,821.43     | 3,945,293.14     | 3,635,962.85     |
| Stocks, securities, etc  | 43,650,474.15        | 46,755,693.60    | 48,681,103.91    | 57,014,856.80    | 56,511,022.69    |
| Banking house, etc.      | 14,000,017.16        | 14,051,100.45    | 14,602,223.95    | 14,572,769.72    | 14,567,454.74    |
| Real estate, etc.        | 2,050,880.01         | 2,041,229.63     | 1,951,013.26     | 1,920,054.90     | 1,911,338.18     |
| Due from nat'l banks.    | 36,178,890.77        | 31,561,439.82    | 28,333,790.70    | 32,481,546.27    | 32,782,046.45    |
| Due from State banks     | 5,786,830.77         | 5,897,366.06     | 5,603,495.96     | 5,414,986.55     | 5,552,882.82     |
| Due from res'v'e ag'ts   | -----                | -----            | -----            | -----            | -----            |
| Cash items               | 2,473,918.59         | 2,289,016.00     | 4,819,347.04     | 2,783,862.09     | 3,053,869.66     |
| Clear'g-house exch'gs    | 71,689,760.35        | 69,803,399.10    | 85,924,948.47    | 56,616,354.08    | 64,946,267.60    |
| Bills of other banks.    | 878,302.00           | 893,777.00       | 911,698.00       | 974,459.00       | 1,020,659.00     |
| Fractional currency.     | 62,682.24            | 55,834.48        | 58,308.72        | 56,199.54        | 63,835.52        |
| Specie                   | 92,529,625.65        | 107,313,686.26   | 141,539,579.93   | 152,406,943.94   | 114,565,185.54   |
| Legal-tender notes.      | 35,003,459.00        | 42,221,709.00    | 25,655,515.00    | 33,222,958.00    | 31,265,585.00    |
| U. S. cert's of deposit. | 28,535,000.00        | 29,325,000.00    | 9,590,000.00     | 8,980,000.00     | 6,950,000.00     |
| 5% fund with Treas.      | 836,505.00           | 740,250.00       | 768,257.00       | 777,150.00       | 792,900.00       |
| Due from U. S. Treas.    | 487,907.42           | 744,988.10       | 370,057.42       | 1,473,322.57     | 1,012,137.76     |
| Total                    | 818,771,421.23       | 864,098,564.40   | 799,898,682.40   | 874,123,833.93   | 845,791,464.91   |

## NORTH CAROLINA.

| Resources.               | 26 banks.            | 27 banks.      | 27 banks.      | 27 banks.      | 27 banks.      |
|--------------------------|----------------------|----------------|----------------|----------------|----------------|
|                          | Loans and discounts. | \$6,493,842.45 | \$6,401,963.33 | \$6,744,843.14 | \$6,564,148.21 | $6,501,138.06 |
| Overdrafts.              | 124,195.11           | 87,714.65      | 93,105.79      | 61,515.91      | 105,955.72     |
| Bonds for circulation.   | 723,500.00           | 708,500.00     | 708,500.00     | 708,500.00     | 799,000.00     |
| Bonds for deposits.      | 150,000.00           | 200,000.00     | 200,000.00     | 200,000.00     | 250,000.00     |
| U. S. bonds on hand.     | -----                | -----          | 100.00         | 100.00         | 24,650.00      |
| Premiums on bonds.       | 52,150.00            | 67,137.50      | 66,982.50      | 66,462.50      | 66,462.50      |
| Stocks, securities, etc  | 261,632.29           | 254,162.33     | 260,716.50     | 286,079.71     | 285,985.37     |
| Banking house, etc.      | 309,107.91           | 308,607.91     | 308,664.41     | 307,689.41     | 308,959.41     |
| Real estate, etc.        | 79,022.86            | 76,643.72      | 78,870.28      | 79,768.40      | 80,145.95      |
| Due from nat'l banks.    | 536,156.05           | 605,039.34     | 500,690.11     | 538,608.29     | 577,090.03     |
| Due from State banks     | 259,602.94           | 238,091.93     | 243,204.23     | 214,049.11     | 284,274.36     |
| Due from res'v'e ag'ts   | 919,892.32           | 1,114,286.57   | 730,773.15     | 800,352.89     | 908,087.74     |
| Cash items               | 70,208.35            | 60,956.31      | 71,225.88      | 63,171.06      | 74,110.79      |
| Clear'g-house exch'gs    | -----                | -----          | 6,224.62       | 6,326.18       | -----          |
| Bills of other banks.    | 107,028.00           | 85,722.00      | 137,411.00     | 86,710.00      | 89,223.00      |
| Fractional currency.     | 5,477.83             | 6,070.96       | 5,832.54       | 8,178.75       | 5,459.28       |
| Specie                   | 521,827.75           | 586,588.25     | 578,730.55     | 553,486.34     | 555,955.20     |
| Legal-tender notes.      | 278,090.00           | 255,054.00     | 316,400.00     | 208,932.00     | 209,226.00     |
| U. S. cert's of deposit. | -----                | -----          | -----          | -----          | -----          |
| 5% fund with Treas.      | 32,356.75            | 30,316.75      | 31,581.75      | 30,781.75      | 31,076.25      |
| Due from U. S. Treas.    | 1,954.02             | 11,672.02      | 4,520.22       | 16,029.02      | 11,051.02      |
| Total                    | 10,926,134.63        | 11,093,436.97  | 11,083,356.67  | 10,800,889.53  | 11,167,850.68  |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**CITY OF BROOKLYN.**

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 5 banks. | 5 banks. | 5 banks. | 5 banks. | 5 banks. |
| Capital stock.....         | \$1,352,000.00 | \$1,352,000.00 | \$1,352,000.00 | \$1,352,000.00 | \$1,352,000.00 |
| Surplus fund.....          | 2,270,000.00   | 2,250,000.00   | 2,280,000.00   | 2,300,000.00   | 2,300,000.00   |
| Undivided profits....      | 462,541.80     | 373,585.23     | 445,423.99     | 360,799.15     | 466,332.41     |
| Nat'l-bank circulation     | 577,800.00     | 567,670.00     | 574,750.00     | 572,960.00     | 560,900.00     |
| State-bank circulation     | 1,846.00       | 1,846.00       | 1,846.00       | 1,846.00       | 1,846.00       |
| Due to national banks      | 369,744.05     | 250,231.51     | 408,160.91     | 400,431.11     | 316,436.60     |
| Due to State banks...      | 356,264.44     | 249,410.90     | 333,192.51     | 459,976.53     | 447,309.14     |
| Dividends unpaid....       | 716.00         | 1,347.88       | 783.48         | 4,937.70       | 1,058.20       |
| Individual deposits...     | 17,586,016.49  | 16,273,757.72  | 18,060,311.72  | 18,170,658.93  | 16,359,236.92  |
| U. S. deposits.....        | 164,799.06     | 164,799.33     | 168,890.75     | 171,844.26     | 174,728.48     |
| Dep'ts U. S. dis. officers | 35,166.12      | 35,042.49      | 30,529.68      | 27,725.42      | 25,276.18      |
| Notes rediscounted..       | -----          | -----          | -----          | -----          | -----          |
| Bills payable.....         | -----          | -----          | -----          | -----          | -----          |
| Other liabilities.....     | 21,070.08      | 21,219.16      | 26,219.16      | 22,963.30      | 20,651.30      |
| Total.....                 | 23,197,964.04  | 21,579,910.22  | 23,682,108.20  | 23,816,142.45  | 21,905,853.23  |

**CITY OF NEW YORK.**

| Liabilities.               | 48 banks.          | 48 banks.       | 46 banks.       | 47 banks.       | 47 banks.       |
|----------------------------|--------------------|-----------------|-----------------|-----------------|-----------------|
|                            | Capital stock..... | \$48,600,000.00 | \$48,900,000.00 | \$48,900,000.00 | \$48,700,000.00 |
| Surplus fund.....          | 42,917,000.00      | 42,701,500.00   | 43,051,500.00   | 43,041,000.00   | 43,041,000.00   |
| Undivided profits....      | 18,346,852.01      | 17,454,076.51   | 18,275,898.17   | 17,896,245.35   | 18,706,331.54   |
| Nat'l-bank circulation     | 16,093,335.50      | 14,060,317.50   | 15,038,097.50   | 14,924,417.50   | 15,410,537.50   |
| State-bank circulation     | 16,550.00          | 16,556.00       | 16,556.00       | 16,556.00       | 16,556.00       |
| Due to national banks      | 203,738,598.06     | 240,843,341.31  | 186,998,940.27  | 213,852,068.23  | 199,310,191.00  |
| Due to State banks...      | 83,957,312.33      | 93,457,882.77   | 86,034,256.71   | 93,495,586.79   | 92,416,782.42   |
| Dividends unpaid....       | 88,653.61          | 109,592.99      | 151,537.16      | 211,443.55      | 115,900.15      |
| Individual deposits...     | 365,899,774.81     | 382,535,476.68  | 389,405,341.21  | 393,980,653.52  | 367,750,334.15  |
| U. S. deposits.....        | 28,230,849.56      | 15,639,415.17   | 11,026,938.28   | 30,855,254.16   | 40,360,072.65   |
| Dep'ts U. S. dis. officers | 329,648.49         | 239,761.43      | 356,928.30      | 1,068,574.25    | 314,368.70      |
| Notes rediscounted..       | -----              | 200,000.00      | 44,715.96       | -----           | -----           |
| Bills payable.....         | 75,000.00          | -----           | 50,000.00       | 100,000.00      | 200,000.00      |
| Other liabilities.....     | 10,558,840.86      | 7,920,644.94    | 3,547,972.84    | 15,981,134.58   | 19,449,390.80   |
| Total.....                 | 818,771,421.23     | 864,098,564.40  | 799,898,682.40  | 874,123,833.93  | 845,791,464.91  |

**NORTH CAROLINA.**

| Liabilities.               | 26 banks.          | 27 banks.      | 27 banks.      | 27 banks.      | 27 banks.      |
|----------------------------|--------------------|----------------|----------------|----------------|----------------|
|                            | Capital stock..... | \$2,601,000.00 | \$2,651,000.00 | \$2,671,000.00 | \$2,701,000.00 | $2,691,000.00 |
| Surplus fund.....          | 754,091.25         | 807,009.66     | 807,009.66     | 828,134.64     | 824,434.64     |
| Undivided profits....      | 421,679.25         | 326,361.19     | 365,600.10     | 311,382.60     | 342,518.63     |
| Nat'l-bank circulation     | 617,702.50         | 576,212.50     | 594,162.50     | 590,982.50     | 680,642.50     |
| State-bank circulation     | -----              | -----          | -----          | -----          | -----          |
| Due to national banks      | 245,917.41         | 287,737.03     | 280,611.11     | 262,450.21     | 271,568.37     |
| Due to State banks...      | 244,071.96         | 221,444.95     | 268,948.68     | 153,888.84     | 245,905.38     |
| Dividends unpaid....       | 1,307.25           | 1,819.25       | 519.00         | 7,920.00       | 787.00         |
| Individual deposits...     | 5,738,283.06       | 6,007,570.23   | 5,712,411.28   | 5,568,526.61   | 5,680,779.71   |
| U. S. deposits.....        | 103,696.92         | 109,170.65     | 176,656.94     | 185,130.01     | 230,872.68     |
| Dep'ts U. S. dis. officers | 46,468.92          | 42,111.51      | 26,437.34      | 22,477.50      | 25,235.02      |
| Notes rediscounted..       | 76,917.01          | 34,000.00      | 81,000.00      | 99,896.62      | 94,945.06      |
| Bills payable.....         | 75,000.00          | 30,000.00      | 130,000.00     | 55,000.00      | 129,000.00     |
| Other liabilities.....     | -----              | 4,000.00       | 4,000.00       | 4,000.00       | 4,101.09       |
| Total.....                 | 10,926,134.63      | 11,098,436.97  | 11,088,356.67  | 10,800,889.53  | 11,167,850.68  |

770 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

NORTH DAKOTA.

| Resources.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 26 banks.      | 25 banks.      | 24 banks.      | 24 banks.      | 24 banks.      |
| Loans and discounts.     | \$4,321,690.08 | \$4,297,239.55 | \$4,595,728.52 | \$4,628,768.74 | \$4,605,892.25 |
| Overdrafts.              | 42,340.85      | 40,903.49      | 31,843.79      | 48,572.79      | 56,865.01      |
| Bonds for circulation.   | 465,500.00     | 453,000.00     | 440,500.00     | 440,500.00     | 440,500.00     |
| Bonds for deposits.      |                |                |                |                |                |
| U. S. bonds on hand.     |                |                |                |                | 42,500.00      |
| Premiums on bonds.       | 20,727.67      | 18,498.75      | 17,346.88      | 17,346.88      | 17,346.88      |
| Stocks, securities, etc. | 359,737.59     | 343,558.12     | 276,621.34     | 288,461.46     | 302,456.43     |
| Banking house, etc.      | 373,768.70     | 374,722.85     | 368,680.86     | 368,864.76     | 368,832.51     |
| Real estate, etc.        | 330,380.88     | 311,142.57     | 287,530.87     | 295,786.68     | 298,689.43     |
| Due from nat'l banks.    | 267,388.94     | 249,160.60     | 118,009.42     | 111,316.34     | 150,206.62     |
| Due from State banks.    | 212,371.97     | 221,591.34     | 86,903.43      | 82,522.86      | 120,602.42     |
| Due from res'v ag'ts.    | 1,647,468.61   | 1,249,398.33   | 652,054.97     | 362,253.32     | 776,465.27     |
| Cash items.              | 37,598.63      | 28,636.86      | 121,795.19     | 35,892.20      | 40,654.85      |
| Clear'g-house exch'gs.   | 12,781.43      | 3,032.19       | 5,085.82       | 1,740.87       | 9,453.61       |
| Bill, of other banks.    | 15,914.00      | 56,465.00      | 39,003.00      | 42,339.00      | 56,168.00      |
| Fractional currency.     | 3,063.59       | 3,445.49       | 2,909.64       | 2,540.60       | 2,788.45       |
| Specie.                  | 289,976.30     | 286,014.90     | 278,004.15     | 281,871.85     | 237,881.20     |
| Legal-tender notes.      | 331,299.00     | 205,374.00     | 177,752.00     | 129,118.00     | 193,348.00     |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 20,946.50      | 20,384.50      | 19,821.50      | 19,822.00      | 19,822.00      |
| Due from U. S. Treas.    | 570.00         | 899.50         | 360.00         | 250.00         | 13,126.00      |
| Total.                   | 8,833,572.83   | 8,163,468.65   | 7,429,997.38   | 7,157,468.35   | 7,743,508.93   |

OHIO.

|                          | 224 banks.      | 226 banks.      | 227 banks.      | 227 banks.      | 226 banks.      |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$67,349,373.16 | \$67,689,376.11 | \$69,885,344.97 | \$69,832,635.70 | \$70,389,706.15 |
| Overdrafts.              | 461,078.63      | 483,223.79      | 450,811.21      | 488,282.15      | 511,084.46      |
| Bonds for circulation.   | 11,909,100.00   | 11,809,600.00   | 12,075,600.00   | 12,130,600.00   | 12,445,600.00   |
| Bonds for deposits.      | 578,000.00      | 575,000.00      | 525,900.00      | 625,000.00      | 1,089,000.00    |
| U. S. bonds on hand.     | 782,500.00      | 834,750.00      | 903,500.00      | 1,207,250.00    | 1,905,070.00    |
| Premiums on bonds.       | 786,876.87      | 864,774.96      | 890,934.73      | 841,700.37      | 862,157.73      |
| Stocks, securities, etc. | 5,669,472.65    | 5,799,201.97    | 5,721,187.81    | 5,998,008.50    | 6,271,157.17    |
| Banking house, etc.      | 2,137,469.96    | 2,167,662.08    | 2,164,048.60    | 2,184,270.08    | 2,166,553.43    |
| Real estate, etc.        | 1,175,037.64    | 1,300,074.55    | 1,379,120.83    | 1,422,842.77    | 1,396,435.91    |
| Due from nat'l banks.    | 2,297,143.24    | 3,642,343.77    | 2,584,026.12    | 2,701,444.54    | 2,988,931.40    |
| Due from State banks.    | 733,224.87      | 677,310.73      | 658,001.66      | 713,766.66      | 740,993.28      |
| Due from res'v ag'ts.    | 12,267,791.09   | 14,996,368.85   | 11,911,275.95   | 13,601,740.94   | 13,822,977.62   |
| Cash items.              | 537,112.46      | 505,954.54      | 549,769.56      | 646,718.63      | 612,156.34      |
| Clear'g-house exch'gs.   | 172,661.09      | 219,013.52      | 335,148.43      | 287,090.30      | 217,556.61      |
| Bills of other banks.    | 1,251,671.00    | 1,263,266.00    | 1,554,187.00    | 1,492,562.00    | 1,420,462.00    |
| Fractional currency.     | 42,977.09       | 50,233.83       | 45,908.20       | 48,219.87       | 43,943.38       |
| Specie.                  | 4,799,578.10    | 4,804,247.32    | 4,999,080.60    | 4,972,253.66    | 4,828,506.59    |
| Legal-tender notes.      | 3,362,055.00    | 3,163,136.00    | 4,156,346.00    | 3,727,390.00    | 3,660,026.00    |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 513,118.03      | 508,905.60      | 525,075.16      | 519,720.20      | 528,462.78      |
| Due from U. S. Treas.    | 27,763.07       | 33,823.30       | 26,228.59       | 173,019.47      | 144,966.45      |
| Total.                   | 116,833,334.95  | 120,788,065.15  | 121,280,624.52  | 123,514,515.84  | 125,945,747.29  |

CITY OF CINCINNATI.

|                          | 13 banks. | 13 banks. | 13 banks. | 13 banks. | 13 banks. |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$23,359,557.78 | \$24,705,562.83 | \$24,136,455.66 | \$23,376,514.99 | \$23,694,837.26 |
| Overdrafts.              | 12,654.12       | 15,888.82       | 12,114.20       | 19,333.50       | 13,834.69       |
| Bonds for circulation.   | 5,649,066.00    | 5,619,000.00    | 5,594,000.00    | 5,027,500.00    | 4,981,500.00    |
| Bonds for deposits.      | 1,291,609.00    | 1,200,000.00    | 1,225,000.00    | 2,195,000.00    | 2,447,500.00    |
| U. S. bonds on hand.     | 1,403,150.00    | 1,785,700.00    | 2,237,050.00    | 638,850.00      | 813,550.00      |
| Premiums on bonds.       | 963,858.08      | 1,063,826.80    | 1,182,584.40    | 926,550.40      | 900,615.19      |
| Stocks, securities, etc. | 4,134,558.71    | 4,148,057.25    | 4,475,558.83    | 4,758,520.45    | 5,546,097.68    |
| Banking house, etc.      | 476,194.05      | 476,399.12      | 476,399.12      | 478,174.12      | 508,192.12      |
| Real estate, etc.        | 181,090.54      | 177,983.27      | 187,114.46      | 205,040.75      | 206,568.75      |
| Due from nat'l banks.    | 3,065,775.55    | 3,332,350.36    | 3,148,624.23    | 4,033,836.35    | 3,773,246.86    |
| Due from State banks.    | 748,595.83      | 587,293.11      | 621,593.00      | 779,536.09      | 582,783.04      |
| Due from res'v ag'ts.    | 6,657,921.41    | 7,352,717.01    | 5,021,401.19    | 6,755,827.52    | 6,800,278.69    |
| Cash items.              | 149,242.88      | 115,236.29      | 140,099.65      | 148,770.98      | 238,774.66      |
| Clear'g-house exch'gs.   | 258,510.77      | 241,738.17      | 229,474.06      | 298,530.69      | 353,392.17      |
| Bills of other banks.    | 327,862.00      | 279,960.00      | 446,758.00      | 347,620.00      | 477,632.00      |
| Fractional currency.     | 4,174.43        | 4,411.50        | 4,510.87        | 5,022.17        | 6,594.64        |
| Specie.                  | 1,869,232.86    | 1,903,270.63    | 2,235,990.75    | 2,127,856.37    | 2,265,030.55    |
| Legal-tender notes.      | 1,872,847.00    | 1,747,601.00    | 2,707,717.00    | 1,878,996.03    | 2,112,283.00    |
| U. S. cert's of deposit. | 690,000.00      | 700,000.00      | 690,000.00      | 620,000.00      | 610,000.00      |
| 5% fund with Treas.      | 253,890.00      | 251,845.00      | 251,730.00      | 223,487.50      | 214,727.50      |
| Due from U. S. Treas.    | 1,814.98        | 666.66          | 666.66          | 209,310.00      | 2,458.32        |
| Total.                   | 53,281,461.04   | 55,794,567.70   | 55,024,881.49   | 55,054,294.88   | 56,024,677.13   |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 771

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NORTH DAKOTA.

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 26 banks.      | 25 banks.      | 24 banks.      | 24 banks.      | 24 banks.      |
| Capital stock.....         | \$1,595,000.00 | \$1,555,000.00 | \$1,500,000.00 | \$1,500,000.00 | \$1,500,000.00 |
| Surplus fund.....          | 323,300.00     | 234,800.00     | 236,800.00     | 247,950.00     | 227,000.00     |
| Undivided profits....      | 326,767.05     | 225,865.01     | 223,879.98     | 267,231.96     | 219,870.63     |
| Nat'l-bank circulation     | 417,827.50     | 402,167.50     | 391,547.50     | 399,697.50     | 399,937.50     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 77,183.47      | 81,745.71      | 37,628.54      | 21,551.29      | 32,816.27      |
| Due to State banks...      | 242,161.95     | 178,518.16     | 141,998.81     | 83,793.15      | 107,844.43     |
| Dividends unpaid....       | 3,220.00       | 1,460.00       | 370.00         | 6,160.00       | 645.00         |
| Individual deposits..      | 5,848,112.86   | 5,483,911.67   | 4,876,272.55   | 4,543,175.58   | 5,035,095.10   |
| U. S. deposits             |                |                |                |                |                |
| Dep'ts U. S. dis. officers |                |                |                |                |                |
| Notes rediscounted..       |                |                |                | 25,088.87      | 26,900.00      |
| Bills payable.....         |                |                | 21,500.00      | 142,500.00     | 201,590.00     |
| Other liabilities.....     |                |                |                |                |                |
| Total.....                 | 8,833,572.83   | 8,163,468.05   | 7,429,997.38   | 7,157,468.35   | 7,743,508.93   |

OHIO.

|                            | 224 banks.      | 226 banks.      | 227 banks.      | 227 banks.      | 226 banks.      |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....         | \$27,869,100.00 | \$27,967,030.00 | \$27,935,100.00 | \$27,910,100.00 | \$27,765,100.00 |
| Surplus fund.....          | 8,080,307.24    | 8,055,129.73    | 8,133,234.38    | 8,138,928.49    | 8,099,678.49    |
| Undivided profits....      | 2,549,502.72    | 2,427,811.62    | 2,248,629.06    | 2,295,865.05    | 2,584,797.74    |
| Nat'l-bank circulation     | 10,538,402.50   | 10,431,602.50   | 10,669,967.50   | 10,711,727.50   | 10,938,417.50   |
| State-bank circulation     |                 |                 |                 |                 |                 |
| Due to national banks      | 1,792,764.69    | 1,882,519.71    | 2,094,035.72    | 2,116,753.47    | 2,123,092.33    |
| Due to State banks...      | 1,214,712.21    | 1,450,202.52    | 1,769,783.19    | 1,653,160.32    | 1,663,409.21    |
| Dividends unpaid....       | 31,545.00       | 25,457.79       | 98,407.54       | 90,730.34       | 22,947.39       |
| Individual deposits..      | 64,069,796.36   | 67,800,001.24   | 67,477,876.84   | 69,599,532.25   | 71,540,374.66   |
| U. S. deposits             | 433,497.25      | 381,697.05      | 377,810.26      | 435,938.68      | 842,556.69      |
| Dep'ts U. S. dis. officers | 119,736.42      | 175,862.54      | 136,559.28      | 207,986.46      | 154,349.96      |
| Notes rediscounted..       | 62,303.14       | 72,539.54       | 107,819.17      | 47,660.72       | 56,410.45       |
| Bills payable.....         | 40,023.33       | 30,573.33       | 134,573.33      | 127,073.33      | 81,936.66       |
| Other liabilities.....     | 111,644.09      | 81,637.58       | 96,828.25       | 179,059.23      | 132,676.30      |
| Total.....                 | 116,853,334.95  | 120,788,065.15  | 121,280,624.52  | 123,514,515.84  | 125,945,747.29  |

CITY OF CINCINNATI.

|                            | 13 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$7,809,000.00 | \$7,800,000.00 | \$7,809,000.00 | \$7,700,000.00 | \$7,700,000.00 |
| Surplus fund.....          | 2,740,000.00   | 2,765,000.00   | 2,765,000.00   | 2,715,000.00   | 2,715,000.00   |
| Undivided profits....      | 1,055,685.68   | 1,110,477.98   | 997,595.70     | 1,021,198.76   | 1,156,647.31   |
| Nat'l-bank circulation     | 4,943,550.00   | 4,882,930.00   | 4,765,780.00   | 4,204,490.00   | 4,288,685.00   |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 9,448,594.41   | 10,853,378.41  | 10,329,794.30  | 9,776,472.16   | 9,515,712.65   |
| Due to State banks...      | 4,364,644.11   | 5,182,120.80   | 4,841,960.87   | 4,773,573.95   | 4,830,848.89   |
| Dividends unpaid....       | 4,859.75       | 4,209.10       | 123,449.04     | 6,572.25       | 1,917.19       |
| Individual deposits..      | 20,981,233.67  | 21,240,685.96  | 21,827,220.53  | 22,078,184.93  | 22,553,500.46  |
| U. S. deposits             | 1,176,404.72   | 1,218,165.45   | 1,090,530.15   | 1,865,802.83   | 2,277,415.63   |
| Dep'ts U. S. dis. officers |                |                |                |                |                |
| Notes rediscounted..       |                |                |                |                |                |
| Bills payable.....         |                |                |                |                |                |
| Other liabilities.....     | 765,578.70     | 738,500.00     | 683,500.00     | 913,600.00     | 984,950.00     |
| Total.....                 | 53,281,461.04  | 55,794,567.70  | 55,024,881.49  | 55,054,294.88  | 56,024,677.13  |

772 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

CITY OF CLEVELAND.

| Resources.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20    |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                          | 13 banks. | 13 banks. | 13 banks. | 13 banks. | 13 banks. |
| Loans and discounts.     | \$28,687,283.32 | \$29,180,260.21 | \$29,674,913.33 | \$30,255,845.36 | \$30,757,784.87 |
| Overdrafts.              | 81,005.96       | 36,748.46       | 29,407.59       | 25,310.82       | 29,335.28       |
| Bonds for circulation.   | 1,430,000.00    | 1,380,000.00    | 1,480,000.00    | 1,480,000.00    | 1,630,000.00    |
| Bonds for deposits.      | 60,000.00       | 60,000.00       | 60,000.00       | 60,000.00       | 60,000.00       |
| U. S. bonds on hand.     | 100,000.00      | 100,000.00      | 200,000.00      | 200,000.00      | 717,300.00      |
| Premiums on bonds.       | 48,200.00       | 48,200.00       | 84,450.00       | 83,995.00       | 84,007.50       |
| Stocks, securities, etc. | 793,272.16      | 838,844.04      | 851,556.74      | 853,410.18      | 848,982.12      |
| Banking house, etc.      | 510,348.00      | 513,405.39      | 508,104.30      | 508,184.30      | 508,283.05      |
| Real estate, etc.        | 215,487.64      | 215,487.64      | 210,752.53      | 210,713.29      | 210,713.29      |
| Due from nat'l banks.    | 2,623,781.12    | 2,631,718.57    | 2,559,147.34    | 2,485,889.55    | 2,786,073.14    |
| Due from State banks.    | 820,139.51      | 936,812.41      | 775,005.07      | 949,306.86      | 839,824.88      |
| Due from res'v'g'ts.     | 5,441,414.25    | 7,182,580.25    | 4,535,030.59    | 5,776,036.62    | 6,533,818.63    |
| Cash items.              | 133,417.96      | 109,205.74      | 93,867.57       | 119,874.29      | 134,295.62      |
| Clear'g-house exch'gs.   | 476,593.85      | 212,064.42      | 253,053.40      | 349,082.26      | 278,380.85      |
| Bills of other banks.    | 141,264.00      | 134,369.00      | 158,529.00      | 197,480.00      | 161,205.00      |
| Fractional currency.     | 5,850.47        | 5,744.78        | 5,930.88        | 5,791.59        | 4,963.81        |
| Specie.                  | 1,963,746.50    | 2,065,966.90    | 2,133,531.50    | 2,220,463.50    | 2,228,467.52    |
| Legal-tender notes.      | 1,069,744.00    | 1,050,435.00    | 1,295,439.00    | 1,700,750.00    | 1,470,002.00    |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 63,450.00       | 60,920.00       | 63,100.00       | 65,550.00       | 70,690.00       |
| Due from U. S. Treas.    | 12,500.00       | 11,750.00       | 12,000.00       | 106,900.00      | 20,000.00       |
| Total.                   | 44,677,498.74   | 46,834,452.81   | 44,983,818.84   | 47,655,092.63   | 49,374,727.56   |

OKLAHOMA.

|                          | 5 banks.     | 5 banks.     | 6 banks.     | 6 banks.     | 6 banks.     |
|--------------------------|--------------|--------------|--------------|--------------|--------------|
| Loans and discounts.     | \$407,379.98 | \$450,670.03 | \$529,289.16 | \$606,378.19 | \$710,818.67 |
| Overdrafts.              | 46,531.42    | 37,530.34    | 15,208.18    | 11,653.89    | 15,133.07    |
| Bonds for circulation.   | 62,500.00    | 62,500.00    | 75,000.00    | 75,000.00    | 75,000.00    |
| Bonds for deposits.      |              |              |              |              |              |
| U. S. bonds on hand.     |              |              |              |              | 5,000.00     |
| Premiums on bonds.       | 1,000.00     | 1,000.00     | 2,375.00     | 2,375.00     | 1,375.00     |
| Stocks, securities, etc. | 67,746.71    | 60,547.96    | 68,757.75    | 56,402.12    | 50,922.07    |
| Banking house, etc.      | 55,643.56    | 53,094.41    | 61,542.91    | 59,317.91    | 59,317.91    |
| Real estate, etc.        | 3,075.00     | 400.00       | 900.00       | 900.00       | 900.00       |
| Due from nat'l banks.    | 36,006.48    | 105,223.51   | 99,525.98    | 94,185.23    | 53,110.83    |
| Due from State banks.    | 7,266.26     | 14,348.52    | 36,560.84    | 26,845.95    | 17,003.16    |
| Due from res'v'g'ts.     | 381,061.54   | 473,920.03   | 362,447.48   | 336,170.18   | 231,110.61   |
| Cash items.              | 9,618.59     | 10,743.65    | 15,664.20    | 11,140.14    | 18,329.07    |
| Clear'g-house exch'gs.   | 2,015.43     | 1,409.63     | 536.50       | 135.68       | 462.08       |
| Bills of other banks.    | 36,740.00    | 13,520.00    | 30,105.00    | 12,475.00    | 12,135.00    |
| Fractional currency.     | 1,112.10     | 1,679.54     | 1,915.92     | 556.88       | 615.03       |
| Specie.                  | 56,373.40    | 43,918.40    | 53,929.10    | 65,333.09    | 80,315.35    |
| Legal-tender notes.      | 63,264.00    | 39,770.00    | 47,563.00    | 41,540.00    | 43,370.00    |
| U. S. cert's of deposit. |              |              |              |              |              |
| 5% fund with Treas.      | 2,250.00     | 2,812.00     | 2,812.50     | 3,374.50     | 3,374.50     |
| Due from U. S. Treas.    |              |              |              | 17,500.00    |              |
| Total.                   | 1,239,584.47 | 1,373,088.32 | 1,464,233.52 | 1,421,233.76 | 1,378,292.35 |

OREGON.

|                          | 20 banks.      | 30 banks.      | 30 banks.      | 29 banks.      | 29 banks.      |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$6,008,458.04 | \$6,110,102.76 | \$6,325,994.62 | \$5,850,554.96 | \$6,029,258.03 |
| Overdrafts.              | 173,109.63     | 148,778.05     | 163,625.94     | 186,632.62     | 218,779.60     |
| Bonds for circulation.   | 1,032,300.00   | 1,032,300.00   | 1,032,300.00   | 982,300.00     | 1,042,300.00   |
| Bonds for deposits.      | 400,000.00     | 400,000.00     | 400,000.00     | 400,000.00     | 400,000.00     |
| U. S. bonds on hand.     | 560,300.00     | 661,300.00     | 661,300.00     | 661,300.00     | 662,700.00     |
| Premiums on bonds.       | 157,555.00     | 182,755.25     | 176,055.25     | 168,905.25     | 165,585.01     |
| Stocks, securities, etc. | 2,674,678.60   | 2,909,757.34   | 2,970,749.56   | 3,086,393.11   | 3,070,840.04   |
| Banking house, etc.      | 312,592.14     | 310,987.59     | 312,519.10     | 317,487.64     | 325,222.06     |
| Real estate, etc.        | 341,801.65     | 328,261.44     | 348,251.01     | 322,277.79     | 346,923.23     |
| Due from nat'l banks.    | 1,090,100.76   | 656,339.10     | 799,700.65     | 603,204.63     | 746,788.87     |
| Due from State banks.    | 1,195,927.92   | 838,349.24     | 758,233.29     | 552,961.93     | 323,868.91     |
| Due from res'v'g'ts.     | 1,347,031.44   | 1,130,438.61   | 1,109,170.33   | 1,272,361.44   | 1,455,543.64   |
| Cash items.              | 33,322.44      | 36,212.64      | 34,913.39      | 56,316.71      | 53,688.36      |
| Clear'g-house exch'gs.   | 51,542.37      | 25,514.51      | 52,971.64      | 25,581.62      | 36,088.29      |
| Bills of other banks.    | 28,302.00      | 26,215.00      | 23,782.00      | 31,953.00      | 26,207.00      |
| Fractional currency.     | 2,369.71       | 3,403.75       | 2,856.56       | 2,061.87       | 2,288.39       |
| Specie.                  | 1,786,935.68   | 1,487,524.60   | 1,593,779.55   | 1,581,083.10   | 1,908,400.75   |
| Legal-tender notes.      | 32,555.00      | 27,400.00      | 25,648.00      | 42,315.00      | 38,542.00      |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 46,453.50      | 46,453.50      | 46,453.50      | 44,203.50      | 45,216.00      |
| Due from U. S. Treas.    | 1,159.78       | 565.54         | 1,300.28       | 1,385.00       | 1,910.70       |
| Total.                   | 17,276,504.66  | 16,362,658.92  | 16,839,604.67  | 16,186,278.67  | 16,300,240.88  |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF CLEVELAND.

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 13 banks.      |
| Capital stock.....         | \$9,725,000.00 | \$9,775,000.00 | \$9,400,000.00 | \$9,400,000.00 | \$9,400,000.00 |
| Surplus fund.....          | 2,103,200.00   | 2,111,700.00   | 2,146,620.00   | 2,161,500.00   | 2,161,500.00   |
| Undivided profits....      | 563,597.74     | 639,142.04     | 469,394.74     | 564,658.91     | 645,212.38     |
| Nat'l-bank circulation     | 1,251,989.00   | 1,227,180.00   | 1,297,460.00   | 1,321,950.00   | 1,453,350.00   |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 4,309,242.71   | 5,171,532.21   | 4,542,286.02   | 4,603,319.80   | 5,308,303.83   |
| Due to State banks...      | 2,728,452.38   | 3,054,230.23   | 3,041,433.73   | 3,185,420.12   | 3,113,725.91   |
| Dividends unpaid....       | 1,956.00       | 1,514.00       | 84,386.50      | 1,455.00       | 1,672.00       |
| Individual deposits..      | 22,949,056.19  | 23,887,386.56  | 22,988,408.09  | 25,398,622.77  | 26,417,893.62  |
| U. S. deposits.....        | 37,882.41      | 46,195.43      | 45,671.20      | 91,841.22      | 38,242.14      |
| Dep'ts U. S. dis. officers | 24,553.11      | 14,404.69      | 13,158.65      | 14,705.25      | 23,639.33      |
| Notes rediscounted..       |                |                |                |                |                |
| Bills payable.....         | 125,000.00     | 100,000.00     | 209,000.00     | 100,000.00     |                |
| Other liabilities.....     | 861,578.20     | 806,167.65     | 755,000.00     | 811,519.56     | 811,188.35     |
| Total.....                 | 44,677,498.74  | 46,834,452.81  | 44,983,818.84  | 47,655,092.63  | 49,374,727.56  |

OKLAHOMA.

|                            | 5 banks.     | 5 banks.     | 6 banks.     | 6 banks.     | 6 banks.     |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Capital stock.....         | \$250,000.00 | \$250,000.00 | \$280,000.00 | \$290,450.00 | \$300,000.00 |
| Surplus fund.....          | 23,000.00    | 24,400.00    | 24,400.00    | 26,925.00    | 26,925.00    |
| Undivided profits....      | 21,500.20    | 7,591.57     | 20,853.16    | 7,205.23     | 20,915.24    |
| Nat'l-bank circulation     | 56,240.00    | 56,240.00    | 67,490.00    | 67,490.00    | 67,490.00    |
| State-bank circulation     |              |              |              |              |              |
| Due to national banks      | 5,256.99     | 5,677.15     | 1,762.59     | 11,550.53    | 3,410.65     |
| Due to State banks...      | 61,387.19    | 54,122.10    | 41,834.16    | 40,315.94    | 36,029.85    |
| Dividends unpaid....       |              |              |              | 600.00       | 60.00        |
| Individual deposits..      | 822,200.09   | 975,057.50   | 1,027,893.61 | 976,657.06   | 923,461.60   |
| U. S. deposits.....        |              |              |              |              |              |
| Dep'ts U. S. dis. officers |              |              |              |              |              |
| Notes rediscounted..       |              |              |              |              |              |
| Bills payable.....         |              |              |              |              |              |
| Other liabilities.....     |              |              |              |              |              |
| Total.....                 | 1,239,584.47 | 1,373,088.32 | 1,464,233.52 | 1,421,283.76 | 1,378,292.35 |

OREGON.

|                            | 30 banks.      | 30 banks.      | 30 banks.      | 29 banks.      | 29 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$3,020,000.00 | \$3,020,000.00 | \$3,020,000.00 | \$2,520,000.00 | \$2,520,000.00 |
| Surplus fund.....          | 540,444.23     | 530,782.47     | 513,782.47     | 479,242.81     | 479,242.81     |
| Undivided profits....      | 897,077.07     | 786,032.24     | 784,407.86     | 775,378.65     | 831,295.19     |
| Nat'l-bank circulation     | 768,857.50     | 758,717.50     | 794,287.50     | 734,577.50     | 728,127.50     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 1,788,023.45   | 1,249,131.45   | 1,610,074.77   | 1,337,786.38   | 1,139,355.82   |
| Due to State banks...      | 771,906.08     | 841,837.02     | 796,053.14     | 663,476.54     | 649,443.02     |
| Dividends unpaid....       | 1,410.00       | 3,400.00       | 1,200.00       | 13,795.00      | 2,540.00       |
| Individual deposits..      | 9,084,318.78   | 8,769,245.62   | 8,932,722.47   | 9,251,658.25   | 9,524,116.32   |
| U. S. deposits.....        | 94,412.38      | 45,521.95      | 59,433.04      | 133,107.35     | 20,813.12      |
| Dep'ts U. S. dis. officers | 305,197.95     | 350,216.06     | 319,826.63     | 266,809.49     | 379,120.40     |
| Notes rediscounted..       | 1,083.21       | 2,000.00       | 7,042.84       | 9,672.69       | 10,412.69      |
| Bills payable.....         | 3,000.00       | 5,000.00       |                |                | 15,000.00      |
| Other liabilities.....     | 774.01         | 774.01         | 774.01         | 774.01         | 774.01         |
| Total.....                 | 17,276,504.66  | 16,362,658.92  | 16,839,604.67  | 16,186,278.67  | 16,360,240.88  |

774 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

PENNSYLVANIA.

| Resources.                   | DECEMBER 15.          | FEBRUARY 18.          | MAY 5.                | JULY 14.              | SEPTEMBER 20.         |
|------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
|                              | 354 banks.            | 355 banks.            | 356 banks.            | 356 banks.            | 359 banks.            |
| Loans and discounts.....     | \$112,799,662.19      | \$112,633,145.00      | \$116,417,340.58      | \$116,670,603.50      | \$115,599,965.33      |
| Overdrafts.....              | 304,809.93            | 340,167.88            | 321,895.56            | 342,336.83            | 353,478.76            |
| Bonds for circulation.....   | 19,491,800.00         | 12,368,309.00         | 18,814,390.00         | 18,658,360.00         | 19,233,300.00         |
| Bonds for deposits.....      | 310,000.00            | 310,000.00            | 310,000.00            | 510,000.00            | 1,713,220.00          |
| U. S. bonds on hand.....     | 1,018,150.00          | 830,750.00            | 1,263,700.00          | 2,262,250.00          | 2,963,370.00          |
| Premiums on bonds.....       | 1,625,264.54          | 1,541,186.48          | 1,679,784.27          | 1,614,591.58          | 1,639,997.88          |
| Stocks, securities, etc..... | 23,253,699.54         | 24,084,568.60         | 25,017,895.10         | 24,886,711.00         | 25,150,878.50         |
| Banking house, etc.....      | 6,939,962.84          | 6,045,555.07          | 6,098,965.77          | 6,166,079.97          | 6,152,066.13          |
| Real estate, etc.....        | 2,392,408.29          | 2,462,593.91          | 2,474,898.43          | 2,501,984.97          | 2,559,961.94          |
| Due from nat'l banks.....    | 3,645,774.55          | 3,265,078.39          | 3,302,267.33          | 3,739,926.42          | 2,999,982.26          |
| Due from State banks.....    | 1,293,948.94          | 1,253,939.71          | 1,122,364.39          | 1,199,564.59          | 1,276,937.36          |
| Due from res'v'g'ts.....     | 19,733,926.65         | 24,451,892.81         | 22,833,528.68         | 23,311,309.76         | 23,801,331.42         |
| Cash items.....              | 963,534.88            | 1,108,771.22          | 925,062.23            | 1,889,165.39          | 1,269,411.59          |
| Clear'g house exch'gs.....   | 118,770.07            | 150,632.80            | 151,698.94            | 113,972.81            | 111,029.58            |
| Bills of other banks.....    | 961,069.00            | 1,050,741.00          | 1,300,810.00          | 1,169,468.00          | 1,113,070.00          |
| Fractional currency.....     | 93,771.03             | 169,972.10            | 110,337.10            | 114,620.04            | 103,648.23            |
| Specie.....                  | 8,510,031.33          | 8,351,827.61          | 9,271,096.16          | 9,198,497.40          | 8,883,547.09          |
| Legal-tender notes.....      | 3,728,434.00          | 3,581,003.00          | 4,713,374.00          | 3,918,319.00          | 3,920,280.00          |
| U. S. cert's of deposit..... |                       |                       |                       |                       |                       |
| 5% fund with Treas.....      | 850,646.49            | 806,402.66            | 822,270.75            | 820,383.06            | 843,407.45            |
| Due from U. S. Treas.....    | 49,488.24             | 43,326.18             | 26,534.88             | 357,030.01            | 168,933.46            |
| <b>Total.....</b>            | <b>207,683,133.51</b> | <b>210,241,344.51</b> | <b>217,028,635.12</b> | <b>217,855,403.37</b> | <b>219,865,116.48</b> |

CITY OF PHILADELPHIA.

| Resources.                   | 41 banks.                | 39 banks.             | 38 banks.             | 37 banks.             | 37 banks.             |
|------------------------------|--------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
|                              | Loans and discounts..... | \$100,648,110.36      | \$98,797,695.69       | \$93,327,819.77       | \$93,734,700.79 | $100,110,745.19 |
| Overdrafts.....              | 21,443.21                | 15,253.86             | 16,632.05             | 12,686.38             | 14,208.22             |
| Bonds for circulation.....   | 7,592,500.00             | 7,067,500.00          | 6,992,500.00          | 6,942,300.00          | 6,862,500.00          |
| Bonds for deposits.....      | 300,000.00               | 190,000.00            | 200,000.00            | 1,229,000.00          | 3,336,000.00          |
| U. S. bonds on hand.....     | 1,050,000.00             | 550,000.00            | 550,000.00            | 60,460.00             | 433,190.00            |
| Premiums on bonds.....       | 899,967.89               | 703,535.52            | 732,836.16            | 782,794.42            | 983,732.61            |
| Stocks, securities, etc..... | 10,953,318.53            | 12,434,850.79         | 13,656,249.33         | 15,294,605.65         | 15,669,823.55         |
| Banking house, etc.....      | 4,531,948.72             | 4,237,124.69          | 4,136,804.41          | 3,975,804.41          | 3,975,804.41          |
| Real estate, etc.....        | 3,883,049.40             | 593,775.20            | 630,764.96            | 599,339.39            | 588,582.64            |
| Due from nat'l banks.....    | 9,740,985.67             | 7,311,671.32          | 7,103,994.98          | 8,629,988.79          | 7,576,260.71          |
| Due from State banks.....    | 1,620,814.39             | 1,747,688.89          | 1,468,095.89          | 1,817,819.94          | 1,433,258.72          |
| Due from res'v'g'ts.....     | 17,944,852.07            | 20,931,474.52         | 14,642,678.82         | 20,401,471.07         | 16,180,565.04         |
| Cash items.....              | 1,491,432.64             | 1,032,031.11          | 1,148,102.76          | 1,360,626.45          | 1,142,381.55          |
| Clear'g house exch'gs.....   | 11,935,372.57            | 9,223,814.17          | 7,534,245.07          | 10,262,097.91         | 10,065,744.60         |
| Bills of other banks.....    | 390,984.00               | 364,274.00            | 381,652.00            | 403,404.00            | 348,355.00            |
| Fractional currency.....     | 62,064.82                | 61,269.24             | 70,723.61             | 64,251.21             | 68,824.01             |
| Specie.....                  | 12,910,957.35            | 12,837,937.58         | 13,804,611.70         | 15,335,922.96         | 14,775,091.01         |
| Legal-tender notes.....      | 2,238,175.60             | 2,221,955.00          | 2,183,694.00          | 2,583,238.00          | 2,632,847.00          |
| U. S. cert's of deposit..... | 6,905,090.00             | 9,165,000.00          | 5,779,000.00          | 5,060,000.00          | 4,940,000.00          |
| 5% fund with Treas.....      | 339,953.82               | 309,588.32            | 313,087.50            | 312,410.50            | 309,380.50            |
| Due from U. S. Treas.....    | 80,858.00                | 44,848.00             | 44,998.82             | 263,608.00            | 31,768.00             |
| <b>Total.....</b>            | <b>192,070,793.45</b>    | <b>189,690,667.40</b> | <b>174,798,921.83</b> | <b>189,657,600.87</b> | <b>191,537,072.23</b> |

CITY OF PITTSBURG.

| Resources.                   | 30 banks.                | 30 banks.            | 30 banks.            | 30 banks.            | 30 banks.            |
|------------------------------|--------------------------|----------------------|----------------------|----------------------|----------------------|
|                              | Loans and discounts..... | \$46,510,195.22      | \$47,972,533.61      | \$50,432,769.67      | \$50,131,655.22 | $50,068,656.69 |
| Overdrafts.....              | 39,694.10                | 47,831.17            | 45,130.83            | 56,302.72            | 70,470.68            |
| Bonds for circulation.....   | 5,339,250.00             | 5,130,250.00         | 5,430,250.00         | 5,705,250.00         | 5,635,250.00         |
| Bonds for deposits.....      | 200,000.00               | 200,000.00           | 200,000.00           | 500,000.00           | 700,000.00           |
| U. S. bonds on hand.....     | 162,709.00               | 120,400.00           | 775,400.00           | 302,100.00           | 859,760.00           |
| Premiums on bonds.....       | 537,221.69               | 491,177.85           | 733,030.36           | 753,099.86           | 753,445.53           |
| Stocks, securities, etc..... | 3,557,054.27             | 4,176,849.32         | 4,299,518.62         | 4,451,959.24         | 4,662,137.33         |
| Banking house, etc.....      | 3,498,621.60             | 3,559,789.35         | 3,608,738.63         | 3,663,703.50         | 3,632,261.05         |
| Real estate, etc.....        | 514,823.82               | 477,557.69           | 509,042.49           | 511,587.97           | 531,036.63           |
| Due from nat'l banks.....    | 2,728,580.94             | 3,710,020.23         | 2,061,562.92         | 2,504,817.69         | 2,867,781.62         |
| Due from State banks.....    | 375,806.96               | 347,092.49           | 445,673.40           | 282,335.10           | 394,732.18           |
| Due from res'v'g'ts.....     | 6,515,997.13             | 9,023,766.91         | 4,794,517.52         | 5,863,260.32         | 6,477,480.07         |
| Cash items.....              | 287,123.38               | 220,379.87           | 355,125.96           | 339,591.73           | 423,382.93           |
| Clear'g-house exch'gs.....   | 2,503,751.13             | 3,225,259.02         | 2,490,457.42         | 2,097,664.17         | 2,663,530.86         |
| Bills of other banks.....    | 345,811.00               | 345,706.00           | 294,586.00           | 357,256.00           | 287,586.00           |
| Fractional currency.....     | 15,879.36                | 15,838.05            | 19,640.89            | 16,016.86            | 17,780.83            |
| Specie.....                  | 4,846,003.15             | 5,671,794.50         | 5,396,288.75         | 5,472,593.05         | 5,136,412.30         |
| Legal-tender notes.....      | 2,023,311.00             | 2,570,136.00         | 3,047,770.00         | 2,745,952.00         | 2,633,135.00         |
| U. S. cert's of deposit..... |                          |                      |                      |                      |                      |
| 5% fund with Treas.....      | 234,871.25               | 230,436.25           | 243,211.25           | 253,641.25           | 234,230.75           |
| Due from U. S. Treas.....    | 15,412.50                | 37,892.50            | 33,431.50            | 123,132.50           | 36,133.44            |
| <b>Total.....</b>            | <b>80,287,107.50</b>     | <b>86,975,530.82</b> | <b>84,946,145.92</b> | <b>83,114,879.18</b> | <b>88,165,175.90</b> |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

PENNSYLVANIA.

| Liabilities.              | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                           | 354 banks.      | 355 banks.      | 356 banks.      | 356 banks.      | 359 banks.      |
| Capital stock .....       | \$40,868,840.00 | \$40,769,445.00 | \$40,624,765.00 | \$40,674,390.00 | \$40,804,593.00 |
| Surplus fund.....         | 21,171,861.63   | 21,451,631.47   | 21,323,263.01   | 21,654,191.42   | 21,720,099.76   |
| Undivided profits....     | 5,182,023.51    | 4,623,506.32    | 4,848,403.59    | 4,449,646.59    | 5,201,625.49    |
| Nat'l-bank circulation    | 17,225,277.50   | 16,136,875.60   | 16,575,034.00   | 16,549,562.50   | 16,240,699.00   |
| State-bank circulation    | 1,498.00        | 1,498.00        | 1,498.00        | 1,498.00        | 1,498.00        |
| Due to national banks     | 3,159,180.83    | 2,732,400.99    | 2,555,254.99    | 4,021,385.05    | 2,501,597.88    |
| Due to State banks...     | 776,668.21      | 556,731.41      | 659,273.25      | 816,368.04      | 594,913.51      |
| Dividends unpaid....      | 147,351.87      | 153,713.91      | 367,008.55      | 314,855.21      | 119,516.44      |
| Individual deposits...    | 117,859,591.06  | 123,336,682.47  | 123,448,025.75  | 128,407,828.83  | 130,002,869.82  |
| U. S. deposits .....      | 294,632.86      | 239,393.97      | 284,177.44      | 491,070.12      | 1,375,711.56    |
| Dep'ts U. S. dis.officers | 9,081.28        | 60,746.01       | 15,773.32       | 8,934.73        | 4,947.75        |
| Notes rediscounted...     | 102,388.58      | 61,369.61       | 67,693.54       | 176,192.66      | 50,659.86       |
| Bills payable.....        | 252,516.67      | 59,000.00       | 144,000.00      | 220,119.00      | 288,000.00      |
| Other liabilities.....    | 72,420.86       | 68,350.35       | 114,464.68      | 59,421.22       | 380,007.41      |
| Total.....                | 207,063,133.51  | 210,241,344.51  | 217,023,625.12  | 217,855,403.37  | 219,883,116.48  |

CITY OF PHILADELPHIA.

|                           | 41 banks.       | 39 banks.       | 38 banks.       | 37 banks.       | 37 banks.       |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....        | \$21,915,000.00 | \$20,915,000.00 | \$20,465,000.00 | \$19,655,000.00 | \$19,655,000.00 |
| Surplus fund.....         | 14,743,060.00   | 14,523,000.00   | 14,548,000.00   | 14,395,000.00   | 14,395,000.00   |
| Undivided profits....     | 2,743,194.87    | 2,792,437.98    | 2,559,313.39    | 2,658,942.80    | 2,902,621.80    |
| Nat'l-bank circulation    | 6,691,112.50    | 5,998,435.00    | 6,202,285.60    | 6,111,405.00    | 6,184,775.00    |
| State-bank circulation    | .....           | .....           | .....           | .....           | .....           |
| Due to national banks     | 25,050,832.79   | 29,355,055.69   | 22,876,133.04   | 26,817,859.18   | 27,726,287.46   |
| Due to State banks...     | 8,598,584.38    | 8,730,252.99    | 7,447,437.77    | 8,647,279.03    | 8,536,923.66    |
| Dividends unpaid....      | 58,073.24       | 40,566.24       | 293,601.89      | 64,683.89       | 39,656.60       |
| Individual deposits...    | 111,454,151.71  | 107,070,340.79  | 99,588,353.95   | 109,344,535.34  | 108,697,093.91  |
| U. S. deposits .....      | 299,492.39      | 292,008.95      | 291,842.96      | 1,228,868.97    | 2,766,595.67    |
| Dep'ts U. S. dis.officers | .....           | .....           | 1,870.21        | 51,265.27       | 46,342.77       |
| Notes rediscounted...     | .....           | .....           | .....           | .....           | .....           |
| Bills payable.....        | 360,000.00      | .....           | 325,009.00      | .....           | 500,000.00      |
| Other liabilities.....    | 339,351.57      | 63,569.76       | 189,583.62      | 82,761.29       | 113,339.77      |
| Total.....                | 192,070,793.45  | 189,690,667.40  | 174,798,921.83  | 189,057,600.87  | 191,557,072.23  |

CITY OF PITTSBURG.

|                           | 30 banks. | 30 banks. | 30 banks. | 30 banks. | 30 banks. |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock.....        | \$12,300,000.00 | \$12,300,000.00 | \$12,300,000.00 | \$12,300,000.00 | \$12,300,000.00 |
| Surplus fund.....         | 9,700,200.00    | 9,893,400.00    | 9,793,400.00    | 9,812,000.00    | 9,562,000.00    |
| Undivided profits....     | 2,631,769.93    | 1,815,615.49    | 2,600,457.05    | 1,966,983.17    | 2,179,198.46    |
| Nat'l-bank circulation    | 4,739,912.50    | 4,561,322.50    | 4,827,680.00    | 5,097,980.00    | 4,926,270.00    |
| State-bank circulation    | .....           | .....           | .....           | .....           | .....           |
| Due to national banks     | 7,234,788.06    | 8,678,192.89    | 8,691,663.25    | 7,989,534.84    | 8,958,316.30    |
| Due to State banks...     | 2,435,799.18    | 3,099,495.25    | 2,892,167.95    | 2,712,348.54    | 3,160,883.82    |
| Dividends unpaid....      | 59,485.63       | 56,075.85       | 124,957.83      | 118,712.63      | 43,779.38       |
| Individual deposits...    | 41,502,740.18   | 46,353,816.30   | 43,824,977.32   | 45,500,747.88   | 46,297,185.54   |
| U. S. deposits .....      | 135,204.63      | 166,862.54      | 129,838.95      | 413,494.12      | 552,043.71      |
| Dep'ts U. S. dis.officers | 68,297.39       | 94,444.36       | 89,620.18       | 85,373.09       | 153,365.86      |
| Notes rediscounted...     | .....           | .....           | 379,353.34      | 96,690.00       | .....           |
| Bills payable.....        | .....           | .....           | .....           | 30,000.00       | 168,520.00      |
| Other liabilities.....    | .....           | 15,845.70       | .....           | .....           | 6,604.83        |
| Total.....                | 80,287,107.56   | 86,975,580.82   | 84,916,145.92   | 86,114,879.18   | 88,165,175.90   |

776 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

RHODE ISLAND.

| Resources.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|  | 57 banks. | 57 banks. | 57 banks. | 57 banks. | 57 banks.       |
| Loans and discounts.     | \$35,064,364.97 | \$34,273,530.57 | \$34,238,915.12 | \$34,005,869.86 | \$34,515,308.01 |
| Overdrafts.              | 26,679.34       | 38,679.21       | 53,724.74       | 47,440.64       | 44,145.63       |
| Bonds for circulation.   | 7,744,000.00    | 7,694,000.00    | 7,710,000.00    | 7,794,000.00    | 7,674,000.00    |
| Bonds for deposits.      | 100,000.00      | 100,000.00      | 100,000.00      | 100,000.00      | 100,000.00      |
| U. S. bonds on hand.     | 100,000.00      | 100,000.00      | 100,500.00      | 100,500.00      | 255,700.00      |
| Premiums on bonds.       | 527,878.23      | 517,708.24      | 522,337.00      | 524,141.30      | 486,752.75      |
| Stocks, securities, etc  | 3,282,156.92    | 3,231,415.46    | 3,456,603.07    | 3,402,917.74    | 3,326,447.40    |
| Banking house, etc.      | 1,043,012.91    | 1,039,795.36    | 1,058,898.96    | 1,039,040.21    | 1,042,124.98    |
| Real estate, etc.        | 242,124.10      | 252,884.69      | 251,337.48      | 235,421.13      | 270,122.74      |
| Due from nat'l banks.    | 916,343.93      | 975,791.90      | 946,996.28      | 1,224,125.43    | 1,078,110.55    |
| Due from State banks.    | 120,318.07      | 68,062.56       | 50,016.89       | 58,597.31       | 79,095.09       |
| Due from res' ve ag'ts   | 3,348,125.84    | 3,939,669.29    | 3,089,279.25    | 4,195,235.34    | 4,587,461.41    |
| Cash items.              | 116,233.64      | 133,729.85      | 124,219.50      | 183,169.09      | 165,556.52      |
| Clear'g-house exch'gs    | 297,123.58      | 331,263.59      | 253,100.83      | 258,753.09      | 276,321.29      |
| Bills of other banks.    | 345,218.00      | 444,925.00      | 421,252.00      | 418,972.00      | 423,998.00      |
| Fractional currency.     | 15,720.45       | 17,398.71       | 16,279.11       | 18,555.05       | 16,266.33       |
| Specie.                  | 1,086,236.90    | 1,163,396.04    | 1,156,707.03    | 1,166,441.53    | 1,208,764.12    |
| Legal-tender notes.      | 661,179.00      | 660,212.00      | 696,666.00      | 682,273.00      | 692,980.00      |
| U. S. cert's of deposit. | -----           | -----           | -----           | -----           | -----           |
| 5% fund with Treas.      | 327,222.93      | 340,755.00      | 343,127.50      | 342,573.50      | 339,256.00      |
| Due from U. S. Treas.    | 24,287.00       | 28,305.50       | 47,602.60       | 199,761.00      | 54,327.25       |
| Total.                   | 55,387,225.81   | 55,296,542.47   | 54,677,683.46   | 56,017,786.62   | 56,635,838.07   |

SOUTH CAROLINA.

|                          | 16 banks. | 16 banks. | 16 banks. | 16 banks. | 16 banks. |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$5,426,692.66 | \$5,574,167.13 | \$5,698,534.15 | \$5,674,296.78 | \$5,906,730.30 |
| Overdrafts.              | 126,901.57     | 134,526.55     | 128,941.18     | 133,234.59     | 136,994.21     |
| Bonds for circulation.   | 512,250.00     | 512,250.00     | 512,250.00     | 512,250.00     | 661,000.00     |
| Bonds for deposits.      | 150,000.00     | 150,000.00     | 150,000.00     | 150,000.00     | 250,000.00     |
| U. S. bonds on hand.     | 100.00         | 100.00         | 100.00         | 100.00         | 27,700.00      |
| Premiums on bonds.       | 8,815.63       | 8,503.13       | 8,190.63       | 7,653.13       | 7,890.63       |
| Stocks, securities, etc  | 922,089.39     | 866,112.74     | 946,726.94     | 924,371.30     | 919,111.19     |
| Banking house, etc.      | 121,689.14     | 121,893.19     | 121,276.69     | 121,036.24     | 119,385.91     |
| Real estate, etc.        | 56,682.61      | 54,579.42      | 58,731.54      | 58,192.55      | 57,038.92      |
| Due from nat'l banks.    | 211,989.79     | 264,958.85     | 198,769.62     | 153,340.89     | 168,443.03     |
| Due from State banks.    | 176,058.79     | 194,381.06     | 198,620.21     | 167,467.54     | 168,025.84     |
| Due from res' ve ag'ts   | 404,017.01     | 522,870.21     | 338,245.22     | 390,982.05     | 299,938.14     |
| Cash items.              | 66,707.28      | 95,503.65      | 52,723.24      | 35,582.32      | 51,410.88      |
| Clear'g-house exch'gs    | -----          | -----          | -----          | -----          | -----          |
| Bills of other banks.    | 70,777.00      | 54,490.00      | 51,702.00      | 62,236.00      | 68,238.00      |
| Fractional currency.     | 3,351.67       | 5,273.85       | 6,677.84       | 8,490.05       | 6,166.80       |
| Specie.                  | 266,987.70     | 364,778.75     | 302,810.50     | 324,878.30     | 352,057.25     |
| Legal-tender notes.      | 345,934.00     | 417,314.00     | 208,951.00     | 276,459.00     | 194,382.00     |
| U. S. cert's of deposit. | -----          | -----          | -----          | -----          | -----          |
| 5% fund with Treas.      | 21,655.22      | 21,671.25      | 22,298.25      | 29,051.25      | 26,843.00      |
| Due from U. S. Treas.    | 1,329.80       | 2,400.00       | 350.00         | 305,550.00     | 64,800.00      |
| Total.                   | 8,894,029.26   | 9,365,778.78   | 9,005,899.01   | 9,329,171.99   | 9,487,056.10   |

SOUTH DAKOTA.

|                          | 27 banks.      | 26 banks.      | 26 banks.      | 26 banks.      | 26 banks.      |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts.     | \$3,327,958.42 | \$3,352,287.61 | \$3,394,972.45 | \$3,568,866.11 | \$3,453,722.22 |
| Overdrafts.              | 70,793.07      | 83,710.62      | 59,110.33      | 68,509.47      | 59,057.54      |
| Bonds for circulation.   | 486,250.00     | 471,250.00     | 471,250.00     | 471,250.00     | 508,750.00     |
| Bonds for deposits.      | 150,000.00     | 150,000.00     | 150,000.00     | 150,000.00     | 150,000.00     |
| U. S. bonds on hand.     | 20,000.00      | 20,060.00      | -----          | -----          | 29,820.00      |
| Premiums on bonds.       | 37,244.43      | 36,066.93      | 32,119.43      | 31,831.93      | 31,831.93      |
| Stocks, securities, etc  | 627,979.86     | 633,565.94     | 596,346.72     | 573,158.50     | 586,002.01     |
| Banking house, etc.      | 316,545.96     | 308,621.87     | 296,602.87     | 286,233.32     | 286,371.82     |
| Real estate, etc.        | 299,182.42     | 280,238.89     | 261,687.70     | 271,392.50     | 290,943.26     |
| Due from nat'l banks.    | 318,836.10     | 281,899.70     | 311,464.27     | 204,466.64     | 241,556.46     |
| Due from State banks.    | 96,342.54      | 75,009.17      | 80,882.17      | 79,774.20      | 85,869.62      |
| Due from res' ve ag'ts   | 945,617.43     | 764,557.01     | 823,073.44     | 618,284.33     | 852,932.71     |
| Cash items.              | 48,915.18      | 32,617.49      | 49,637.60      | 39,055.90      | 44,402.15      |
| Clear'g-house exch'gs    | 2,289.44       | 3,643.03       | 1,590.71       | 3,981.97       | 1,616.26       |
| Bills of other banks.    | 51,155.00      | 42,547.00      | 34,814.00      | 34,116.00      | 54,979.00      |
| Fractional currency.     | 2,035.97       | 2,652.78       | 3,390.51       | 3,930.39       | 3,381.73       |
| Specie.                  | 353,425.05     | 376,081.95     | 377,312.20     | 372,786.85     | 314,089.60     |
| Legal-tender notes.      | 216,762.00     | 189,909.00     | 175,436.00     | 138,522.00     | 158,957.00     |
| U. S. cert's of deposit. | -----          | -----          | -----          | -----          | -----          |
| 5% fund with Treas.      | 21,881.25      | 20,296.03      | 20,396.03      | 21,206.25      | 21,403.53      |
| Due from U. S. Treas.    | 5,092.28       | 1,222.50       | 404.15         | 10,883.33      | 340.15         |
| Total.                   | 7,398,366.40   | 7,121,717.52   | 7,140,490.58   | 6,948,250.29   | 7,216,926.99   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**RHODE ISLAND.**

| Liabilities.              | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|  | 57 banks. | 57 banks. | 57 banks. | 57 banks. | 57 banks.       |
| Capital stock.....        | \$19,337,050.00 | \$19,337,050.00 | \$19,337,050.00 | \$19,337,050.00 | \$19,337,050.00 |
| Surplus fund.....         | 4,951,962.09    | 4,886,353.37    | 4,849,697.36    | 4,808,917.17    | 4,808,482.17    |
| Undivided profits....     | 1,284,888.50    | 1,188,563.16    | 1,255,157.14    | 1,120,731.52    | 1,327,339.47    |
| Nat'l-bank circulation    | 6,822,642.50    | 6,720,610.00    | 6,871,165.00    | 6,935,795.00    | 6,797,260.00    |
| State-bank circulation    | .....           | .....           | .....           | .....           | .....           |
| Due to national banks     | 1,530,588.61    | 1,628,189.25    | 1,196,544.07    | 1,662,477.19    | 1,508,726.61    |
| Due to State banks...     | 1,710,583.60    | 1,781,480.55    | 1,668,438.26    | 2,042,198.09    | 1,630,007.40    |
| Dividends unpaid....      | 48,919.56       | 57,901.41       | 92,060.72       | 102,762.73      | 62,923.48       |
| Individual deposits..     | 19,378,910.22   | 19,432,169.17   | 19,099,319.06   | 19,824,741.48   | 20,962,897.67   |
| U. S. deposits.....       | 68,937.57       | 78,165.42       | 61,534.95       | 83,978.34       | 81,379.53       |
| Dep'ts U. S. dis.officers | 27,152.61       | 17,861.43       | 37,335.42       | 14,715.82       | 12,195.26       |
| Notes rediscounted..      | 63,000.00       | 5,000.00        | .....           | .....           | .....           |
| Bills payable.....        | 160,000.00      | 160,000.00      | 257,000.00      | 70,000.00       | 95,000.00       |
| Other liabilities.....    | 2,590.55        | 3,198.71        | 2,381.48        | 13,418.78       | 2,576.48        |
| Total.....                | 55,387,225.81   | 55,296,542.47   | 54,677,683.46   | 56,017,786.62   | 56,635,838.07   |

**SOUTH CAROLINA.**

| Liabilities.              | 16 banks.          | 16 banks.      | 16 banks.      | 16 banks.      | 16 banks.      |
|---------------------------|--------------------|----------------|----------------|----------------|----------------|
|                           | Capital stock..... | \$1,898,000.00 | \$1,898,000.00 | \$1,898,000.00 | \$1,898,000.00 |
| Surplus fund.....         | 762,830.26         | 760,945.87     | 760,945.87     | 763,345.87     | 749,945.87     |
| Undivided profits....     | 537,439.85         | 503,650.67     | 538,562.11     | 479,603.10     | 492,451.20     |
| Nat'l-bank circulation    | 455,315.00         | 446,185.00     | 446,855.00     | 438,455.00     | 539,290.00     |
| State-bank circulation    | .....              | .....          | .....          | .....          | .....          |
| Due to national banks     | 126,341.20         | 141,480.76     | 112,755.50     | 105,303.19     | 153,015.35     |
| Due to State banks...     | 837,901.51         | 783,995.53     | 578,007.14     | 697,175.78     | 721,784.53     |
| Dividends unpaid....      | 11,493.50          | 14,211.50      | 12,290.50      | 19,191.00      | 12,300.50      |
| Individual deposits..     | 3,912,147.06       | 4,523,174.78   | 3,908,413.59   | 4,052,235.22   | 3,575,538.69   |
| U. S. deposits.....       | 120,256.60         | 135,461.26     | 129,224.47     | 18,108.59      | 98,506.24      |
| Dep'ts U. S. dis.officers | 31,222.46          | 18,673.41      | 21,976.13      | 13,122.49      | 149,795.55     |
| Notes rediscounted..      | 116,581.82         | 62,000.00      | 386,778.70     | 509,580.03     | 551,423.17     |
| Bills payable.....        | 84,500.00          | 78,000.00      | 212,000.00     | 335,000.00     | 500,000.00     |
| Other liabilities.....    | .....              | .....          | .....          | 46.72          | .....          |
| Total.....                | 8,894,029.26       | 9,365,778.78   | 9,005,809.01   | 9,329,171.99   | 9,487,056.10   |

**SOUTH DAKOTA.**

| Liabilities.              | 27 banks.          | 26 banks.      | 26 banks.      | 26 banks.      | 26 banks.      |
|---------------------------|--------------------|----------------|----------------|----------------|----------------|
|                           | Capital stock..... | \$1,695,000.00 | \$1,635,000.00 | \$1,585,000.00 | \$1,585,000.00 |
| Surplus fund.....         | 305,600.00         | 302,150.00     | 287,650.00     | 291,250.00     | 290,451.87     |
| Undivided profits....     | 202,518.77         | 154,069.93     | 169,276.78     | 153,337.45     | 168,949.54     |
| Nat'l-bank circulation    | 426,240.60         | 413,002.50     | 416,742.50     | 414,662.50     | 448,452.50     |
| State-bank circulation    | .....              | .....          | .....          | .....          | .....          |
| Due to national banks     | 71,779.23          | 43,625.68      | 66,298.66      | 42,921.71      | 42,139.64      |
| Due to State banks...     | 344,600.16         | 279,298.94     | 225,158.69     | 162,451.00     | 199,365.64     |
| Dividends unpaid....      | 25.00              | 512.50         | 150.00         | 1,304.50       | 230.00         |
| Individual deposits..     | 4,178,407.42       | 4,093,906.11   | 4,208,711.95   | 4,059,663.23   | 4,245,778.77   |
| U. S. deposits.....       | 128,491.88         | 106,327.02     | 108,124.47     | 106,528.57     | 107,600.35     |
| Dep'ts U. S. dis.officers | 22,931.74          | 44,872.38      | 40,630.88      | 41,381.68      | 41,232.03      |
| Notes rediscounted..      | 17,000.00          | .....          | 16,746.65      | 38,746.65      | 21,246.65      |
| Bills payable.....        | .....              | 31,000.00      | 16,000.00      | 51,000.00      | 68,500.00      |
| Other liabilities.....    | 5,772.20           | 17,951.86      | .....          | .....          | .....          |
| Total.....                | 7,398,366.40       | 7,121,717.52   | 7,140,490.58   | 6,948,256.29   | 7,216,926.99   |

778 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

TENNESSEE.

| Resources.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                          | 49 banks. | 49 banks. | 49 banks. | 49 banks. | 49 banks. |
| Loans and discounts.     | \$20,065,345.55 | \$19,263,832.11 | \$19,715,542.16 | \$19,728,171.98 | \$20,470,637.02 |
| Overdrafts.              | 771,246.20      | 520,655.98      | 445,568.99      | 422,969.75      | 381,674.21      |
| Bonds for circulation.   | 1,796,250.00    | 1,796,250.00    | 1,848,759.00    | 1,849,250.00    | 2,083,750.00    |
| Bonds for deposits.      | 300,000.00      | 300,000.00      | 325,000.00      | 325,000.00      | 325,000.00      |
| U. S. bonds on hand.     | 169,690.00      | 100,690.00      | 126,000.00      | 161,000.00      | 165,020.00      |
| Premiums on bonds.       | 154,286.31      | 153,236.31      | 171,228.81      | 164,828.81      | 171,453.81      |
| Stocks, securities, etc. | 1,371,629.00    | 1,381,295.82    | 1,361,114.08    | 1,519,256.86    | 1,469,281.28    |
| Banking house, etc.      | 965,655.85      | 954,567.18      | 954,610.52      | 856,853.28      | 854,870.48      |
| Real estate, etc.        | 719,039.83      | 701,049.96      | 729,964.41      | 659,459.17      | 637,301.17      |
| Due from nat'l banks.    | 1,596,941.36    | 1,427,226.64    | 1,407,916.34    | 1,261,491.29    | 1,278,612.07    |
| Due from State banks.    | 538,979.61      | 600,360.27      | 574,128.53      | 437,841.29      | 432,496.68      |
| Due from res'v' ag'ts.   | 3,420,976.80    | 5,838,070.55    | 3,817,739.37    | 3,765,493.59    | 3,398,650.65    |
| Cash items.              | 294,373.98      | 206,760.43      | 201,743.14      | 162,241.29      | 169,460.42      |
| Clear'g-house exch'gs.   | 424,158.98      | 460,664.67      | 333,228.55      | 221,151.27      | 192,856.02      |
| Bills of other banks.    | 251,578.00      | 261,055.00      | 383,473.00      | 377,182.00      | 377,886.00      |
| Fractional currency.     | 13,754.59       | 15,904.33       | 11,370.99       | 13,499.67       | 15,165.70       |
| Specie.                  | 1,513,748.71    | 1,603,907.55    | 2,035,280.90    | 2,050,425.00    | 1,863,987.45    |
| Legal-tender notes.      | 970,374.00      | 1,237,700.00    | 1,949,405.00    | 1,652,221.00    | 968,068.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 79,212.50       | 79,837.10       | 81,586.00       | 81,863.50       | 90,473.50       |
| Due from U. S. Treas.    | 4,004.00        | 8,060.00        | 12,003.81       | 53,343.00       | 42,144.00       |
| Total                    | 35,290,405.27   | 36,843,343.96   | 36,485,822.00   | 35,790,991.38   | 35,427,337.46   |

TEXAS.

|                          | 197 banks.           | 197 banks.      | 193 banks.      | 191 banks.      | 191 banks.      |
|--------------------------|----------------------|-----------------|-----------------|-----------------|-----------------|
|                          | Loans and discounts. | \$33,623,484.58 | \$34,336,275.70 | \$36,083,696.08 | \$37,529,767.12 | $40,282,403.06 |
| Overdrafts.              | 4,773,291.77         | 2,851,539.33    | 2,195,357.07    | 1,959,321.39    | 4,394,565.99    |
| Bonds for circulation.   | 4,737,700.00         | 4,632,808.00    | 4,697,800.00    | 4,585,800.00    | 4,853,610.00    |
| Bonds for deposits.      | 368,000.00           | 368,000.00      | 368,000.00      | 368,000.00      | 518,000.00      |
| U. S. bonds on hand.     | 285,000.00           | 312,509.00      | 301,300.00      | 231,366.00      | 485,680.00      |
| Premiums on bonds.       | 254,239.20           | 259,965.35      | 263,705.49      | 256,981.47      | 254,418.02      |
| Stocks, securities, etc. | 1,677,496.28         | 1,435,217.24    | 1,404,208.09    | 1,427,767.27    | 1,500,056.28    |
| Banking house, etc.      | 2,057,278.98         | 2,029,959.84    | 2,008,207.26    | 1,960,921.52    | 1,968,227.28    |
| Real estate, etc.        | 1,091,311.59         | 1,116,466.15    | 1,064,708.10    | 1,073,353.69    | 1,092,823.00    |
| Due from nat'l banks.    | 5,540,695.51         | 5,816,168.61    | 5,020,705.77    | 3,553,641.62    | 3,319,237.47    |
| Due from State banks.    | 1,498,370.92         | 1,272,488.53    | 1,133,843.29    | 1,029,715.60    | 1,069,047.06    |
| Due from res'v' ag'ts.   | 11,748,031.26        | 13,582,974.06   | 10,073,594.05   | 6,230,103.54    | 5,004,756.86    |
| Cash items.              | 461,575.79           | 315,808.68      | 343,918.44      | 321,709.99      | 311,972.61      |
| Clear'g-house exch'gs.   | 307,138.12           | 163,459.52      | 293,395.23      | 137,256.24      | 201,757.19      |
| Bills of other banks.    | 650,551.00           | 629,976.00      | 746,810.00      | 643,504.00      | 573,396.00      |
| Fractional currency.     | 19,873.92            | 28,297.66       | 35,823.13       | 35,441.58       | 30,679.49       |
| Specie.                  | 3,373,961.44         | 3,272,949.63    | 4,052,648.91    | 3,949,191.46    | 2,943,855.13    |
| Legal-tender notes.      | 2,497,136.00         | 2,613,365.00    | 2,734,623.00    | 1,856,089.00    | 2,157,330.00    |
| U. S. cert's of deposit. |                      |                 |                 |                 | 5,000.00        |
| 5% fund with Treas.      | 210,440.25           | 203,335.25      | 207,261.25      | 207,297.75      | 213,299.25      |
| Due from U. S. Treas.    | 6,481.05             | 7,803.30        | 6,227.75        | 194,469.36      | 173,563.91      |
| Total                    | 75,141,865.66        | 75,269,340.70   | 72,950,908.96   | 67,591,832.51   | 71,244,634.51   |

CITY OF HOUSTON.

|                          | 5 banks.             | 5 banks.       | 5 banks.       | 5 banks.       | 5 banks.       |
|--------------------------|----------------------|----------------|----------------|----------------|----------------|
|                          | Loans and discounts. | \$1,930,652.30 | \$1,917,369.28 | \$2,309,134.89 | \$2,476,941.49 | $2,555,738.67 |
| Overdrafts.              | 206,018.03           | 217,514.07     | 35,403.55      | 18,815.89      | 323,775.38     |
| Bonds for circulation.   | 200,000.00           | 200,000.00     | 250,000.00     | 250,000.00     | 250,000.00     |
| Bonds for deposits.      | 50,000.00            | 50,000.00      |                |                |                |
| U. S. bonds on hand.     |                      |                |                |                |                |
| Premiums on bonds.       | 29,700.00            | 22,933.33      | 22,633.33      | 22,333.33      | 22,300.00      |
| Stocks, securities, etc. | 45,834.75            | 33,084.95      | 32,848.71      | 25,289.41      | 25,514.41      |
| Banking house, etc.      | 132,758.40           | 133,684.70     | 133,549.70     | 153,714.70     | 133,564.70     |
| Real estate, etc.        | 115,250.34           | 115,301.37     | 121,584.07     | 121,938.22     | 121,938.22     |
| Due from nat'l banks.    | 653,759.11           | 821,031.15     | 594,165.79     | 418,632.74     | 313,894.03     |
| Due from State banks.    | 103,016.98           | 105,805.32     | 41,151.85      | 48,608.23      | 72,296.57      |
| Due from res'v' ag'ts.   | 715,954.24           | 744,188.25     | 732,537.09     | 512,882.92     | 452,385.04     |
| Cash items.              | 2,327.81             | 2,656.30       | 935.81         | 3,815.52       | 10,046.46      |
| Clear'g-house exch'gs.   | 6,953.48             | 8,182.13       | 29,356.36      | 18,134.93      | 11,214.63      |
| Bills of other banks.    | 51,305.00            | 37,040.00      | 91,324.00      | 62,236.00      | 35,589.00      |
| Fractional currency.     | 2,292.98             | 3,666.76       | 3,455.09       | 4,372.98       | 2,790.54       |
| Specie.                  | 789,197.45           | 682,295.35     | 744,961.75     | 625,478.15     | 616,820.00     |
| Legal-tender notes.      | 859,577.00           | 831,753.00     | 799,496.00     | 645,516.00     | 1,288,218.00   |
| U. S. cert's of deposit. |                      |                |                |                |                |
| 5% fund with Treas.      | 9,000.00             | 9,000.00       | 9,715.00       | 11,250.00      | 11,250.00      |
| Due from U. S. Treas.    |                      |                | 1,535.00       | 3,000.00       |                |
| Total                    | 5,865,647.87         | 5,964,815.96   | 5,944,782.99   | 5,402,363.42   | 6,238,725.71   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

**TENNESSEE.**

| Liabilities.               | DECEMBER 15.         | FEBRUARY 18.         | MAY 5.               | JULY 14.             | SEPTEMBER 20.        |
|----------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|                            | 49 banks.            |
| Capital stock.....         | \$8,560,000.00       | \$8,565,000.00       | \$8,435,000.00       | \$8,435,000.00       | \$8,435,000.00       |
| Surplus fund.....          | 1,830,334.24         | 1,815,518.79         | 1,818,294.53         | 1,831,898.80         | 1,831,365.86         |
| Undivided profits....      | 972,124.15           | 792,772.17           | 993,765.33           | 791,686.02           | 883,929.72           |
| Nat'l bank circulation     | 1,543,877.50         | 1,526,787.50         | 1,567,710.00         | 1,552,547.50         | 1,737,177.50         |
| State bank circulation     | .....                | .....                | .....                | .....                | .....                |
| Due to national banks      | 1,294,309.01         | 1,241,038.76         | 1,192,554.49         | 1,160,675.82         | 1,271,223.54         |
| Due to State banks....     | 2,224,362.68         | 3,030,553.21         | 2,748,771.07         | 2,078,549.77         | 1,893,628.40         |
| Dividends unpaid....       | 3,597.00             | 6,476.50             | 3,437.50             | 27,655.20            | 4,547.00             |
| Individual deposits..      | 17,967,768.14        | 19,559,880.57        | 19,354,039.80        | 18,826,969.59        | 17,827,335.97        |
| U. S. deposits.....        | 150,745.98           | 143,665.71           | 125,614.38           | 157,773.69           | 113,560.62           |
| Dep'ts U. S. dis. officers | 112,150.77           | 140,334.29           | 183,218.34           | 194,366.84           | 174,089.65           |
| Notes rediscounted...      | 68,545.80            | 12,869.62            | 107,020.89           | 161,601.26           | 72,788.56            |
| Bills payable.....         | 492,500.00           | .....                | 6,615.60             | 551,015.00           | 1,138,500.00         |
| Other liabilities.....     | .....                | 62,382.84            | 49,059.77            | 41,291.55            | 42,190.84            |
| <b>Total.....</b>          | <b>53,290,465.27</b> | <b>36,843,313.96</b> | <b>36,485,822.60</b> | <b>35,739,991.38</b> | <b>35,427,337.46</b> |

**TEXAS.**

|                            | 197 banks.           | 197 banks.           | 193 banks.           | 191 banks.           | 191 banks.           |
|----------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Capital stock.....         | \$18,811,520.00      | \$18,642,040.00      | \$18,390,000.00      | \$18,040,000.00      | \$18,655,000.00      |
| Surplus fund.....          | 4,744,492.63         | 4,788,537.24         | 4,640,404.72         | 4,651,793.72         | 4,652,723.72         |
| Undivided profits....      | 2,611,729.87         | 1,739,971.93         | 2,128,361.94         | 1,859,793.22         | 2,082,475.53         |
| Nat'l bank circulation     | 4,180,722.50         | 4,085,697.50         | 4,675,597.50         | 4,086,727.50         | 4,218,587.50         |
| State bank circulation     | .....                | .....                | .....                | .....                | .....                |
| Due to national banks      | 3,957,085.07         | 4,235,613.89         | 4,657,059.14         | 2,831,990.59         | 2,439,804.10         |
| Due to State banks....     | 1,339,147.95         | 1,289,833.91         | 1,224,020.89         | 769,496.34           | 784,487.49           |
| Dividends unpaid....       | 21,180.25            | 11,983.25            | 6,900.75             | 77,594.75            | 27,020.00            |
| Individual deposits..      | 33,426,749.55        | 39,892,073.50        | 37,538,578.99        | 33,609,574.29        | 34,550,219.70        |
| U. S. deposits.....        | 258,171.49           | 247,523.37           | 230,534.01           | 303,636.12           | 292,966.72           |
| Dep'ts U. S. dis. officers | 88,184.00            | 102,150.16           | 114,271.36           | 49,308.98            | 138,774.20           |
| Notes rediscounted...      | 359,263.16           | 93,320.31            | 316,521.29           | 579,091.30           | 1,343,547.55         |
| Bills payable.....         | 309,572.00           | 133,845.60           | 289,897.25           | 761,155.25           | 2,565,554.69         |
| Other liabilities.....     | 34,047.14            | 7,345.04             | 28,370.12            | 37,850.45            | 17,568.39            |
| <b>Total.....</b>          | <b>75,141,865.66</b> | <b>75,269,310.70</b> | <b>72,950,908.96</b> | <b>67,591,832.51</b> | <b>71,344,684.51</b> |

**CITY OF HOUSTON.**

|                            | 5 banks. | 5 banks. | 5 banks. | 5 banks. | 5 banks. |
|----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Capital stock.....         | \$1,150,000.00      | \$1,150,000.00      | \$1,150,000.00      | \$1,150,000.00      | \$1,150,000.00      |
| Surplus fund.....          | 557,300.00          | 572,300.00          | 572,300.00          | 577,300.00          | 577,300.00          |
| Undivided profits....      | 112,175.41          | 97,407.43           | 127,050.66          | 87,740.96           | 102,888.47          |
| Nat'l bank circulation     | 137,880.00          | 134,840.00          | 134,220.00          | 132,420.00          | 209,500.00          |
| State bank circulation     | .....               | .....               | .....               | .....               | .....               |
| Due to national banks      | 718,629.59          | 931,509.21          | 689,589.89          | 483,791.56          | 594,704.32          |
| Due to State banks....     | 261,460.86          | 278,694.90          | 254,925.45          | 137,722.28          | 238,271.61          |
| Dividends unpaid....       | 4,024.00            | 7,845.00            | 4,033.00            | 6,433.00            | 4,929.00            |
| Individual deposits..      | 2,874,178.01        | 2,792,156.92        | 3,622,076.49        | 2,826,350.62        | 3,345,132.91        |
| U. S. deposits.....        | 50,000.00           | .....               | .....               | .....               | .....               |
| Dep'ts U. S. dis. officers | .....               | .....               | .....               | .....               | .....               |
| Notes rediscounted...      | .....               | .....               | .....               | .....               | .....               |
| Bills payable.....         | .....               | .....               | .....               | .....               | .....               |
| Other liabilities.....     | .....               | 62.50               | 587.50              | 605.00              | .....               |
| <b>Total.....</b>          | <b>5,865,647.87</b> | <b>5,964,815.96</b> | <b>5,944,782.99</b> | <b>5,402,363.42</b> | <b>6,208,725.71</b> |

780 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

U T A H .

| Resources.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 11 banks. | 11 banks. | 11 banks. | 11 banks. | 11 banks. |
| Loans and discounts.     | \$2,573,598.45 | \$2,535,436.74 | \$2,722,610.73 | \$2,682,021.05 | \$2,734,275.91 |
| Overdrafts.              | 267,944.73     | 231,669.07     | 199,557.12     | 261,042.64     | 243,444.37     |
| Bonds for circulation.   | 812,500.00     | 812,500.00     | 812,500.00     | 812,500.00     | 812,500.00     |
| Bonds for deposits.      | 175,000.00     | 175,000.00     | 175,000.00     | 175,000.00     | 175,000.00     |
| U. S. bonds on hand.     | 175,000.00     | 250,000.00     | 250,000.00     | 250,000.00     | 250,000.00     |
| Premiums on bonds.       | 13,843.75      | 13,018.75      | 12,393.75      | 11,793.75      | 11,543.75      |
| Stocks, securities, etc. | 250,008.80     | 253,269.64     | 228,406.41     | 330,351.21     | 492,450.66     |
| Banking house, etc.      | 303,096.64     | 303,046.64     | 303,046.64     | 296,906.64     | 291,781.64     |
| Real estate, etc.        | 141,562.72     | 138,908.13     | 142,412.63     | 143,771.63     | 143,398.38     |
| Due from nat'l banks.    | 472,890.61     | 411,138.66     | 394,640.38     | 524,140.06     | 401,991.42     |
| Due from State banks.    | 339,069.09     | 272,699.73     | 281,377.32     | 347,891.71     | 363,682.65     |
| Due from res'v'ag'ts.    | 621,367.36     | 416,038.71     | 306,217.41     | 550,093.13     | 630,749.95     |
| Cash items.              | 16,595.11      | 9,696.22       | 7,713.19       | 14,640.60      | 14,230.73      |
| Clear'g-house exch'gs.   | 62,534.08      | 19,656.33      | 25,433.72      | 24,829.12      | 24,587.49      |
| Bills of other banks.    | 48,331.00      | 37,294.00      | 39,095.00      | 26,736.00      | 23,696.00      |
| Fractional currency.     | 959.53         | 1,134.60       | 2,100.86       | 2,928.04       | 2,027.61       |
| Specie.                  | 753,486.45     | 741,645.55     | 691,794.30     | 659,264.65     | 736,863.00     |
| Legal-tender notes.      | 23,789.00      | 43,467.00      | 47,070.00      | 33,057.00      | 18,959.00      |
| U. S. cert's of deposit. |                |                |                |                |                |
| 5% fund with Treas.      | 35,912.50      | 36,562.50      | 36,562.50      | 36,562.50      | 36,562.50      |
| Due from U. S. Treas.    | 1,370.00       |                | 350.00         | 2,500.00       | 500.00         |
| Total.                   | 7,093,901.32   | 6,705,173.27   | 6,738,281.76   | 7,186,120.33   | 7,337,955.06   |

VERMONT.

|                          | 49 banks. | 49 banks. | 49 banks. | 49 banks. | 49 banks. |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$12,476,776.98 | \$11,938,974.53 | \$12,292,243.50 | \$11,871,241.31 | \$11,628,525.23 |
| Overdrafts.              | 53,029.24       | 48,950.90       | 59,564.12       | 60,362.34       | 71,140.74       |
| Bonds for circulation.   | 4,188,000.00    | 4,165,500.00    | 4,165,500.00    | 4,165,500.00    | 4,283,800.00    |
| Bonds for deposits.      | 50,000.00       | 50,000.00       | 50,000.00       | 125,000.00      | 175,000.00      |
| U. S. bonds on hand.     | 401,100.00      | 407,800.00      | 422,800.00      | 415,300.00      | 545,500.00      |
| Premiums on bonds.       | 256,126.99      | 249,541.50      | 246,966.50      | 231,314.50      | 241,778.00      |
| Stocks, securities, etc. | 1,882,264.63    | 1,915,720.19    | 1,864,066.93    | 1,781,706.91    | 1,938,863.86    |
| Banking house, etc.      | 275,621.61      | 274,376.61      | 271,758.49      | 272,316.81      | 252,545.41      |
| Real estate, etc.        | 195,024.83      | 189,133.18      | 205,359.42      | 208,942.16      | 208,691.08      |
| Due from nat'l banks.    | 297,891.87      | 237,891.69      | 209,384.26      | 288,172.53      | 215,835.55      |
| Due from State banks.    | 117,972.42      | 120,794.86      | 105,438.78      | 147,020.86      | 126,929.20      |
| Due from res'v'ag'ts.    | 1,718,850.15    | 2,025,188.71    | 1,642,565.39    | 2,078,895.24    | 2,138,134.39    |
| Cash items.              | 67,568.36       | 65,805.95       | 75,658.71       | 152,050.12      | 177,672.04      |
| Clear'g-house exch'gs.   |                 |                 |                 |                 |                 |
| Bills of other banks.    | 115,031.00      | 143,597.00      | 110,402.00      | 147,037.00      | 120,910.00      |
| Fractional currency.     | 7,162.36        | 8,178.33        | 8,064.47        | 8,705.79        | 7,919.40        |
| Specie.                  | 658,371.93      | 673,387.60      | 688,699.73      | 690,608.89      | 678,557.01      |
| Legal-tender notes.      | 214,115.00      | 199,633.00      | 223,222.00      | 244,162.00      | 238,447.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 181,670.00      | 180,277.50      | 184,247.50      | 174,277.50      | 174,866.00      |
| Due from U. S. Treas.    | 6,452.50        | 3,822.50        | 3,902.50        | 33,482.50       | 37,940.17       |
| Total.                   | 23,156,969.97   | 22,898,574.05   | 22,839,944.30   | 23,102,046.37   | 23,112,257.04   |

VIRGINIA.

|  | 35 banks. | 35 banks. | 35 banks. | 35 banks. | 35 banks.       |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts.     | \$15,496,300.35 | \$15,702,073.36 | \$16,230,771.08 | \$15,295,167.44 | \$15,138,961.88 |
| Overdrafts.              | 60,112.65       | 45,988.39       | 52,910.69       | 44,814.32       | 52,424.06       |
| Bonds for circulation.   | 2,132,250.00    | 1,922,250.00    | 1,977,250.00    | 1,997,250.00    | 2,022,250.00    |
| Bonds for deposits.      | 725,000.00      | 725,000.00      | 675,000.00      | 775,000.00      | 1,605,000.00    |
| U. S. bonds on hand.     | 265,850.00      | 202,350.00      | 252,450.00      | 256,450.00      | 483,130.00      |
| Premiums on bonds.       | 249,129.55      | 250,321.80      | 257,154.80      | 236,351.96      | 300,755.53      |
| Stocks, securities, etc. | 1,313,444.32    | 1,314,716.33    | 1,171,835.28    | 1,246,095.08    | 1,451,897.90    |
| Banking house, etc.      | 744,696.09      | 738,713.05      | 759,088.99      | 736,396.21      | 739,890.81      |
| Real estate, etc.        | 335,623.07      | 334,720.97      | 326,134.73      | 327,585.98      | 325,813.26      |
| Due from nat'l banks.    | 987,696.17      | 790,289.19      | 869,538.75      | 859,992.92      | 956,125.08      |
| Due from State banks.    | 554,896.08      | 417,349.18      | 505,499.39      | 431,090.07      | 401,193.40      |
| Due from res'v'ag'ts.    | 3,578,089.13    | 2,834,597.19    | 2,035,088.76    | 2,960,817.88    | 3,410,841.04    |
| Cash items.              | 100,658.97      | 75,289.79       | 74,810.52       | 76,733.40       | 83,797.97       |
| Clear'g-house exch'gs.   | 250,294.69      | 176,057.57      | 184,995.80      | 202,133.03      | 238,717.90      |
| Bills of other banks.    | 105,422.00      | 119,452.00      | 146,332.00      | 146,417.00      | 121,481.00      |
| Fractional currency.     | 11,183.68       | 16,045.99       | 14,204.68       | 15,411.17       | 13,082.89       |
| Specie.                  | 882,081.35      | 958,241.11      | 1,227,673.05    | 1,327,290.33    | 1,221,646.45    |
| Legal-tender notes.      | 619,190.00      | 795,089.00      | 949,713.00      | 955,595.00      | 840,242.00      |
| U. S. cert's of deposit. |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 90,884.20       | 84,836.25       | 85,281.25       | 87,620.75       | 86,163.55       |
| Due from U. S. Treas.    | 10,618.49       | 22,020.59       | 2,853.94        | 425,655.34      | 21,389.31       |
| Total.                   | 28,493,412.59   | 27,525,401.67   | 27,829,496.71   | 28,338,267.02   | 29,519,454.29   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

U T A H .

| Liabilities.             | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
|                          | 11 banks.      |
| Capital stock.....       | \$1,750,000.00 | \$1,750,000.00 | \$1,750,000.00 | \$1,750,000.00 | \$1,750,000.00 |
| Surplus fund.....        | 397,417.96     | 399,167.96     | 399,367.96     | 378,300.32     | 378,300.32     |
| Undivided profits....    | 221,450.86     | 171,176.51     | 192,728.92     | 209,340.53     | 196,341.76     |
| Nat'l bank circulation   | 445,090.00     | 422,040.00     | 439,890.00     | 491,950.00     | 512,660.00     |
| State bank circulation   |                |                |                |                |                |
| Due to national banks    | 72,943.38      | 75,213.16      | 94,643.81      | 120,369.34     | 89,302.42      |
| Due to State banks....   | 263,641.68     | 276,483.25     | 244,523.40     | 322,651.34     | 326,650.92     |
| Dividends unpaid....     | 514.00         | 923.00         | 4,244.00       | 5,309.51       | 892.00         |
| Individual deposits..    | 3,796,283.75   | 3,460,420.86   | 3,455,920.02   | 3,746,076.99   | 3,890,549.76   |
| U. S. deposits.....      | 96,596.02      | 101,281.02     | 125,815.81     | 144,850.89     | 149,880.94     |
| Dep'ts U.S. dis.officers | 42,463.07      | 45,957.72      | 24,649.30      | 14,799.43      | 23,376.94      |
| Notes rediscounted..     |                |                |                |                |                |
| Bills payable.....       | 7,500.00       | 2,500.00       | 2,500.00       | 2,500.00       |                |
| Other liabilities.....   |                | 9.79           | 4,000.54       | 31.98          | 20,000.00      |
| Total.....               | 7,093,901.32   | 6,705,173.27   | 6,738,281.76   | 7,186,120.33   | 7,337,955.06   |

V E R M O N T .

|                          | 49 banks.          | 49 banks.      | 49 banks.      | 49 banks.      | 49 banks.      |
|--------------------------|--------------------|----------------|----------------|----------------|----------------|
|                          | Capital stock..... | \$6,985,000.00 | \$6,985,000.00 | \$6,885,000.00 | \$6,885,000.00 |
| Surplus fund.....        | 1,553,441.62       | 1,573,145.38   | 1,553,920.38   | 1,597,205.67   | 1,507,655.67   |
| Undivided profits....    | 1,065,136.03       | 917,157.94     | 1,014,994.02   | 881,136.02     | 853,261.68     |
| Nat'l bank circulation   | 3,693,982.50       | 3,663,392.50   | 3,685,456.50   | 3,682,416.50   | 3,719,821.50   |
| State bank circulation   |                    |                |                |                |                |
| Due to national banks    | 419,578.31         | 283,658.88     | 248,164.20     | 215,374.32     | 188,629.35     |
| Due to State banks....   | 239,312.00         | 212,305.85     | 213,981.65     | 215,758.96     | 179,631.12     |
| Dividends unpaid....     | 6,029.74           | 13,262.36      | 8,795.39       | 29,078.01      | 7,666.00       |
| Individual deposits..    | 9,009,047.31       | 9,158,798.35   | 9,088,808.61   | 9,466,933.16   | 9,529,365.03   |
| U. S. deposits.....      | 32,675.56          | 38,569.60      | 40,735.63      | 118,900.35     | 168,731.23     |
| Dep'ts U.S. dis.officers | 10,926.65          | 9,091.37       | 6,603.04       | 5,382.44       | 6,350.67       |
| Notes rediscounted..     | 11,700.00          | 5,000.00       | 23,033.17      | 19,512.27      | 14,119.69      |
| Bills payable.....       | 130,000.00         | 39,000.00      | 68,500.00      | 70,500.00      | 51,851.81      |
| Other liabilities.....   | 140.25             | 191.82         | 1,951.70       | 3,848.67       | 173.89         |
| Total.....               | 23,156,969.97      | 22,898,574.05  | 22,839,944.39  | 23,102,046.37  | 23,112,257.04  |

V I R G I N I A .

|                          | 35 banks.          | 35 banks.      | 35 banks.      | 35 banks.      | 35 banks.      |
|--------------------------|--------------------|----------------|----------------|----------------|----------------|
|                          | Capital stock..... | \$4,646,300.00 | \$4,646,300.00 | \$4,646,300.00 | \$4,546,300.00 |
| Surplus fund.....        | 2,859,650.00       | 2,898,600.00   | 2,898,600.00   | 2,927,550.00   | 2,927,550.00   |
| Undivided profits....    | 692,866.61         | 523,096.06     | 635,331.93     | 465,126.81     | 558,504.54     |
| Nat'l bank circulation   | 1,882,705.00       | 1,674,525.00   | 1,704,145.00   | 1,717,565.00   | 1,714,765.00   |
| State bank circulation   |                    |                |                |                |                |
| Due to national banks    | 759,462.85         | 816,142.03     | 669,639.41     | 863,950.64     | 709,495.42     |
| Due to State banks....   | 1,065,074.16       | 1,096,083.90   | 1,025,099.03   | 900,169.49     | 951,558.91     |
| Dividends unpaid....     | 1,743.50           | 3,337.00       | 1,558.00       | 16,731.50      | 5,432.00       |
| Individual deposits..    | 15,875,050.63      | 15,213,484.01  | 15,165,818.69  | 15,982,444.88  | 16,401,924.19  |
| U. S. deposits.....      | 442,791.16         | 381,412.21     | 339,111.62     | 512,260.83     | 1,166,064.78   |
| Dep'ts U.S. dis.officers | 228,568.68         | 260,921.46     | 276,450.04     | 219,221.00     | 328,803.41     |
| Notes rediscounted..     |                    | 10,000.00      | 75,178.99      |                | 12,402.34      |
| Bills payable.....       |                    |                | 383,000.00     | 165,000.00     | 143,000.00     |
| Other liabilities.....   | 39,200.00          | 1,500.00       | 9,264.00       | 12,946.87      | 53,654.40      |
| Total.....               | 28,493,412.59      | 27,525,401.67  | 27,829,496.71  | 28,338,267.02  | 29,519,454.99  |

# 782 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

## WASHINGTON.

| Resources.               | DECEMBER 15.            | FEBRUARY 15.            | MAY 5.                  | JULY 14.                | SEPTEMBER 20.           |
|--------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                          | 35 banks.               | 34 banks.               | 33 banks.               | 33 banks.               | 32 banks.               |
| Loans and discounts.     | \$7, 270, 948. 97       | \$7, 100, 209. 21       | \$7, 196, 431. 24       | \$7, 110, 754. 72       | \$7, 402, 757. 98       |
| Overdrafts.              | 358, 542. 92            | 327, 333. 56            | 314, 663. 07            | 277, 254. 02            | 413, 296. 92            |
| Bonds for circulation.   | 933, 800. 00            | 883, 860. 00            | 871, 300. 00            | 871, 300. 00            | 858, 800. 00            |
| Bonds for deposits.      | 100, 000. 00            | 100, 000. 00            | 100, 000. 00            | 150, 000. 00            | 200, 000. 00            |
| U. S. bonds on hand.     | 50, 000. 00             | 53, 000. 00             | 123, 000. 00            | 140, 000. 00            | 221, 460. 00            |
| Premiums on bonds.       | 71, 164. 22             | 66, 829. 85             | 83, 329. 85             | 89, 066. 10             | 87, 509. 60             |
| Stocks, securities, etc. | 1, 272, 650. 47         | 1, 271, 969. 05         | 1, 317, 325. 53         | 1, 367, 471. 14         | 1, 419, 783. 51         |
| Banking house, etc.      | 373, 577. 00            | 354, 592. 63            | 335, 569. 55            | 331, 832. 05            | 372, 587. 04            |
| Real estate, etc.        | 1, 130, 965. 55         | 1, 133, 272. 49         | 1, 168, 122. 57         | 1, 177, 920. 91         | 1, 174, 879. 32         |
| Due from nat'l banks.    | 1, 502, 637. 56         | 1, 565, 825. 97         | 1, 766, 674. 09         | 1, 713, 499. 53         | 1, 274, 789. 35         |
| Due from State banks.    | 1, 056, 092. 06         | 1, 161, 163. 93         | 1, 342, 102. 65         | 1, 368, 015. 71         | 1, 158, 993. 79         |
| Due from res'v'e ag'ts.  | 1, 941, 811. 17         | 2, 119, 806. 88         | 2, 261, 146. 12         | 2, 535, 332. 16         | 3, 350, 189. 71         |
| Cash items.              | 85, 129. 68             | 78, 329. 70             | 94, 666. 52             | 94, 196. 61             | 119, 311. 00            |
| Clear'g-house exch'gs.   | 123, 247. 28            | 118, 674. 74            | 165, 451. 57            | 179, 895. 85            | 162, 288. 23            |
| Bills of other banks.    | 83, 083. 00             | 110, 714. 00            | 88, 893. 00             | 109, 739. 00            | 63, 632. 00             |
| Fractional currency.     | 2, 532. 45              | 2, 712. 66              | 2, 461. 99              | 4, 610. 78              | 8, 393. 55              |
| Specie.                  | 2, 373, 408. 90         | 2, 231, 277. 29         | 2, 240, 435. 90         | 2, 222, 760. 05         | 1, 973, 547. 40         |
| Legal-tender notes.      | 288, 872. 00            | 193, 970. 00            | 232, 730. 00            | 325, 403. 00            | 253, 307. 00            |
| U. S. cert's of deposit. |                         |                         |                         |                         |                         |
| 5% fund with Treas.      | 41, 671. 00             | 39, 771. 00             | 39, 208. 50             | 39, 208. 50             | 38, 146. 60             |
| Due from U. S. Treas.    | 221. 00                 | 3, 030. 00              | 3, 127. 59              | 6, 327. 50              | 0, 445. 00              |
| <b>Total</b>             | <b>19, 060, 355. 32</b> | <b>18, 860, 622. 46</b> | <b>19, 776, 609. 65</b> | <b>20, 050, 973. 63</b> | <b>20, 455, 057. 40</b> |

## WEST VIRGINIA.

|  | 33 banks. | 33 banks. | 33 banks. | 33 banks. | 33 banks.               |
|--------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Loans and discounts.     | \$8, 612, 206. 49       | \$8, 674, 296. 83       | \$8, 792, 790. 11       | \$8, 716, 185. 32       | \$8, 676, 929. 81       |
| Overdrafts.              | 46, 794. 63             | 47, 246. 57             | 45, 616. 78             | 44, 207. 38             | 44, 264. 54             |
| Bonds for circulation.   | 1, 422, 650. 00         | 1, 345, 650. 00         | 1, 374, 650. 00         | 1, 374, 650. 00         | 1, 434, 650. 00         |
| Bonds for deposits.      | 100, 000. 00            | 100, 000. 00            | 100, 000. 00            | 100, 000. 00            | 100, 000. 00            |
| U. S. bonds on hand.     | 27, 500. 00             | 39, 500. 00             | 32, 500. 00             | 42, 500. 00             | 245, 750. 00            |
| Premiums on bonds.       | 91, 535. 02             | 93, 865. 02             | 97, 107. 52             | 95, 390. 02             | 95, 358. 72             |
| Stocks, securities, etc. | 468, 279. 72            | 531, 465. 19            | 571, 836. 61            | 626, 219. 25            | 678, 079. 36            |
| Banking house, etc.      | 585, 582. 70            | 590, 686. 65            | 601, 155. 48            | 698, 596. 02            | 615, 469. 55            |
| Real estate, etc.        | 87, 145. 86             | 97, 414. 69             | 97, 672. 98             | 98, 400. 58             | 101, 583. 76            |
| Due from nat'l banks.    | 358, 481. 15            | 366, 389. 43            | 346, 808. 22            | 360, 867. 05            | 381, 943. 01            |
| Due from State banks.    | 299, 888. 78            | 215, 657. 61            | 230, 402. 88            | 255, 323. 24            | 251, 135. 75            |
| Due from res'v'e ag'ts.  | 1, 265, 951. 14         | 1, 447, 392. 09         | 1, 349, 676. 06         | 1, 186, 807. 07         | 1, 886, 861. 87         |
| Cash items.              | 46, 695. 99             | 38, 341. 45             | 54, 065. 81             | 121, 274. 91            | 73, 946. 19             |
| Clear'g-house exch'gs.   | 4, 367. 58              | 2, 522. 64              | 3, 319. 99              | 6, 632. 85              | 1, 528. 59              |
| Bills of other banks.    | 88, 586. 00             | 71, 800. 00             | 95, 671. 00             | 74, 576. 00             | 67, 473. 00             |
| Fractional currency.     | 6, 521. 19              | 7, 557. 43              | 7, 618. 81              | 6, 549. 81              | 6, 870. 54              |
| Specie.                  | 686, 987. 69            | 711, 539. 65            | 712, 872. 82            | 714, 357. 08            | 701, 712. 83            |
| Legal-tender notes.      | 424, 017. 00            | 422, 204. 00            | 414, 638. 00            | 414, 081. 00            | 374, 836. 00            |
| U. S. cert's of deposit. |                         |                         |                         |                         |                         |
| 5% fund with Treas.      | 60, 997. 75             | 59, 242. 75             | 60, 682. 75             | 59, 177. 75             | 61, 966. 70             |
| Due from U. S. Treas.    | 3, 615. 48              | 941. 32                 | 1, 520. 92              | 18, 092. 34             | 120, 233. 61            |
| <b>Total</b>             | <b>14, 687, 774. 17</b> | <b>14, 863, 722. 32</b> | <b>14, 990, 096. 74</b> | <b>14, 923, 887. 67</b> | <b>15, 419, 593. 83</b> |

## WISCONSIN.

|                          | 74 banks.               | 74 banks.               | 74 banks.               | 73 banks.               | 73 banks.               |
|--------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Loans and discounts.     | \$19, 799, 178. 72      | \$20, 444, 436. 28      | \$21, 567, 064. 05      | \$22, 021, 033. 53      | \$22, 026, 034. 69      |
| Overdrafts.              | 155, 024. 10            | 142, 163. 79            | 160, 612. 70            | 160, 671. 33            | 215, 083. 18            |
| Bonds for circulation.   | 2, 325, 250. 00         | 2, 267, 750. 00         | 2, 212, 750. 00         | 2, 231, 500. 00         | 2, 362, 500. 00         |
| Bonds for deposits.      | 150, 000. 00            | 150, 000. 00            | 150, 000. 00            | 205, 000. 00            | 529, 000. 00            |
| U. S. bonds on hand.     | 111, 350. 00            | 131, 350. 00            | 213, 450. 00            | 136, 300. 00            | 670, 610. 00            |
| Premiums on bonds.       | 175, 395. 21            | 179, 341. 34            | 185, 337. 50            | 175, 153. 84            | 181, 861. 13            |
| Stocks, securities, etc. | 1, 544, 253. 67         | 1, 521, 176. 49         | 1, 530, 708. 21         | 1, 742, 353. 80         | 2, 038, 544. 55         |
| Banking house, etc.      | 854, 727. 32            | 843, 807. 69            | 841, 749. 21            | 804, 102. 42            | 863, 250. 50            |
| Real estate, etc.        | 278, 755. 89            | 287, 475. 35            | 302, 078. 81            | 288, 579. 72            | 288, 099. 44            |
| Due from nat'l banks.    | 611, 176. 70            | 499, 922. 14            | 482, 716. 72            | 559, 804. 52            | 562, 295. 90            |
| Due from State banks.    | 215, 245. 44            | 222, 625. 52            | 212, 886. 81            | 229, 006. 19            | 209, 719. 30            |
| Due from res'v'e ag'ts.  | 6, 244, 292. 68         | 6, 867, 653. 85         | 6, 529, 927. 53         | 6, 179, 137. 87         | 6, 185, 971. 91         |
| Cash items.              | 147, 870. 04            | 129, 649. 28            | 142, 737. 08            | 154, 430. 43            | 157, 200. 88            |
| Clear'g-house exch'gs.   | 4, 329. 73              | 1, 609. 43              | 8, 664. 99              | 2, 437. 74              | 8, 395. 58              |
| Bills of other banks.    | 184, 941. 00            | 169, 817. 00            | 209, 028. 00            | 180, 189. 03            | 184, 471. 00            |
| Fractional currency.     | 13, 782. 52             | 17, 093. 26             | 15, 707. 33             | 16, 346. 05             | 15, 743. 04             |
| Specie.                  | 1, 775, 079. 22         | 1, 782, 163. 96         | 1, 814, 417. 71         | 1, 838, 280. 59         | 1, 794, 262. 67         |
| Legal-tender notes.      | 599, 300. 00            | 553, 966. 00            | 653, 819. 00            | 716, 814. 00            | 624, 437. 00            |
| U. S. cert's of deposit. |                         |                         |                         |                         |                         |
| 5% fund with Treas.      | 103, 394. 06            | 99, 989. 50             | 97, 882. 00             | 98, 816. 25             | 104, 261. 50            |
| Due from U. S. Treas.    | 7, 387. 48              | 3, 408. 90              | 2, 842. 50              | 133, 794. 90            | 53, 770. 68             |
| <b>Total</b>             | <b>35, 300, 713. 78</b> | <b>36, 306, 295. 69</b> | <b>37, 334, 380. 15</b> | <b>37, 873, 352. 21</b> | <b>39, 004, 612. 95</b> |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

WASHINGTON.

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 35 banks.      | 34 banks.      | 33 banks.      | 33 banks.      | 32 banks.      |
| Capital stock.....         | \$1,238,000.00 | \$3,978,000.00 | \$3,888,000.00 | \$3,838,000.00 | \$3,838,000.00 |
| Surplus fund.....          | 706,095.16     | 661,945.93     | 598,445.93     | 524,745.93     | 520,143.93     |
| Undivided profits....      | 472,658.42     | 338,571.58     | 320,498.12     | 311,586.04     | 333,375.36     |
| Nat'l-bank circulation     | 830,557.50     | 776,177.50     | 733,450.00     | 751,899.00     | 757,130.00     |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 594,203.72     | 657,872.58     | 777,377.43     | 730,184.78     | 494,137.40     |
| Due to State banks...      | 440,665.89     | 512,881.80     | 406,468.39     | 468,656.58     | 469,934.47     |
| Dividends unpaid....       | 1,276.64       | 4,007.30       | 3,698.30       | 6,341.64       | 3,471.64       |
| Individual deposits..      | 11,646,904.48  | 11,811,049.94  | 12,854,827.92  | 13,202,356.06  | 13,821,022.70  |
| U. S. deposits.....        | 47,223.11      | 37,658.55      | 17,536.26      | 89,335.53      | 194,582.45     |
| Dep'ts U. S. dis. officers | 50,770.40      | 46,133.37      | 76,546.32      | 69,666.25      | 78,009.44      |
| Notes rediscounted...      | 15,000.00      |                |                |                |                |
| Bills payable.....         | 5,000.00       |                |                |                | 28,000.00      |
| Other liabilities.....     | 12,000.00      | 36,323.91      | 9,798.48       | 8,260.82       | 10,150.00      |
| Total.....                 | 19,060,355.32  | 18,860,622.46  | 19,776,609.65  | 20,650,973.63  | 20,455,057.40  |

WEST VIRGINIA.

|                            | 33 banks.      | 33 banks.      | 33 banks.      | 23 banks.      | 33 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$3,351,000.00 | \$3,351,000.00 | \$3,351,000.00 | \$3,351,000.00 | \$3,351,000.00 |
| Surplus fund.....          | 857,751.22     | 880,851.22     | 880,851.22     | 898,272.27     | 898,272.27     |
| Undivided profits....      | 353,016.81     | 248,014.11     | 322,146.00     | 229,983.80     | 289,169.98     |
| Nat'l-bank circulation     | 1,252,677.50   | 1,179,457.50   | 1,213,657.50   | 1,207,137.50   | 1,262,147.50   |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 212,501.45     | 210,957.70     | 204,244.97     | 239,562.07     | 175,814.36     |
| Due to State banks...      | 213,326.71     | 226,247.38     | 235,285.40     | 208,819.27     | 224,332.37     |
| Dividends unpaid....       | 5,521.58       | 8,867.58       | 4,616.58       | 22,494.58      | 5,919.58       |
| Individual deposits..      | 8,300,252.16   | 8,639,595.80   | 8,653,659.53   | 8,493,193.49   | 8,874,378.10   |
| U. S. deposits.....        | 94,642.28      | 100,045.28     | 100,123.04     | 169,023.20     | 100,043.20     |
| Dep'ts U. S. dis. officers | 5,358.46       | 62.00          | 12.50          | 12.50          | 12.50          |
| Notes rediscounted...      | 25,000.00      | 12,623.75      | 19,500.00      | 31,888.99      | 28,593.97      |
| Bills payable.....         | 16,000.00      | 6,000.00       | 5,000.00       | 142,000.00     | 210,000.00     |
| Other liabilities.....     | 725.09         |                |                |                |                |
| Total.....                 | 14,687,774.17  | 14,863,722.32  | 14,990,096.74  | 14,923,837.67  | 15,419,593.83  |

WISCONSIN.

|                            | 74 banks.      | 74 banks.      | 74 banks.      | 73 banks.      | 73 banks.      |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
| Capital stock.....         | \$6,910,000.00 | \$6,810,000.00 | \$6,810,000.00 | \$6,710,000.00 | \$6,710,000.00 |
| Surplus fund.....          | 1,814,568.82   | 1,809,335.04   | 1,749,136.26   | 1,762,880.73   | 1,762,880.73   |
| Undivided profits....      | 683,315.93     | 531,771.69     | 600,137.83     | 465,254.94     | 660,370.84     |
| Nat'l-bank circulation     | 2,048,205.00   | 2,012,425.00   | 1,973,490.00   | 1,966,290.00   | 2,009,822.50   |
| State-bank circulation     |                |                |                |                |                |
| Due to national banks      | 146,879.33     | 136,689.56     | 123,207.76     | 143,127.54     | 152,059.45     |
| Due to State banks...      | 429,427.13     | 497,132.93     | 578,598.16     | 586,981.47     | 475,890.74     |
| Dividends unpaid....       | 1,053.50       | 5,297.70       | 6,210.00       | 31,653.01      | 1,656.01       |
| Individual deposits..      | 22,895,471.80  | 24,346,644.53  | 25,247,526.27  | 25,964,493.68  | 26,710,518.37  |
| U. S. deposits.....        | 123,548.14     | 119,518.15     | 115,614.19     | 188,017.19     | 436,556.44     |
| Dep'ts U. S. dis. officers | 18,855.11      | 21,204.64      | 26,802.24      | 3,310.83       | 24,867.04      |
| Notes rediscounted...      | 5,000.00       |                |                |                | 6,500.00       |
| Bills payable.....         | 9,500.00       | 5,500.00       | 3,000.00       | 10,000.00      | 10,000.00      |
| Other liabilities.....     | 9,887.02       | 9,776.45       | 557.44         | 342.82         | 12,960.82      |
| Total.....                 | 35,300,713.78  | 36,306,295.69  | 37,334,380.15  | 37,873,352.21  | 39,004,612.95  |

784 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 5, 1897,

CITY OF MILWAUKEE.

| Resources.               | DECEMBER 15.    | FEBRUARY 18.    | MAY 5.          | JULY 14.        | SEPTEMBER 20.   |
|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                          | 5 banks.        | 5 banks.        | 5 banks.        | 5 banks.        | 4 banks.        |
| Loans and discounts      | \$14,510,257.96 | \$15,859,483.67 | \$17,398,657.99 | \$16,756,818.90 | \$16,548,426.27 |
| Overdrafts               | 158,015.51      | 134,863.72      | 192,818.19      | 152,549.95      | 156,293.19      |
| Bonds for circulation    | 720,000.00      | 720,000.00      | 870,000.00      | 870,000.00      | 820,000.00      |
| Bonds for deposits       | 390,000.00      | 390,000.00      | 390,000.00      | 390,000.00      | 490,000.00      |
| U. S. bonds on hand      | 8,250.00        | 8,250.00        | 39,350.00       | 32,250.00       | 74,530.00       |
| Premiums on bonds        | 132,184.15      | 132,184.15      | 161,259.15      | 161,259.15      | 72,720.25       |
| Stocks, securities, etc. | 1,241,930.73    | 1,310,015.50    | 1,379,425.97    | 1,391,661.54    | 1,357,043.72    |
| Banking house, etc.      | 126,263.03      | 123,763.03      | 123,763.03      | 123,263.03      | 120,200.23      |
| Real estate, etc.        | 67,010.19       | 66,670.77       | 66,582.16       | 68,723.98       | 67,968.75       |
| Due from nat'l banks     | 2,485,052.19    | 2,824,355.33    | 1,849,579.57    | 1,776,164.41    | 2,287,204.48    |
| Due from State banks     | 800,051.75      | 965,946.69      | 1,018,055.17    | 1,027,223.91    | 948,261.94      |
| Due from res'v'e ag'ts   | 5,163,911.05    | 6,421,158.51    | 4,524,430.26    | 5,040,330.76    | 3,944,284.60    |
| Cash items               | 3,754.54        | 23,746.70       | 7,773.60        | 18,039.99       | 10,040.34       |
| Clear'g house exch'gs    | 539,585.36      | 288,581.07      | 417,992.34      | 337,433.43      | 367,753.86      |
| Bills of other banks     | 78,331.00       | 57,385.00       | 84,961.00       | 76,418.00       | 32,018.00       |
| Fractional currency      | 3,600.83        | 1,677.83        | 2,749.12        | 6,318.72        | 3,219.72        |
| Specie                   | 2,129,442.03    | 2,161,004.02    | 2,297,477.77    | 2,402,317.40    | 2,203,003.50    |
| Legal-tender notes       | 1,088,925.00    | 1,036,960.00    | 1,673,761.00    | 1,699,199.00    | 731,835.00      |
| U. S. cert's of deposit  |                 |                 |                 |                 |                 |
| 5% fund with Treas.      | 32,400.00       | 32,400.00       | 38,437.50       | 39,150.00       | 36,900.00       |
| Due from U. S. Treas.    | 14,859.00       | 600.00          | 7,400.00        | 9,250.00        | 5,500.00        |
| Total                    | 29,693,815.32   | 32,553,025.99   | 32,544,573.82   | 32,378,372.17   | 30,277,203.85   |

WYOMING

|                          | 11 banks. | 11 banks. | 11 banks. | 11 banks. | 11 banks. |
|--------------------------|----------------|----------------|----------------|----------------|----------------|
| Loans and discounts      | \$1,879,503.92 | \$1,983,527.16 | \$2,065,863.23 | \$2,039,448.93 | \$2,079,428.73 |
| Overdrafts               | 62,848.25      | 90,619.30      | 100,393.29     | 97,277.87      | 101,530.11     |
| Bonds for circulation    | 215,000.00     | 215,000.00     | 215,000.00     | 215,000.00     | 215,000.00     |
| Bonds for deposits       |                |                |                |                |                |
| U. S. bonds on hand      |                |                |                |                | 8,500.00       |
| Premiums on bonds        | 4,650.00       | 4,650.00       | 4,650.00       | 5,762.50       | 5,762.50       |
| Stocks, securities, etc. | 254,003.84     | 219,808.20     | 234,109.05     | 237,251.79     | 252,014.42     |
| Banking house, etc.      | 117,881.85     | 112,543.46     | 112,543.46     | 108,543.46     | 107,728.04     |
| Real estate, etc.        | 210,384.66     | 210,305.99     | 213,354.09     | 215,753.44     | 216,458.99     |
| Due from nat'l banks     | 220,713.81     | 156,836.02     | 100,923.99     | 125,377.67     | 123,339.86     |
| Due from State banks     | 9,983.97       | 11,696.87      | 19,017.69      | 23,478.31      | 24,825.50      |
| Due from res'v'e ag'ts   | 687,510.37     | 440,392.58     | 472,107.45     | 373,638.85     | 689,017.56     |
| Cash items               | 8,961.03       | 8,627.36       | 10,670.42      | 12,990.01      | 17,245.91      |
| Clear'g house exch'gs    |                |                |                |                |                |
| Bills of other banks     | 18,160.00      | 14,201.00      | 19,557.00      | 11,986.00      | 16,467.00      |
| Fractional currency      | 1,233.16       | 1,584.25       | 1,575.52       | 1,363.02       | 776.09         |
| Specie                   | 230,319.05     | 221,921.50     | 234,641.93     | 222,887.75     | 201,551.35     |
| Legal-tender notes       | 71,914.00      | 48,676.00      | 39,112.00      | 53,241.00      | 42,993.00      |
| U. S. cert's of deposit  |                |                |                |                |                |
| 5% fund with Treas.      | 9,674.75       | 9,024.75       | 9,674.75       | 9,674.75       | 9,674.75       |
| Due from U. S. Treas.    |                |                | 350.00         | 2,000.00       |                |
| Total                    | 3,993,742.66   | 3,758,414.45   | 3,853,543.87   | 3,755,675.35   | 4,112,313.81   |

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF MILWAUKEE.

| Liabilities.               | DECEMBER 15.   | FEBRUARY 18.   | MAY 5.         | JULY 14.       | SEPTEMBER 20.  |
|----------------------------|----------------|----------------|----------------|----------------|----------------|
|                            | 5 banks.       | 5 banks.       | 5 banks.       | 5 banks.       | 4 banks.       |
| Capital stock.....         | \$3,250,000.00 | \$3,250,000.00 | \$3,250,000.00 | \$3,250,000.00 | \$2,950,000.00 |
| Surplus fund.....          | 575,000.00     | 586,500.00     | 586,500.00     | 588,500.00     | 578,500.00     |
| Undivided profits.....     | 302,877.46     | 163,629.72     | 185,179.80     | 159,825.97     | 209,854.39     |
| Nat'l-bank circulation     | 639,900.00     | 630,670.00     | 764,200.00     | 769,200.00     | 711,120.00     |
| State-bank circulation     | .....          | .....          | .....          | .....          | .....          |
| Due to national banks      | 3,404,065.26   | 4,032,378.12   | 4,033,040.64   | 3,595,960.63   | 3,729,789.18   |
| Due to State banks...      | 1,996,851.81   | 2,534,138.43   | 2,462,188.43   | 2,117,303.59   | 1,965,276.72   |
| Dividends unpaid....       | 125.00         | 1,287.50       | 125.00         | 1,707.50       | 587.50         |
| Individual deposits..      | 19,125,019.25  | 20,942,509.06  | 20,876,675.16  | 21,514,960.85  | 19,689,748.46  |
| U. S. deposits.....        | 260,086.51     | 271,615.89     | 280,159.27     | 264,415.81     | 334,901.74     |
| Dept's U. S. dis. officers | 140,150.03     | 120,297.27     | 106,505.52     | 116,497.82     | 107,425.86     |
| Notes rediscounted...      | .....          | .....          | .....          | .....          | .....          |
| Bills payable.....         | .....          | .....          | .....          | .....          | .....          |
| Other liabilities.....     | .....          | .....          | .....          | .....          | .....          |
| Total.....                 | 29,693,815.32  | 32,553,025.99  | 32,544,573.82  | 32,378,372.17  | 30,277,293.85  |

WYOMING.

|                            | 11 banks. | 11 banks. | 11 banks. | 11 banks. | 11 banks. |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Capital stock.....         | \$860,000.00 | \$860,000.00 | \$860,000.00 | \$860,000.00 | \$860,000.00 |
| Surplus fund.....          | 103,950.00   | 106,700.00   | 107,950.00   | 109,800.00   | 110,300.00   |
| Undivided profits.....     | 80,361.72    | 50,249.23    | 61,796.03    | 59,279.72    | 63,450.12    |
| Nat'l-bank circulation     | 192,545.00   | 193,245.00   | 192,795.00   | 190,605.00   | 192,995.00   |
| State-bank circulation     | .....        | .....        | .....        | .....        | .....        |
| Due to national banks      | 75,589.95    | 28,036.21    | 37,989.21    | 45,289.75    | 31,711.27    |
| Due to State banks...      | 81,160.26    | 43,688.55    | 62,289.67    | 54,884.27    | 85,065.56    |
| Dividends unpaid....       | .....        | 93.00        | 250.00       | 2,479.00     | 20.00        |
| Individual deposits..      | 2,600,135.73 | 2,465,802.46 | 2,485,202.37 | 2,369,037.61 | 2,748,590.86 |
| U. S. deposits.....        | .....        | .....        | .....        | .....        | .....        |
| Dep'ts U. S. dis. officers | .....        | .....        | .....        | .....        | .....        |
| Notes rediscounted...      | .....        | 10,600.00    | 10,271.59    | 19,300.00    | .....        |
| Bills payable.....         | .....        | .....        | 35,000.00    | 45,000.00    | 20,181.00    |
| Other liabilities.....     | .....        | .....        | .....        | .....        | .....        |
| Total.....                 | 3,993,742.66 | 3,758,414.45 | 3,853,543.87 | 3,755,675.35 | 4,112,313.81 |

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A SUMMARY  
OF THE  
IMPORTANT ITEMS OF RESOURCES AND LIABILITIES  
OF  
THE NATIONAL BANKS,  
BY STATES,  
FROM 1863 TO 1898.

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SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, AND THE TOTAL RESOURCES, IN THOUSANDS OF DOLLARS, AS SHOWN BY LATEST RETURNS IN EACH ANNUAL REPORT TO CONGRESS, FROM 1863 TO 1893, INCLUSIVE.

MAINE.

| Date.     | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. a | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- viduals. | Total. |
|-----------|---------------|------------------------|--------------|------------------------|----------|----------|----------------------|------------------------------|----------------|--------|
| 1863..... | 1             | \$5                    | \$51         | \$11                   | \$50     |          |                      |                              | \$19           | \$69   |
| 1864..... | 16            | 2,898                  | 2,858        | 792                    | 2,540    | \$7      | \$150                | \$1,249                      | 1,313          | 7,433  |
| 1865..... | 58            | 8,750                  | 9,831        | 1,921                  | 8,341    | 193      | 715                  | 4,399                        | 5,126          | 22,653 |
| 1866..... | 61            | 10,396                 | 9,883        | 2,095                  | 9,085    | 572      | 685                  | 7,243                        | 6,542          | 24,997 |
| 1867..... | 61            | 9,870                  | 9,791        | 1,773                  | 9,085    | 758      | 734                  | 7,475                        | 4,802          | 23,649 |
| 1868..... | 61            | 10,189                 | 9,915        | 1,664                  | 9,085    | 1,197    | 637                  | 7,470                        | 5,076          | 24,236 |
| 1869..... | 61            | 11,113                 | 9,558        | 1,541                  | 9,125    | 1,398    | 810                  | 7,401                        | 4,503          | 24,065 |
| 1870..... | 61            | 11,377                 | 9,266        | 1,688                  | 9,125    | 1,531    | 929                  | 7,400                        | 4,855          | 24,619 |
| 1871..... | 61            | 12,131                 | 9,078        | 1,761                  | 9,125    | 1,665    | 1,110                | 7,381                        | 5,588          | 25,736 |
| 1872..... | 61            | 12,567                 | 9,076        | 1,988                  | 9,125    | 1,779    | 1,293                | 7,498                        | 5,492          | 26,070 |
| 1873..... | 63            | 13,523                 | 9,449        | 1,939                  | 9,440    | 1,892    | 1,468                | 7,783                        | 6,494          | 28,012 |
| 1874..... | 64            | 13,789                 | 9,458        | 1,984                  | 9,440    | 2,149    | 1,396                | 7,802                        | 6,325          | 28,052 |
| 1875..... | 69            | 14,047                 | 9,890        | 1,919                  | 10,310   | 2,103    | 1,559                | 8,103                        | 6,431          | 29,146 |
| 1876..... | 71            | 14,608                 | 9,657        | 1,496                  | 10,610   | 2,392    | 1,362                | 7,806                        | 6,888          | 29,755 |
| 1877..... | 71            | 14,644                 | 9,751        | 1,711                  | 10,660   | 2,365    | 1,363                | 7,885                        | 6,126          | 28,904 |
| 1878..... | 72            | 13,560                 | 10,192       | 1,684                  | 10,700   | 2,389    | 1,235                | 8,313                        | 5,956          | 29,112 |
| 1879..... | 69            | 13,871                 | 10,050       | 1,530                  | 10,435   | 2,391    | 1,177                | 8,229                        | 6,189          | 29,104 |
| 1880..... | 69            | 14,915                 | 9,816        | 1,803                  | 10,435   | 2,437    | 1,243                | 8,345                        | 8,194          | 31,459 |
| 1881..... | 69            | 17,324                 | 9,594        | 1,672                  | 10,385   | 2,587    | 1,346                | 8,211                        | 9,325          | 32,618 |
| 1882..... | 71            | 18,938                 | 9,530        | 2,121                  | 10,335   | 2,595    | 1,432                | 8,090                        | 10,434         | 33,986 |
| 1883..... | 72            | 18,778                 | 9,290        | 2,074                  | 10,485   | 2,575    | 1,410                | 8,080                        | 10,032         | 33,479 |
| 1884..... | 71            | 17,440                 | 9,097        | 1,891                  | 10,300   | 2,433    | 1,236                | 7,862                        | 9,522          | 32,216 |
| 1885..... | 71            | 16,604                 | 8,904        | 2,107                  | 10,360   | 2,486    | 1,142                | 7,683                        | 10,095         | 32,591 |
| 1886..... | 71            | 18,041                 | 7,841        | 1,899                  | 10,360   | 2,343    | 1,198                | 6,833                        | 10,250         | 31,992 |
| 1887..... | 72            | 19,174                 | 5,664        | 1,757                  | 10,441   | 2,401    | 1,344                | 4,876                        | 10,116         | 30,440 |
| 1888..... | 75            | 20,192                 | 5,131        | 1,888                  | 10,660   | 2,550    | 1,394                | 4,403                        | 11,965         | 31,728 |
| 1889..... | 77            | 20,784                 | 4,706        | 986                    | 10,812   | 2,666    | 1,493                | 3,978                        | 11,974         | 32,262 |
| 1890..... | 78            | 22,990                 | 4,263        | 1,094                  | 11,010   | 2,730    | 1,715                | 3,623                        | 13,364         | 34,414 |
| 1891..... | 78            | 21,887                 | 3,995        | 1,183                  | 10,935   | 2,708    | 1,645                | 3,371                        | 12,536         | 33,027 |
| 1892..... | 81            | 21,724                 | 4,029        | 1,291                  | 11,090   | 2,690    | 1,600                | 3,402                        | 13,544         | 34,232 |
| 1893..... | 83            | 21,342                 | 4,437        | 1,484                  | 11,221   | 2,699    | 1,611                | 3,754                        | 12,890         | 34,307 |
| 1894..... | 83            | 21,061                 | 4,948        | 1,459                  | 11,160   | 2,584    | 1,592                | 4,474                        | 15,009         | 36,641 |
| 1895..... | 82            | 22,144                 | 5,187        | 1,464                  | 11,121   | 2,604    | 1,642                | 4,384                        | 15,099         | 36,942 |
| 1896..... | 83            | 22,657                 | 6,021        | 1,536                  | 11,156   | 2,648    | 1,692                | 5,083                        | 15,620         | 38,182 |
| 1897..... | 83            | 23,559                 | 6,546        | 1,581                  | 11,171   | 2,689    | 1,797                | 5,218                        | 17,371         | 41,358 |
| 1898..... | 82            | 21,546                 | 5,931        | 1,616                  | 11,071   | 2,699    | 1,581                | 4,746                        | 17,421         | 39,909 |

NEW HAMPSHIRE.

| Date.     | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. a | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- viduals. | Total. |
|-----------|---------------|------------------------|--------------|------------------------|----------|----------|----------------------|------------------------------|----------------|--------|
| 1863..... | 1             | \$37                   | \$63         |                        | \$100    |          |                      |                              |                | \$101  |
| 1864..... | 5             | 591                    | 989          | \$137                  | 660      |          | \$41                 | \$418                        | \$365          | 1,935  |
| 1865..... | 38            | 3,113                  | 5,691        | 823                    | 4,635    | \$152    | 319                  | 2,394                        | 1,390          | 10,814 |
| 1866..... | 39            | 3,831                  | 5,816        | 945                    | 4,735    | 506      | 300                  | 4,026                        | 2,228          | 12,304 |
| 1867..... | 39            | 3,972                  | 5,789        | 906                    | 4,735    | 416      | 334                  | 4,180                        | 1,942          | 12,159 |
| 1868..... | 40            | 4,264                  | 5,932        | 830                    | 4,785    | 501      | 420                  | 4,255                        | 2,063          | 12,442 |
| 1869..... | 41            | 4,654                  | 5,683        | 810                    | 4,835    | 612      | 456                  | 4,256                        | 1,895          | 12,405 |
| 1870..... | 41            | 4,999                  | 5,502        | 745                    | 4,835    | 728      | 439                  | 4,267                        | 2,318          | 12,844 |
| 1871..... | 41            | 5,304                  | 5,550        | 615                    | 4,835    | 814      | 472                  | 4,291                        | 2,678          | 13,402 |
| 1872..... | 42            | 5,974                  | 5,596        | 839                    | 5,098    | 870      | 541                  | 4,487                        | 2,732          | 13,984 |
| 1873..... | 42            | 6,535                  | 5,521        | 800                    | 5,135    | 910      | 582                  | 4,556                        | 2,899          | 14,821 |
| 1874..... | 43            | 6,676                  | 5,695        | 822                    | 5,315    | 1,018    | 536                  | 4,660                        | 3,005          | 14,856 |
| 1875..... | 44            | 6,899                  | 5,865        | 780                    | 5,465    | 1,055    | 540                  | 4,778                        | 3,049          | 15,174 |
| 1876..... | 45            | 6,622                  | 5,975        | 789                    | 5,615    | 992      | 528                  | 4,935                        | 2,758          | 15,176 |
| 1877..... | 46            | 6,662                  | 6,186        | 821                    | 5,740    | 1,006    | 564                  | 4,985                        | 3,048          | 15,721 |
| 1878..... | 46            | 6,347                  | 6,561        | 867                    | 5,740    | 1,031    | 539                  | 5,048                        | 3,166          | 16,067 |
| 1879..... | 45            | 6,355                  | 6,366        | 863                    | 5,630    | 1,046    | 527                  | 5,008                        | 3,350          | 15,944 |
| 1880..... | 47            | 7,138                  | 6,205        | 975                    | 5,830    | 1,081    | 504                  | 5,160                        | 3,944          | 17,165 |
| 1881..... | 47            | 7,547                  | 6,358        | 891                    | 5,830    | 1,110    | 559                  | 5,158                        | 4,293          | 17,720 |
| 1882..... | 49            | 8,137                  | 6,323        | 1,011                  | 6,080    | 1,103    | 583                  | 5,147                        | 4,569          | 18,338 |
| 1883..... | 49            | 8,537                  | 6,351        | 1,026                  | 6,155    | 1,198    | 560                  | 5,278                        | 4,963          | 19,102 |
| 1884..... | 48            | 8,454                  | 6,206        | 997                    | 6,105    | 1,195    | 589                  | 5,174                        | 4,961          | 18,938 |
| 1885..... | 48            | 8,371                  | 6,187        | 1,092                  | 6,105    | 1,220    | 582                  | 5,149                        | 5,425          | 19,529 |
| 1886..... | 49            | 9,082                  | 5,055        | 1,083                  | 6,155    | 1,328    | 603                  | 4,170                        | 5,706          | 18,992 |
| 1887..... | 49            | 9,695                  | 4,371        | 1,156                  | 6,205    | 1,454    | 639                  | 3,588                        | 6,123          | 19,250 |
| 1888..... | 49            | 10,150                 | 4,127        | 1,194                  | 6,205    | 1,497    | 735                  | 3,277                        | 6,362          | 19,567 |
| 1889..... | 51            | 10,903                 | 3,642        | 558                    | 6,325    | 1,540    | 714                  | 2,917                        | 6,907          | 19,929 |
| 1890..... | 51            | 11,589                 | 3,313        | 638                    | 6,230    | 1,580    | 802                  | 2,629                        | 7,779          | 20,573 |
| 1891..... | 52            | 11,740                 | 3,212        | 650                    | 6,305    | 1,625    | 784                  | 2,568                        | 7,623          | 20,493 |
| 1892..... | 54            | 11,843                 | 3,103        | 732                    | 6,272    | 1,571    | 803                  | 2,549                        | 8,355          | 21,117 |
| 1893..... | 51            | 10,919                 | 3,664        | 869                    | 6,130    | 1,548    | 769                  | 3,255                        | 7,951          | 21,064 |
| 1894..... | 51            | 11,162                 | 3,746        | 771                    | 6,080    | 1,490    | 714                  | 3,131                        | 9,276          | 22,169 |
| 1895..... | 50            | 11,168                 | 3,968        | 847                    | 5,880    | 1,389    | 599                  | 3,312                        | 8,868          | 22,102 |
| 1896..... | 50            | 10,610                 | 4,383        | 813                    | 5,820    | 1,409    | 530                  | 3,617                        | 8,824          | 21,982 |
| 1897..... | 50            | 11,025                 | 4,238        | 877                    | 5,830    | 1,382    | 561                  | 3,514                        | 9,659          | 23,002 |
| 1898..... | 51            | 11,258                 | 4,780        | 1,041                  | 5,830    | 1,419    | 545                  | 3,494                        | 9,928          | 23,859 |

a Cash only, each State, 1889 to 1897.

790 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

VERMONT.

| Date. | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- vidual deposits. | Total.  |
|-------|---------------|------------------------|--------------|----------------------|----------|----------|----------------------|------------------------------|------------------------|---------|
| 1864. | 10            | \$804                  | \$1,852      | \$311                | \$1,400  | \$2      | \$69                 | \$1,083                      | \$309                  | \$3,489 |
| 1865. | 27            | 2,566                  | 6,098        | 753                  | 4,863    | 66       | 199                  | 3,017                        | 1,019                  | 10,384  |
| 1866. | 39            | 4,726                  | 7,644        | 1,194                | 6,310    | 211      | 411                  | 5,496                        | 2,031                  | 15,133  |
| 1867. | 40            | 5,206                  | 7,829        | 1,153                | 6,510    | 415      | 411                  | 5,688                        | 1,966                  | 15,480  |
| 1868. | 40            | 5,781                  | 7,810        | 1,080                | 6,580    | 586      | 438                  | 5,711                        | 2,434                  | 16,090  |
| 1869. | 40            | 6,524                  | 7,467        | 932                  | 6,810    | 879      | 431                  | 5,901                        | 1,901                  | 16,236  |
| 1870. | 42            | 7,766                  | 7,618        | 1,099                | 7,460    | 1,031    | 401                  | 5,994                        | 2,664                  | 18,031  |
| 1871. | 41            | 8,064                  | 8,022        | 1,046                | 7,610    | 1,123    | 421                  | 6,554                        | 3,052                  | 19,188  |
| 1872. | 43            | 8,928                  | 8,062        | 986                  | 7,660    | 1,258    | 493                  | 6,654                        | 3,499                  | 19,928  |
| 1873. | 42            | 9,931                  | 8,171        | 989                  | 7,810    | 1,481    | 468                  | 6,789                        | 4,385                  | 21,292  |
| 1874. | 42            | 10,421                 | 8,239        | 1,011                | 7,863    | 1,671    | 537                  | 6,840                        | 4,051                  | 21,324  |
| 1875. | 45            | 11,225                 | 8,472        | 1,102                | 8,397    | 1,911    | 530                  | 6,979                        | 4,490                  | 22,661  |
| 1876. | 46            | 11,444                 | 8,412        | 983                  | 8,794    | 2,004    | 593                  | 6,972                        | 4,037                  | 22,767  |
| 1877. | 46            | 11,212                 | 8,337        | 939                  | 8,569    | 2,126    | 624                  | 6,995                        | 3,769                  | 22,440  |
| 1878. | 46            | 10,320                 | 8,439        | 954                  | 8,466    | 2,070    | 535                  | 6,939                        | 3,589                  | 21,840  |
| 1879. | 47            | 10,048                 | 8,678        | 1,011                | 8,490    | 2,058    | 542                  | 6,999                        | 3,806                  | 22,154  |
| 1880. | 47            | 10,080                 | 8,468        | 1,002                | 8,301    | 1,945    | 558                  | 6,992                        | 5,038                  | 22,992  |
| 1881. | 47            | 11,012                 | 7,793        | 1,012                | 8,151    | 1,779    | 608                  | 6,443                        | 5,191                  | 22,364  |
| 1882. | 46            | 12,187                 | 7,464        | 1,012                | 7,786    | 1,797    | 623                  | 6,487                        | 5,955                  | 22,989  |
| 1883. | 47            | 12,054                 | 7,381        | 936                  | 7,986    | 1,796    | 599                  | 6,513                        | 5,455                  | 22,822  |
| 1884. | 49            | 11,554                 | 6,590        | 861                  | 8,011    | 1,629    | 626                  | 5,776                        | 4,922                  | 21,383  |
| 1885. | 47            | 10,589                 | 6,300        | 963                  | 7,541    | 1,474    | 501                  | 5,356                        | 5,154                  | 20,960  |
| 1886. | 49            | 11,818                 | 5,468        | 994                  | 7,691    | 1,501    | 576                  | 4,589                        | 5,915                  | 20,755  |
| 1887. | 49            | 12,880                 | 4,170        | 922                  | 7,566    | 1,572    | 668                  | 3,478                        | 6,627                  | 20,435  |
| 1888. | 49            | 12,800                 | 4,180        | 952                  | 7,566    | 1,690    | 732                  | 3,228                        | 6,697                  | 20,848  |
| 1889. | 49            | 13,331                 | 3,382        | 699                  | 7,466    | 1,741    | 723                  | 2,636                        | 7,112                  | 20,546  |
| 1890. | 51            | 13,988                 | 3,108        | 655                  | 7,345    | 1,770    | 894                  | 2,534                        | 7,708                  | 20,822  |
| 1891. | 50            | 14,102                 | 3,138        | 689                  | 7,210    | 1,806    | 905                  | 2,591                        | 7,909                  | 21,063  |
| 1892. | 49            | 14,262                 | 3,246        | 782                  | 7,160    | 1,865    | 895                  | 2,644                        | 8,766                  | 22,009  |
| 1893. | 48            | 13,354                 | 3,629        | 1,081                | 6,985    | 1,820    | 895                  | 3,080                        | 7,956                  | 21,366  |
| 1894. | 49            | 12,674                 | 3,637        | 870                  | 7,005    | 1,626    | 839                  | 2,960                        | 8,912                  | 21,878  |
| 1895. | 49            | 12,833                 | 3,836        | 915                  | 7,010    | 1,601    | 872                  | 3,028                        | 8,723                  | 22,062  |
| 1896. | 49            | 12,263                 | 4,294        | 970                  | 6,985    | 1,577    | 906                  | 3,436                        | 8,542                  | 22,118  |
| 1897. | 49            | 12,292                 | 4,723        | 854                  | 6,985    | 1,563    | 963                  | 3,765                        | 9,268                  | 23,254  |
| 1898. | 49            | 11,628                 | 4,954        | 917                  | 6,885    | 1,508    | 853                  | 3,720                        | 9,704                  | 23,112  |

MASSACHUSETTS.

| Date. | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- vidual deposits. | Total.  |
|-------|---------------|------------------------|--------------|----------------------|----------|----------|----------------------|------------------------------|------------------------|---------|
| 1863. | 1             | \$104                  | \$50         | \$25                 | \$150    | -----    | \$1                  | -----                        | \$92                   | \$243   |
| 1864. | 51            | 17,532                 | 19,869       | 8,300                | 18,014   | \$1,231  | 1,016                | \$5,860                      | 12,695                 | 51,826  |
| 1865. | 207           | 88,432                 | 80,217       | 35,865               | 79,582   | 8,715    | 2,764                | 41,116                       | 54,334                 | 221,035 |
| 1866. | 207           | 99,464                 | 77,613       | 37,495               | 79,832   | 11,125   | 2,568                | 55,573                       | 66,326                 | 236,474 |
| 1867. | 206           | 102,123                | 75,898       | 29,154               | 79,682   | 13,654   | 3,133                | 56,442                       | 57,262                 | 229,122 |
| 1868. | 207           | 109,128                | 76,500       | 29,830               | 79,882   | 16,036   | 3,868                | 56,756                       | 62,798                 | 237,402 |
| 1869. | 206           | 120,417                | 73,482       | 27,175               | 85,822   | 18,290   | 4,479                | 56,644                       | 58,152                 | 240,395 |
| 1870. | 206           | 127,100                | 71,795       | 25,849               | 87,022   | 19,925   | 4,358                | 56,232                       | 64,133                 | 250,089 |
| 1871. | 208           | 141,172                | 71,957       | 30,004               | 87,872   | 21,443   | 4,697                | 56,777                       | 74,952                 | 271,225 |
| 1872. | 211           | 141,959                | 69,927       | 24,699               | 88,672   | 22,753   | 5,510                | 57,873                       | 65,849                 | 260,910 |
| 1873. | 217           | 156,116                | 69,978       | 25,683               | 90,852   | 23,925   | 11,451               | 58,453                       | 72,469                 | 278,485 |
| 1874. | 220           | 168,278                | 69,885       | 29,021               | 92,014   | 26,217   | 6,383                | 57,909                       | 82,012                 | 293,069 |
| 1875. | 232           | 172,195                | 72,290       | 31,246               | 95,587   | 26,719   | 6,468                | 59,896                       | 87,702                 | 306,703 |
| 1876. | 236           | 165,209                | 71,305       | 26,793               | 96,490   | 25,875   | 5,634                | 55,956                       | 84,986                 | 300,061 |
| 1877. | 237           | 162,870                | 73,919       | 24,340               | 96,447   | 24,958   | 4,875                | 58,484                       | 79,330                 | 292,119 |
| 1878. | 236           | 150,356                | 87,112       | 25,571               | 95,215   | 22,820   | 4,511                | 61,676                       | 80,614                 | 298,780 |
| 1879. | 241           | 152,353                | 84,355       | 24,962               | 94,957   | 22,386   | 4,574                | 65,537                       | 84,974                 | 301,057 |
| 1880. | 242           | 186,490                | 80,468       | 32,648               | 95,605   | 23,230   | 5,471                | 69,457                       | 110,042                | 346,207 |
| 1881. | 244           | 205,353                | 82,081       | 37,396               | 96,177   | 24,580   | 6,389                | 71,267                       | 125,198                | 368,285 |
| 1882. | 244           | 195,126                | 78,306       | 32,605               | 95,852   | 24,951   | 6,853                | 68,573                       | 114,397                | 346,214 |
| 1883. | 246           | 194,175                | 74,292       | 29,117               | 96,602   | 25,363   | 7,273                | 65,400                       | 116,026                | 344,218 |
| 1884. | 249           | 195,882                | 68,406       | 30,589               | 96,677   | 25,149   | 7,345                | 59,933                       | 110,602                | 335,373 |
| 1885. | 249           | 211,504                | 64,042       | 35,561               | 96,046   | 24,932   | 5,929                | 55,917                       | 132,042                | 359,686 |
| 1886. | 250           | 211,061                | 52,568       | 31,824               | 96,140   | 25,452   | 6,863                | 46,246                       | 128,517                | 343,291 |
| 1887. | 252           | 215,719                | 35,996       | 30,564               | 96,740   | 26,810   | 7,720                | 30,314                       | 128,128                | 330,042 |
| 1888. | 253           | 230,988                | 34,455       | 34,091               | 96,141   | 27,655   | 8,325                | 25,158                       | 144,302                | 355,590 |
| 1889. | 256           | 248,949                | 23,013       | 20,443               | 96,867   | 28,229   | 9,106                | 17,603                       | 164,495                | 372,189 |
| 1890. | 260           | 253,487                | 18,993       | 20,452               | 96,967   | 28,954   | 10,060               | 15,923                       | 167,167                | 369,826 |
| 1891. | 263           | 252,718                | 20,211       | 21,301               | 97,285   | 29,787   | 13,783               | 17,436                       | 163,767                | 368,823 |
| 1892. | 268           | 266,153                | 22,885       | 22,524               | 99,231   | 29,867   | 9,967                | 19,714                       | 179,870                | 396,773 |
| 1893. | 269           | 239,184                | 31,055       | 23,164               | 99,487   | 30,382   | 10,381               | 27,205                       | 156,164                | 377,422 |
| 1894. | 268           | 258,629                | 30,149       | 25,409               | 97,992   | 29,864   | 9,414                | 24,586                       | 191,580                | 418,183 |
| 1895. | 263           | 268,069                | 31,343       | 24,445               | 97,142   | 29,775   | 10,413               | 26,266                       | 190,886                | 413,447 |
| 1896. | 268           | 244,976                | 35,425       | 23,234               | 95,377   | 30,119   | 9,099                | 30,612                       | 169,847                | 392,020 |
| 1897. | 267           | 275,228                | 31,684       | 27,448               | 94,323   | 30,170   | 8,925                | 27,351                       | 205,128                | 437,669 |
| 1898. | 263           | 272,608                | 32,777       | 30,949               | 90,477   | 29,433   | 11,930               | 23,963                       | 222,787                | 449,290 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 791

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

RHODE ISLAND.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|---------|
| 1864..... | 1             | \$534                | \$531        | \$209                | \$500    |          |                    | \$363                     | \$231                | \$1,461 |
| 1865..... | 55            | 19,239               | 11,436       | 2,730                | 19,106   | \$689    | \$669              | 4,256                     | 5,378                | 36,251  |
| 1866..... | 62            | 21,737               | 14,771       | 3,524                | 20,365   | 895      | 731                | 12,208                    | 6,607                | 43,481  |
| 1867..... | 62            | 21,102               | 14,870       | 2,986                | 20,365   | 1,063    | 977                | 12,419                    | 6,021                | 42,754  |
| 1868..... | 62            | 21,358               | 14,864       | 2,514                | 20,365   | 1,302    | 1,030              | 12,429                    | 6,235                | 42,503  |
| 1869..... | 62            | 22,485               | 14,710       | 2,381                | 20,365   | 1,672    | 1,237              | 12,409                    | 5,789                | 42,941  |
| 1870..... | 62            | 22,865               | 14,668       | 2,257                | 20,365   | 1,998    | 1,237              | 12,378                    | 5,941                | 43,596  |
| 1871..... | 62            | 24,321               | 15,154       | 2,522                | 20,365   | 2,320    | 1,267              | 13,095                    | 7,308                | 46,271  |
| 1872..... | 62            | 25,023               | 15,223       | 2,616                | 20,465   | 3,005    | 1,298              | 13,275                    | 6,962                | 46,637  |
| 1873..... | 62            | 26,362               | 15,222       | 2,459                | 20,505   | 3,511    | 1,629              | 13,273                    | 7,283                | 48,043  |
| 1874..... | 62            | 28,160               | 14,932       | 2,171                | 20,505   | 4,082    | 1,642              | 12,991                    | 7,931                | 49,009  |
| 1875..... | 62            | 28,217               | 14,999       | 2,385                | 20,580   | 4,290    | 1,589              | 12,910                    | 7,366                | 48,884  |
| 1876..... | 62            | 27,413               | 14,989       | 2,410                | 20,580   | 4,336    | 1,420              | 12,403                    | 8,073                | 48,591  |
| 1877..... | 62            | 25,531               | 14,792       | 2,325                | 20,080   | 3,628    | 1,293              | 12,263                    | 7,184                | 46,217  |
| 1878..... | 61            | 24,144               | 15,855       | 2,008                | 20,010   | 3,519    | 1,202              | 12,660                    | 6,794                | 46,002  |
| 1879..... | 61            | 24,320               | 16,803       | 1,918                | 20,010   | 3,527    | 1,066              | 13,277                    | 7,646                | 47,401  |
| 1880..... | 61            | 26,132               | 16,121       | 2,597                | 20,010   | 3,604    | 1,087              | 13,901                    | 8,909                | 49,556  |
| 1881..... | 62            | 28,519               | 17,215       | 2,477                | 20,065   | 3,763    | 1,211              | 14,719                    | 11,317               | 53,744  |
| 1882..... | 62            | 30,079               | 16,297       | 2,349                | 20,315   | 3,961    | 1,327              | 14,143                    | 11,461               | 53,521  |
| 1883..... | 63            | 30,812               | 16,237       | 2,258                | 20,540   | 4,071    | 1,348              | 14,187                    | 11,719               | 54,565  |
| 1884..... | 63            | 30,178               | 15,627       | 2,464                | 20,540   | 4,091    | 1,483              | 13,686                    | 11,562               | 53,779  |
| 1885..... | 61            | 31,003               | 13,997       | 2,507                | 20,340   | 3,955    | 1,268              | 12,057                    | 13,096               | 53,291  |
| 1886..... | 61            | 33,111               | 10,644       | 2,414                | 20,340   | 4,082    | 1,636              | 9,193                     | 13,749               | 51,928  |
| 1887..... | 61            | 34,521               | 5,471        | 2,253                | 20,340   | 4,244    | 1,887              | 4,643                     | 13,918               | 47,923  |
| 1888..... | 60            | 35,569               | 5,359        | 2,379                | 20,284   | 4,364    | 1,942              | 4,589                     | 14,909               | 49,021  |
| 1889..... | 60            | 36,099               | 4,041        | 1,407                | 20,284   | 4,418    | 2,042              | 3,425                     | 16,037               | 49,365  |
| 1890..... | 59            | 36,680               | 3,681        | 1,410                | 20,184   | 4,565    | 1,805              | 3,098                     | 16,673               | 49,498  |
| 1891..... | 59            | 36,638               | 4,471        | 1,527                | 20,277   | 4,700    | 1,971              | 3,775                     | 17,111               | 51,023  |
| 1892..... | 59            | 37,145               | 6,342        | 1,582                | 20,277   | 4,702    | 1,806              | 5,575                     | 19,363               | 55,215  |
| 1893..... | 59            | 34,061               | 7,821        | 1,761                | 20,277   | 5,140    | 1,620              | 6,893                     | 16,780               | 53,611  |
| 1894..... | 59            | 35,789               | 7,501        | 1,686                | 20,297   | 5,174    | 1,263              | 6,523                     | 19,596               | 56,399  |
| 1895..... | 58            | 36,801               | 7,761        | 1,739                | 19,537   | 5,121    | 1,306              | 6,632                     | 20,424               | 57,236  |
| 1896..... | 57            | 35,060               | 8,413        | 1,821                | 19,337   | 5,247    | 1,293              | 7,285                     | 19,058               | 55,621  |
| 1897..... | 57            | 34,589               | 8,119        | 1,816                | 19,337   | 4,938    | 1,229              | 7,053                     | 19,523               | 55,519  |
| 1898..... | 57            | 34,313               | 8,030        | 1,901                | 19,337   | 4,808    | 1,327              | 6,797                     | 20,903               | 56,636  |

CONNECTICUT.

|           |    |        |        |       |        |       |       |         |        |        |
|-----------|----|--------|--------|-------|--------|-------|-------|---------|--------|--------|
| 1863..... | 2  | \$308  | \$179  | \$45  | \$314  |       | \$7   |         | \$378  | \$724  |
| 1864..... | 20 | 4,561  | 6,023  | 944   | 5,074  | \$186 | 338   | \$3,099 | 2,447  | 13,615 |
| 1865..... | 81 | 23,625 | 22,188 | 4,219 | 23,990 | 2,390 | 1,433 | 9,816   | 11,060 | 58,706 |
| 1866..... | 82 | 26,236 | 22,670 | 4,593 | 24,584 | 2,897 | 1,541 | 16,896  | 12,257 | 62,533 |
| 1867..... | 82 | 27,453 | 22,844 | 4,204 | 24,584 | 3,476 | 1,619 | 17,352  | 11,327 | 61,105 |
| 1868..... | 81 | 28,259 | 22,934 | 3,812 | 24,624 | 3,858 | 1,633 | 17,347  | 12,429 | 62,103 |
| 1869..... | 81 | 29,968 | 21,774 | 3,650 | 24,607 | 4,484 | 1,768 | 17,363  | 11,554 | 63,013 |
| 1870..... | 81 | 31,530 | 21,263 | 3,772 | 25,057 | 5,080 | 1,576 | 17,280  | 11,982 | 64,674 |
| 1871..... | 81 | 34,111 | 21,567 | 3,754 | 25,057 | 5,583 | 1,727 | 17,653  | 14,142 | 67,525 |
| 1872..... | 81 | 35,611 | 20,791 | 4,090 | 25,292 | 6,214 | 1,744 | 17,846  | 14,332 | 67,784 |
| 1873..... | 80 | 35,809 | 20,724 | 3,661 | 25,325 | 6,782 | 1,823 | 17,854  | 13,706 | 69,306 |
| 1874..... | 80 | 35,395 | 20,731 | 4,081 | 25,425 | 7,253 | 1,748 | 17,582  | 13,820 | 67,673 |
| 1875..... | 81 | 36,380 | 20,899 | 4,250 | 25,796 | 7,544 | 1,732 | 17,292  | 15,649 | 70,383 |
| 1876..... | 82 | 34,424 | 20,597 | 3,992 | 26,040 | 7,461 | 1,675 | 16,732  | 14,602 | 68,507 |
| 1877..... | 81 | 33,003 | 21,206 | 3,871 | 25,548 | 6,402 | 1,469 | 16,096  | 14,764 | 66,392 |
| 1878..... | 82 | 30,809 | 22,711 | 4,167 | 25,505 | 6,215 | 1,311 | 17,471  | 15,741 | 67,955 |
| 1879..... | 84 | 34,012 | 22,717 | 3,843 | 25,565 | 6,261 | 1,269 | 18,039  | 17,133 | 69,794 |
| 1880..... | 84 | 39,853 | 20,885 | 4,245 | 25,465 | 6,608 | 1,461 | 17,604  | 21,147 | 74,531 |
| 1881..... | 85 | 43,623 | 21,326 | 4,426 | 25,540 | 6,701 | 1,747 | 17,966  | 25,761 | 80,113 |
| 1882..... | 86 | 43,469 | 20,220 | 4,482 | 25,557 | 6,789 | 1,948 | 17,218  | 24,933 | 78,567 |
| 1883..... | 88 | 42,183 | 19,879 | 4,439 | 25,927 | 6,870 | 1,940 | 17,111  | 22,542 | 76,632 |
| 1884..... | 88 | 40,557 | 19,152 | 4,444 | 25,957 | 6,894 | 1,866 | 16,482  | 21,147 | 77,336 |
| 1885..... | 84 | 40,601 | 18,901 | 4,762 | 24,922 | 6,718 | 1,739 | 15,933  | 24,483 | 77,041 |
| 1886..... | 84 | 42,845 | 15,943 | 4,862 | 24,672 | 6,855 | 2,057 | 13,654  | 25,847 | 77,071 |
| 1887..... | 83 | 43,114 | 10,458 | 4,200 | 24,505 | 6,908 | 1,937 | 8,699   | 24,479 | 70,296 |
| 1888..... | 84 | 43,818 | 12,020 | 4,426 | 24,194 | 6,925 | 1,903 | 7,871   | 27,505 | 74,762 |
| 1889..... | 84 | 46,439 | 9,491  | 2,812 | 23,924 | 6,871 | 2,191 | 6,397   | 29,914 | 77,072 |
| 1890..... | 81 | 48,098 | 6,323  | 2,922 | 23,774 | 7,357 | 2,586 | 4,610   | 29,534 | 71,589 |
| 1891..... | 84 | 47,880 | 6,233  | 3,197 | 23,274 | 7,490 | 2,690 | 5,001   | 29,504 | 73,480 |
| 1892..... | 84 | 50,355 | 6,483  | 3,208 | 22,999 | 7,556 | 2,904 | 5,511   | 33,558 | 79,676 |
| 1893..... | 84 | 43,870 | 3,165  | 3,990 | 22,999 | 7,775 | 2,937 | 6,999   | 28,675 | 72,088 |
| 1894..... | 83 | 45,908 | 8,335  | 3,660 | 22,791 | 7,685 | 2,642 | 7,201   | 33,911 | 76,111 |
| 1895..... | 82 | 46,610 | 7,805  | 3,620 | 22,391 | 7,762 | 2,548 | 6,645   | 34,005 | 80,557 |
| 1896..... | 82 | 43,637 | 9,509  | 4,014 | 22,391 | 7,787 | 2,682 | 8,068   | 32,436 | 77,172 |
| 1897..... | 81 | 44,616 | 9,465  | 3,715 | 21,541 | 7,846 | 2,622 | 8,065   | 34,854 | 78,795 |
| 1898..... | 80 | 45,221 | 9,430  | 4,021 | 21,181 | 7,968 | 2,487 | 7,443   | 37,952 | 81,598 |

# 792 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

## NEW YORK.

| Date. | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- vidual deposits. | Total.    |
|-------|---------------|------------------------|--------------|----------------------|----------|----------|----------------------|------------------------------|------------------------|-----------|
| 1863. | 7             | \$422                  | \$748        | \$167                | \$985    |          | \$6                  |                              | \$432                  | \$1,642   |
| 1864. | 96            | 27,059                 | 23,466       | 15,085               | 20,029   | \$122    | 1,233                | \$9,583                      | 21,452                 | 73,303    |
| 1865. | 301           | 176,958                | 107,359      | 145,829              | 114,055  | 13,731   | 12,726               | 29,037                       | 220,459                | 479,258   |
| 1866. | 308           | 229,765                | 107,508      | 181,370              | 115,743  | 19,509   | 12,295               | 60,613                       | 263,930                | 570,359   |
| 1867. | 305           | 214,824                | 104,825      | 187,120              | 115,325  | 23,231   | 12,412               | 66,891                       | 262,604                | 555,090   |
| 1868. | 304           | 232,192                | 101,036      | 196,364              | 114,655  | 25,023   | 13,514               | 67,069                       | 278,352                | 579,902   |
| 1869. | 294           | 226,831                | 87,905       | 163,694              | 112,690  | 24,648   | 16,310               | 65,739                       | 237,640                | 531,027   |
| 1870. | 292           | 237,036                | 86,550       | 138,986              | 112,448  | 26,438   | 15,138               | 63,584                       | 214,715                | 515,872   |
| 1871. | 291           | 276,266                | 87,436       | 151,172              | 112,471  | 27,629   | 15,401               | 61,495                       | 241,967                | 572,467   |
| 1872. | 286           | 262,649                | 77,478       | 152,537              | 110,244  | 29,663   | 16,510               | 58,867                       | 242,281                | 543,510   |
| 1873. | 276           | 279,953                | 74,359       | 130,585              | 108,260  | 31,133   | 16,871               | 57,686                       | 223,377                | 539,778   |
| 1874. | 276           | 279,300                | 75,370       | 160,817              | 106,055  | 32,179   | 17,698               | 54,877                       | 258,350                | 572,738   |
| 1875. | 281           | 280,504                | 68,784       | 125,899              | 105,625  | 32,372   | 17,754               | 47,220                       | 228,803                | 537,525   |
| 1876. | 281           | 259,153                | 72,175       | 137,292              | 103,597  | 28,549   | 14,318               | 42,256                       | 237,175                | 530,536   |
| 1877. | 281           | 239,236                | 67,991       | 114,680              | 93,190   | 25,934   | 14,320               | 42,784                       | 214,786                | 482,541   |
| 1878. | 280           | 235,573                | 101,181      | 126,426              | 89,094   | 25,026   | 13,325               | 47,795                       | 223,000                | 519,874   |
| 1879. | 285           | 260,207                | 89,382       | 100,363              | 85,202   | 24,783   | 13,559               | 50,295                       | 270,076                | 561,020   |
| 1880. | 296           | 313,093                | 65,644       | 181,692              | 85,347   | 27,289   | 15,066               | 46,744                       | 307,495                | 628,889   |
| 1881. | 298           | 330,897                | 70,280       | 225,931              | 85,780   | 29,365   | 17,948               | 47,947                       | 372,854                | 706,245   |
| 1882. | 308           | 335,378                | 62,307       | 256,681              | 87,581   | 31,066   | 19,747               | 47,596                       | 409,935                | 730,470   |
| 1883. | 315           | 344,213                | 55,730       | 157,345              | 86,894   | 34,054   | 17,298               | 43,119                       | 308,139                | 693,134   |
| 1884. | 318           | 299,439                | 53,048       | 156,642              | 83,273   | 33,195   | 17,356               | 39,859                       | 265,370                | 584,537   |
| 1885. | 317           | 328,000                | 48,916       | 191,895              | 81,920   | 32,278   | 16,307               | 35,156                       | 311,858                | 605,437   |
| 1886. | 318           | 355,360                | 41,054       | 165,574              | 81,755   | 36,486   | 17,305               | 30,757                       | 288,010                | 643,714   |
| 1887. | 322           | 366,055                | 35,814       | 158,146              | 85,624   | 41,951   | 18,850               | 26,719                       | 323,454                | 647,529   |
| 1888. | 322           | 402,942                | 40,073       | 183,217              | 85,893   | 43,741   | 19,448               | 23,585                       | 360,916                | 751,165   |
| 1889. | 318           | 417,594                | 30,455       | 94,241               | 84,931   | 45,624   | 21,453               | 18,908                       | 386,240                | 759,425   |
| 1890. | 319           | 416,664                | 24,513       | 102,310              | 84,877   | 49,963   | 23,225               | 16,827                       | 357,020                | 714,610   |
| 1891. | 325           | 420,035                | 25,459       | 96,456               | 86,748   | 51,351   | 25,075               | 18,759                       | 379,256                | 745,191   |
| 1892. | 325           | 469,858                | 25,550       | 114,262              | 85,896   | 54,731   | 24,891               | 19,264                       | 394,580                | 805,894   |
| 1893. | 334           | 397,389                | 38,733       | 120,619              | 87,826   | 56,207   | 27,683               | 32,150                       | 354,632                | 734,585   |
| 1894. | 333           | 476,229                | 39,590       | 183,475              | 87,226   | 57,217   | 24,850               | 27,183                       | 451,687                | 890,276   |
| 1895. | 334           | 481,677                | 40,589       | 136,942              | 86,936   | 56,919   | 25,522               | 30,163                       | 413,557                | 874,417   |
| 1896. | 327           | 426,053                | 46,573       | 120,722              | 85,486   | 57,119   | 25,847               | 37,128                       | 383,906                | 772,672   |
| 1897. | 326           | 521,779                | 44,484       | 147,902              | 83,100   | 57,507   | 24,865               | 32,191                       | 459,125                | 935,848   |
| 1898. | 324           | 155,337                | 86,661       | 165,723              | 82,995   | 57,608   | 26,142               | 31,272                       | 529,495                | 1,051,465 |

## NEW JERSEY.

| Date. | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- vidual deposits. | Total. |
|-------|---------------|------------------------|--------------|----------------------|----------|----------|----------------------|------------------------------|------------------------|--------|
| 1863. | 1             | \$55                   | \$60         | \$31                 | \$84     |          | \$2                  |                              | \$108                  | \$208  |
| 1864. | 15            | 1,223                  | 2,539        | 508                  | 1,998    |          | 127                  | \$1,298                      | 1,249                  | 5,199  |
| 1865. | 54            | 14,641                 | 12,052       | 3,664                | 10,933   | \$1,166  | 862                  | 3,987                        | 11,729                 | 35,911 |
| 1866. | 54            | 16,831                 | 12,086       | 4,009                | 11,233   | 1,607    | 914                  | 8,081                        | 14,076                 | 39,915 |
| 1867. | 54            | 17,931                 | 11,813       | 3,531                | 11,333   | 1,938    | 1,019                | 9,056                        | 12,710                 | 38,571 |
| 1868. | 55            | 19,195                 | 11,930       | 3,510                | 11,483   | 2,245    | 1,195                | 9,318                        | 14,165                 | 40,684 |
| 1869. | 54            | 20,324                 | 11,545       | 3,309                | 11,465   | 2,451    | 1,271                | 9,238                        | 13,819                 | 41,069 |
| 1870. | 54            | 21,216                 | 11,298       | 3,436                | 11,803   | 2,619    | 1,350                | 9,237                        | 14,727                 | 42,557 |
| 1871. | 57            | 24,522                 | 12,131       | 3,771                | 12,480   | 2,999    | 1,456                | 9,854                        | 18,706                 | 48,592 |
| 1872. | 59            | 25,491                 | 12,288       | 3,679                | 13,134   | 3,205    | 1,574                | 10,391                       | 17,439                 | 48,769 |
| 1873. | 62            | 26,058                 | 12,766       | 3,777                | 13,858   | 3,517    | 1,654                | 10,920                       | 17,396                 | 50,939 |
| 1874. | 62            | 25,053                 | 12,962       | 4,156                | 13,808   | 3,687    | 1,513                | 11,094                       | 17,600                 | 50,488 |
| 1875. | 66            | 26,099                 | 12,891       | 4,116                | 14,245   | 3,825    | 1,597                | 11,014                       | 18,730                 | 52,272 |
| 1876. | 69            | 24,312                 | 13,019       | 3,961                | 14,294   | 3,894    | 1,591                | 10,787                       | 18,106                 | 51,131 |
| 1877. | 69            | 24,154                 | 13,252       | 3,923                | 14,203   | 3,876    | 1,593                | 11,065                       | 17,797                 | 50,604 |
| 1878. | 68            | 22,572                 | 14,248       | 4,001                | 14,433   | 3,703    | 1,375                | 11,279                       | 18,584                 | 51,961 |
| 1879. | 68            | 23,782                 | 14,832       | 3,860                | 13,445   | 3,680    | 1,389                | 11,049                       | 19,757                 | 51,529 |
| 1880. | 66            | 26,496                 | 13,266       | 4,412                | 12,995   | 3,714    | 1,390                | 10,664                       | 24,525                 | 55,832 |
| 1881. | 67            | 29,267                 | 13,620       | 4,249                | 12,960   | 3,844    | 1,651                | 10,387                       | 28,251                 | 59,504 |
| 1882. | 66            | 31,482                 | 12,131       | 4,621                | 12,375   | 3,623    | 1,533                | 9,770                        | 28,606                 | 58,546 |
| 1883. | 69            | 33,349                 | 11,214       | 4,623                | 12,203   | 3,824    | 1,703                | 9,351                        | 29,700                 | 59,761 |
| 1884. | 71            | 30,182                 | 10,406       | 5,179                | 12,253   | 3,836    | 1,762                | 8,437                        | 28,743                 | 57,980 |
| 1885. | 72            | 29,365                 | 10,489       | 5,918                | 12,208   | 3,800    | 1,821                | 8,007                        | 32,501                 | 60,734 |
| 1886. | 74            | 35,564                 | 9,146        | 5,793                | 12,298   | 4,082    | 2,008                | 7,258                        | 35,737                 | 64,849 |
| 1887. | 81            | 40,468                 | 7,557        | 5,258                | 13,024   | 4,501    | 2,137                | 6,061                        | 38,044                 | 67,715 |
| 1888. | 85            | 42,062                 | 8,681        | 5,966                | 13,318   | 5,155    | 2,158                | 5,993                        | 42,138                 | 74,843 |
| 1889. | 89            | 45,113                 | 5,930        | 3,823                | 13,823   | 5,640    | 2,742                | 4,373                        | 44,031                 | 75,739 |
| 1890. | 94            | 50,462                 | 4,558        | 4,550                | 14,258   | 6,088    | 3,332                | 3,745                        | 46,078                 | 80,250 |
| 1891. | 95            | 49,174                 | 4,527        | 4,852                | 14,318   | 6,322    | 3,687                | 3,728                        | 45,768                 | 78,287 |
| 1892. | 98            | 52,571                 | 4,653        | 5,048                | 14,528   | 7,078    | 3,462                | 3,791                        | 53,784                 | 87,471 |
| 1893. | 99            | 47,341                 | 5,513        | 5,730                | 14,608   | 7,447    | 3,586                | 4,599                        | 47,375                 | 82,409 |
| 1894. | 100           | 47,509                 | 5,674        | 5,876                | 14,658   | 7,624    | 3,482                | 4,501                        | 54,110                 | 88,725 |
| 1895. | 102           | 51,362                 | 5,950        | 5,211                | 14,418   | 7,803    | 3,696                | 4,655                        | 56,293                 | 91,736 |
| 1896. | 102           | 51,477                 | 6,028        | 5,582                | 14,395   | 7,942    | 4,069                | 5,320                        | 52,139                 | 88,228 |
| 1897. | 103           | 52,106                 | 6,170        | 5,463                | 14,445   | 8,235    | 4,258                | 5,014                        | 57,173                 | 94,002 |
| 1898. | 104           | 54,262                 | 7,482        | 6,126                | 14,487   | 8,301    | 4,639                | 5,011                        | 62,128                 | 99,270 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 793

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ASSETS OF RESOURCES AND LIABILITIES, ETC.—Continued.

PENNSYLVANIA.

| Date. | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total.  |
|-------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|---------|
| 1863. | 15            | \$855                | \$1,659      | \$453                | \$1,080  | -----    | \$25               | -----                     | \$2,694              | \$3,927 |
| 1864. | 80            | 11,933               | 15,375       | 7,659                | 10,598   | 444      | 803                | 87,298                    | 16,708               | 41,410  |
| 1865. | 195           | 64,012               | 66,080       | 36,698               | 46,502   | 7,733    | 6,326              | 28,572                    | 68,770               | 187,243 |
| 1866. | 201           | 69,001               | 58,523       | 44,742               | 48,501   | 4,712    | 4,595              | 36,595                    | 78,028               | 188,063 |
| 1867. | 199           | 78,028               | 55,975       | 34,128               | 49,262   | 10,543   | 4,791              | 37,975                    | 71,991               | 187,981 |
| 1868. | 198           | 82,902               | 54,305       | 35,166               | 49,397   | 12,074   | 4,686              | 38,234                    | 75,064               | 192,444 |
| 1869. | 197           | 85,292               | 50,018       | 29,863               | 49,610   | 13,342   | 4,898              | 38,227                    | 68,982               | 186,024 |
| 1870. | 196           | 87,589               | 48,792       | 28,227               | 49,450   | 14,239   | 4,487              | 38,179                    | 68,553               | 185,944 |
| 1871. | 197           | 87,656               | 54,492       | 33,021               | 50,840   | 14,997   | 4,880              | 39,813                    | 81,937               | 211,710 |
| 1872. | 201           | 102,580              | 49,444       | 27,860               | 51,820   | 15,924   | 4,903              | 40,737                    | 80,760               | 206,356 |
| 1873. | 202           | 109,404              | 49,594       | 27,823               | 52,710   | 17,123   | 4,701              | 41,525                    | 80,846               | 218,544 |
| 1874. | 204           | 112,779              | 49,907       | 30,040               | 53,010   | 17,685   | 5,158              | 41,504                    | 89,152               | 220,668 |
| 1875. | 228           | 118,115              | 50,980       | 32,173               | 56,048   | 17,985   | 5,108              | 42,190                    | 90,373               | 234,458 |
| 1876. | 227           | 115,788              | 49,354       | 37,989               | 57,269   | 18,179   | 4,989              | 39,425                    | 97,571               | 235,857 |
| 1877. | 232           | 112,464              | 49,134       | 30,438               | 55,927   | 18,106   | 4,757              | 39,320                    | 90,504               | 223,977 |
| 1878. | 234           | 102,338              | 53,189       | 29,327               | 55,663   | 17,823   | 4,197              | 40,496                    | 84,307               | 216,689 |
| 1879. | 235           | 106,560              | 55,722       | 32,813               | 55,117   | 17,629   | 4,422              | 42,028                    | 96,637               | 233,211 |
| 1880. | 240           | 121,814              | 53,730       | 38,506               | 56,153   | 17,800   | 4,992              | 42,890                    | 119,561              | 261,175 |
| 1881. | 245           | 139,296              | 56,497       | 38,024               | 56,518   | 19,061   | 6,129              | 42,429                    | 138,046              | 287,581 |
| 1882. | 253           | 154,446              | 50,378       | 41,870               | 57,452   | 19,733   | 6,325              | 40,619                    | 148,490              | 297,030 |
| 1883. | 271           | 160,014              | 49,604       | 39,815               | 59,263   | 21,139   | 6,643              | 41,170                    | 151,621              | 302,611 |
| 1884. | 281           | 155,501              | 46,856       | 41,191               | 60,422   | 22,601   | 6,816              | 39,052                    | 143,543              | 295,802 |
| 1885. | 285           | 157,723              | 45,841       | 49,306               | 61,091   | 23,007   | 6,738              | 37,489                    | 156,634              | 309,666 |
| 1886. | 294           | 180,196              | 37,357       | 44,449               | 63,793   | 24,091   | 7,575              | 30,892                    | 166,267              | 319,389 |
| 1887. | 303           | 195,902              | 21,329       | 43,921               | 66,389   | 26,367   | 7,931              | 17,350                    | 175,239              | 321,071 |
| 1888. | 313           | 206,733              | 22,438       | 46,394               | 67,030   | 28,218   | 8,333              | 16,566                    | 190,494              | 344,849 |
| 1889. | 327           | 222,435              | 19,275       | 30,407               | 68,281   | 30,239   | 8,895              | 14,355                    | 202,254              | 363,826 |
| 1890. | 349           | 236,080              | 16,984       | 29,956               | 70,307   | 32,626   | 10,084             | 13,572                    | 211,716              | 373,430 |
| 1891. | 367           | 235,329              | 18,104       | 35,479               | 71,251   | 34,904   | 9,540              | 14,509                    | 215,823              | 381,391 |
| 1892. | 374           | 255,645              | 19,583       | 38,004               | 71,107   | 36,879   | 9,814              | 16,060                    | 246,065              | 425,813 |
| 1893. | 396           | 253,197              | 26,619       | 37,398               | 73,509   | 39,155   | 10,809             | 22,335                    | 212,775              | 397,828 |
| 1894. | 405           | 242,121              | 26,980       | 38,564               | 73,913   | 40,454   | 9,149              | 21,431                    | 239,321              | 422,454 |
| 1895. | 411           | 249,311              | 29,311       | 35,153               | 74,326   | 42,682   | 8,900              | 24,225                    | 233,606              | 429,206 |
| 1896. | 419           | 243,250              | 34,562       | 36,765               | 74,664   | 44,445   | 9,600              | 28,999                    | 232,143              | 425,903 |
| 1897. | 427           | 259,902              | 35,299       | 41,824               | 75,185   | 45,395   | 10,135             | 29,087                    | 262,420              | 472,459 |
| 1898. | 426           | 265,779              | 41,884       | 43,047               | 72,760   | 45,677   | 10,283             | 27,952                    | 284,907              | 499,607 |

DELAWARE.

|       |    |       |       |      |       |       |     |       |       |       |
|-------|----|-------|-------|------|-------|-------|-----|-------|-------|-------|
| 1864. | 1  | \$255 | \$281 | \$96 | \$300 | ----- | \$6 | \$124 | \$150 | \$716 |
| 1865. | 11 | 1,752 | 1,376 | 367  | 1,328 | \$242 | 62  | 413   | 1,555 | 4,479 |
| 1866. | 11 | 2,205 | 1,485 | 408  | 1,428 | 259   | 71  | 1,161 | 1,532 | 4,050 |
| 1867. | 11 | 2,144 | 1,421 | 398  | 1,428 | 288   | 68  | 1,190 | 1,483 | 4,753 |
| 1868. | 11 | 2,235 | 1,447 | 377  | 1,428 | 309   | 79  | 1,191 | 1,370 | 4,727 |
| 1869. | 11 | 2,183 | 1,409 | 498  | 1,428 | 318   | 81  | 1,186 | 1,436 | 4,841 |
| 1870. | 11 | 2,224 | 1,417 | 383  | 1,428 | 314   | 77  | 1,186 | 1,326 | 4,727 |
| 1871. | 11 | 2,419 | 1,564 | 425  | 1,528 | 369   | 77  | 1,278 | 1,652 | 5,256 |
| 1872. | 11 | 2,616 | 1,514 | 390  | 1,528 | 387   | 87  | 1,284 | 1,730 | 5,309 |
| 1873. | 11 | 2,480 | 1,514 | 418  | 1,523 | 422   | 72  | 1,266 | 1,530 | 5,265 |
| 1874. | 11 | 2,510 | 1,514 | 460  | 1,523 | 429   | 89  | 1,280 | 1,642 | 5,245 |
| 1875. | 11 | 2,637 | 1,513 | 469  | 1,523 | 438   | 91  | 1,283 | 2,011 | 5,672 |
| 1876. | 13 | 2,634 | 1,601 | 520  | 1,621 | 449   | 99  | 1,335 | 1,918 | 5,727 |
| 1877. | 13 | 2,868 | 1,608 | 415  | 1,664 | 450   | 111 | 1,339 | 2,171 | 6,028 |
| 1878. | 14 | 3,028 | 1,692 | 506  | 1,764 | 454   | 105 | 1,408 | 2,199 | 6,246 |
| 1879. | 14 | 2,847 | 1,845 | 496  | 1,764 | 463   | 108 | 1,437 | 2,401 | 6,437 |
| 1880. | 14 | 3,318 | 1,993 | 522  | 1,764 | 476   | 133 | 1,482 | 3,057 | 7,208 |
| 1881. | 14 | 3,497 | 2,106 | 622  | 1,744 | 509   | 143 | 1,438 | 3,754 | 7,998 |
| 1882. | 14 | 4,003 | 1,931 | 579  | 1,744 | 543   | 187 | 1,451 | 4,122 | 8,413 |
| 1883. | 15 | 4,611 | 1,806 | 633  | 1,784 | 616   | 186 | 1,466 | 4,539 | 8,980 |
| 1884. | 15 | 4,337 | 1,826 | 654  | 1,824 | 645   | 194 | 1,576 | 3,871 | 8,631 |
| 1885. | 15 | 3,907 | 1,831 | 766  | 1,824 | 684   | 208 | 1,551 | 3,987 | 8,546 |
| 1886. | 16 | 4,662 | 1,675 | 739  | 2,034 | 724   | 226 | 1,442 | 4,158 | 8,951 |
| 1887. | 17 | 5,004 | 1,646 | 655  | 2,084 | 799   | 238 | 1,416 | 4,050 | 8,914 |
| 1888. | 18 | 5,415 | 1,649 | 753  | 2,130 | 831   | 271 | 1,407 | 4,978 | 9,909 |
| 1889. | 18 | 5,624 | 1,341 | 539  | 2,134 | 855   | 285 | 1,149 | 4,685 | 9,582 |
| 1890. | 18 | 5,811 | 1,815 | 487  | 2,134 | 935   | 327 | 681   | 4,420 | 8,917 |
| 1891. | 18 | 5,515 | 796   | 506  | 2,134 | 959   | 244 | 655   | 4,482 | 8,952 |
| 1892. | 18 | 5,754 | 810   | 622  | 2,134 | 964   | 283 | 658   | 5,355 | 9,810 |
| 1893. | 18 | 5,436 | 982   | 618  | 2,134 | 954   | 279 | 823   | 4,603 | 9,137 |
| 1894. | 18 | 5,316 | 862   | 448  | 2,134 | 973   | 256 | 686   | 4,438 | 8,843 |
| 1895. | 18 | 5,525 | 872   | 453  | 2,134 | 977   | 283 | 690   | 4,826 | 9,423 |
| 1896. | 18 | 5,285 | 896   | 515  | 2,134 | 971   | 309 | 704   | 4,749 | 9,197 |
| 1897. | 18 | 5,634 | 896   | 478  | 2,084 | 953   | 289 | 698   | 5,211 | 9,581 |
| 1898. | 18 | 5,725 | 978   | 491  | 2,084 | 984   | 264 | 754   | 5,546 | 9,888 |

794 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MARYLAND.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|---------|
| 1864..... | 3             | \$1 172              | \$2 778      | \$1 066              | \$1 560  | \$29     | \$160              | \$1 166                   | \$1 900              | \$5 466 |
| 1865..... | 27            | 16 168               | 11 732       | 8 077                | 11 910   | 1 170    | 855                | 2 247                     | 15 212               | 38 923  |
| 1866..... | 32            | 17 472               | 11 060       | 7 725                | 12 590   | 1 292    | 878                | 8 246                     | 14 130               | 40 872  |
| 1867..... | 32            | 17 294               | 11 567       | 6 752                | 12 590   | 1 475    | 1 032              | 8 765                     | 13 353               | 40 139  |
| 1868..... | 32            | 18 190               | 11 639       | 6 804                | 12 790   | 1 775    | 959                | 8 848                     | 13 313               | 40 977  |
| 1869..... | 31            | 18 219               | 10 945       | 5 554                | 12 740   | 2 045    | 1 038              | 8 807                     | 11 768               | 39 332  |
| 1870..... | 31            | 20 173               | 10 787       | 5 714                | 13 240   | 2 280    | 1 015              | 8 830                     | 12 878               | 41 473  |
| 1871..... | 32            | 22 279               | 10 868       | 5 917                | 13 590   | 2 377    | 1 239              | 9 099                     | 14 410               | 44 713  |
| 1872..... | 33            | 22 840               | 11 074       | 5 516                | 13 640   | 2 548    | 1 338              | 9 183                     | 15 252               | 45 643  |
| 1873..... | 33            | 23 764               | 11 207       | 5 237                | 13 640   | 2 835    | 1 303              | 9 161                     | 15 272               | 46 804  |
| 1874..... | 31            | 23 882               | 10 604       | 6 053                | 13 650   | 2 966    | 1 418              | 8 845                     | 15 747               | 45 929  |
| 1875..... | 31            | 24 733               | 10 349       | 5 823                | 13 774   | 3 035    | 1 433              | 8 685                     | 17 264               | 47 229  |
| 1876..... | 31            | 22 911               | 10 028       | 6 002                | 13 774   | 3 055    | 1 012              | 7 222                     | 16 460               | 44 506  |
| 1877..... | 32            | 23 807               | 9 936        | 7 445                | 13 299   | 3 204    | 901                | 7 194                     | 17 618               | 45 651  |
| 1878..... | 32            | 21 598               | 10 242       | 5 715                | 12 865   | 3 631    | 917                | 7 144                     | 16 026               | 42 483  |
| 1879..... | 33            | 22 509               | 10 503       | 6 856                | 12 795   | 2 989    | 1 009              | 7 369                     | 17 936               | 45 765  |
| 1880..... | 35            | 27 705               | 10 506       | 6 323                | 13 223   | 3 121    | 1 104              | 8 068                     | 21 432               | 50 859  |
| 1881..... | 38            | 30 255               | 11 178       | 8 523                | 13 603   | 3 260    | 1 439              | 8 605                     | 26 117               | 57 083  |
| 1882..... | 39            | 31 576               | 10 650       | 6 805                | 13 922   | 3 344    | 1 644              | 8 794                     | 23 996               | 55 600  |
| 1883..... | 41            | 33 689               | 10 290       | 6 988                | 14 208   | 3 626    | 1 610              | 8 628                     | 25 571               | 58 228  |
| 1884..... | 44            | 32 737               | 9 087        | 6 841                | 14 392   | 3 793    | 1 710              | 7 498                     | 23 364               | 54 784  |
| 1885..... | 44            | 31 543               | 9 036        | 9 576                | 14 430   | 3 979    | 1 559              | 6 900                     | 26 630               | 57 501  |
| 1886..... | 45            | 33 658               | 7 448        | 6 561                | 14 430   | 4 048    | 1 739              | 6 166                     | 24 693               | 55 095  |
| 1887..... | 48            | 33 152               | 4 166        | 6 420                | 14 510   | 4 446    | 1 470              | 3 155                     | 24 839               | 52 088  |
| 1888..... | 48            | 35 888               | 3 080        | 7 122                | 14 530   | 4 812    | 1 535              | 1 930                     | 26 985               | 55 537  |
| 1889..... | 52            | 37 981               | 2 898        | 5 120                | 14 764   | 4 998    | 1 553              | 1 760                     | 27 858               | 56 879  |
| 1890..... | 59            | 41 401               | 2 599        | 5 174                | 15 654   | 5 277    | 1 802              | 1 849                     | 30 956               | 61 486  |
| 1891..... | 65            | 41 025               | 2 921        | 5 755                | 16 757   | 5 538    | 1 700              | 2 107                     | 30 511               | 63 354  |
| 1892..... | 65            | 43 494               | 3 059        | 6 334                | 16 805   | 5 792    | 1 718              | 2 401                     | 34 807               | 69 201  |
| 1893..... | 68            | 40 389               | 3 936        | 6 123                | 16 968   | 5 883    | 1 957              | 3 273                     | 30 554               | 64 630  |
| 1894..... | 68            | 42 773               | 3 672        | 7 197                | 17 055   | 5 956    | 1 713              | 2 954                     | 34 032               | 68 843  |
| 1895..... | 68            | 42 719               | 4 912        | 5 737                | 17 055   | 6 200    | 1 555              | 4 112                     | 32 283               | 68 803  |
| 1896..... | 68            | 41 594               | 5 576        | 5 618                | 17 055   | 6 282    | 1 576              | 4 653                     | 33 110               | 69 401  |
| 1897..... | 68            | 43 345               | 5 186        | 6 233                | 17 055   | 6 593    | 1 595              | 4 167                     | 35 991               | 75 266  |
| 1898..... | 70            | 45 568               | 7 120        | 5 981                | 17 044   | 6 897    | 1 589              | 4 153                     | 40 277               | 80 273  |

DISTRICT OF COLUMBIA.

|           |    |        |       |       |       |       |      |       |        |        |
|-----------|----|--------|-------|-------|-------|-------|------|-------|--------|--------|
| 1863..... | 1  | \$99   | \$175 | \$54  | \$500 |       |      |       | \$31   | \$531  |
| 1864..... | 1  | 775    | 1 688 | 1 201 | 500   | 8     | \$55 | \$440 | 3 778  | 4 847  |
| 1865..... | 6  | 2 093  | 8 292 | 3 493 | 1 550 | 67    | 265  | 1 044 | 5 483  | 18 396 |
| 1866..... | 5  | 1 438  | 3 755 | 1 145 | 1 350 | 171   | 88   | 1 067 | 1 448  | 7 131  |
| 1867..... | 5  | 1 424  | 2 892 | 1 248 | 1 350 | 205   | 153  | 1 053 | 1 855  | 6 547  |
| 1868..... | 5  | 1 527  | 2 624 | 1 312 | 1 350 | 235   | 260  | 1 034 | 2 121  | 6 299  |
| 1869..... | 3  | 1 476  | 1 660 | 760   | 1 050 | 241   | 97   | 810   | 1 497  | 4 315  |
| 1870..... | 3  | 1 419  | 1 438 | 777   | 1 050 | 251   | 57   | 810   | 1 362  | 4 244  |
| 1871..... | 3  | 1 483  | 1 352 | 846   | 1 050 | 250   | 63   | 826   | 1 481  | 4 612  |
| 1872..... | 5  | 2 396  | 1 886 | 1 145 | 1 563 | 326   | 108  | 1 327 | 2 870  | 6 522  |
| 1873..... | 4  | 1 868  | 1 291 | 495   | 1 152 | 284   | 73   | 976   | 1 765  | 4 473  |
| 1874..... | 5  | 1 888  | 1 391 | 451   | 1 352 | 301   | 128  | 1 059 | 1 761  | 4 792  |
| 1875..... | 5  | 2 138  | 1 479 | 482   | 1 532 | 311   | 154  | 1 187 | 1 716  | 5 192  |
| 1876..... | 5  | 2 049  | 1 089 | 536   | 1 552 | 325   | 191  | 832   | 1 611  | 4 788  |
| 1877..... | 6  | 1 808  | 1 199 | 511   | 1 432 | 338   | 108  | 860   | 1 788  | 4 732  |
| 1878..... | 7  | 1 913  | 1 497 | 606   | 1 507 | 342   | 115  | 1 014 | 2 104  | 5 260  |
| 1879..... | 6  | 1 480  | 1 570 | 847   | 1 377 | 343   | 102  | 948   | 1 924  | 4 861  |
| 1880..... | 6  | 1 736  | 1 445 | 710   | 1 377 | 330   | 117  | 917   | 2 155  | 5 092  |
| 1881..... | 6  | 2 090  | 1 515 | 656   | 1 377 | 309   | 117  | 834   | 2 527  | 5 372  |
| 1882..... | 6  | 2 201  | 1 419 | 952   | 1 377 | 291   | 137  | 810   | 3 102  | 5 881  |
| 1883..... | 6  | 2 531  | 1 513 | 802   | 1 377 | 339   | 141  | 838   | 3 367  | 6 272  |
| 1884..... | 6  | 2 356  | 1 519 | 1 033 | 1 377 | 362   | 152  | 847   | 3 211  | 6 150  |
| 1885..... | 6  | 2 519  | 1 632 | 1 373 | 1 377 | 367   | 173  | 815   | 4 212  | 7 135  |
| 1886..... | 7  | 3 417  | 2 103 | 2 113 | 1 577 | 443   | 254  | 679   | 6 879  | 10 132 |
| 1887..... | 8  | 4 375  | 2 025 | 2 112 | 1 827 | 541   | 246  | 729   | 7 272  | 10 944 |
| 1888..... | 8  | 4 593  | 1 946 | 2 255 | 1 827 | 627   | 274  | 627   | 8 056  | 11 836 |
| 1889..... | 9  | 5 960  | 1 613 | 1 918 | 1 949 | 746   | 276  | 449   | 9 130  | 12 953 |
| 1890..... | 12 | 8 099  | 1 078 | 2 653 | 2 627 | 1 002 | 322  | 661   | 10 626 | 15 631 |
| 1891..... | 13 | 8 094  | 1 229 | 2 699 | 2 827 | 1 092 | 344  | 686   | 10 835 | 16 202 |
| 1892..... | 13 | 8 575  | 1 232 | 2 978 | 2 827 | 1 286 | 312  | 678   | 11 664 | 17 387 |
| 1893..... | 13 | 6 552  | 1 375 | 2 915 | 2 827 | 1 405 | 315  | 987   | 8 174  | 14 337 |
| 1894..... | 13 | 6 869  | 1 379 | 2 692 | 2 827 | 1 426 | 289  | 813   | 10 308 | 16 226 |
| 1895..... | 13 | 7 495  | 1 419 | 2 163 | 2 827 | 1 473 | 327  | 899   | 9 395  | 15 563 |
| 1896..... | 14 | 8 778  | 1 634 | 4 210 | 3 327 | 1 591 | 382  | 927   | 13 465 | 20 326 |
| 1897..... | 13 | 9 447  | 1 624 | 3 259 | 3 127 | 1 389 | 338  | 893   | 14 667 | 21 179 |
| 1898..... | 12 | 10 363 | 1 991 | 3 148 | 3 027 | 1 367 | 377  | 971   | 15 355 | 21 851 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 795

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

VIRGINIA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1864..... | 1             | \$250                | \$175        | \$53                 | \$109    | .....    | \$16               | \$89                      | \$388                | \$507  |
| 1865..... | 10            | 1,869                | 1,877        | 1,977                | 1,089    | \$34     | 121                | 612                       | 3,910                | 7,246  |
| 1866..... | 20            | 3,410                | 2,812        | 1,464                | 2,500    | 67       | 184                | 2,041                     | 3,558                | 8,944  |
| 1867..... | 19            | 3,499                | 2,654        | 1,252                | 2,400    | 148      | 182                | 2,030                     | 3,310                | 8,660  |
| 1868..... | 19            | 3,889                | 2,585        | 1,143                | 2,400    | 166      | 184                | 2,050                     | 3,478                | 9,050  |
| 1869..... | 16            | 4,044                | 2,583        | 858                  | 2,223    | 169      | 162                | 2,060                     | 2,936                | 8,530  |
| 1870..... | 17            | 4,762                | 2,736        | 864                  | 2,375    | 225      | 180                | 2,128                     | 3,593                | 9,522  |
| 1871..... | 23            | 7,155                | 4,051        | 1,272                | 3,570    | 322      | 269                | 3,160                     | 5,679                | 14,601 |
| 1872..... | 24            | 8,527                | 4,318        | 1,293                | 3,835    | 428      | 349                | 3,403                     | 6,459                | 15,978 |
| 1873..... | 22            | 7,753                | 3,684        | 1,192                | 3,585    | 540      | 368                | 2,880                     | 6,068                | 14,766 |
| 1874..... | 20            | 7,046                | 3,744        | 1,149                | 3,535    | 630      | 360                | 2,890                     | 5,035                | 13,775 |
| 1875..... | 20            | 7,456                | 3,412        | 1,201                | 3,587    | 730      | 421                | 2,541                     | 5,064                | 13,756 |
| 1876..... | 19            | 6,958                | 3,174        | 1,172                | 3,385    | 781      | 375                | 2,265                     | 5,186                | 13,178 |
| 1877..... | 19            | 6,601                | 3,202        | 1,297                | 3,283    | 830      | 321                | 2,198                     | 5,283                | 12,855 |
| 1878..... | 18            | 6,389                | 3,225        | 1,172                | 3,185    | 810      | 232                | 2,176                     | 4,975                | 12,402 |
| 1879..... | 17            | 6,582                | 3,187        | 1,126                | 2,866    | 793      | 243                | 2,280                     | 5,620                | 12,735 |
| 1880..... | 17            | 7,447                | 3,306        | 1,209                | 2,866    | 823      | 319                | 2,303                     | 6,690                | 14,348 |
| 1881..... | 18            | 9,227                | 3,098        | 1,375                | 2,966    | 943      | 415                | 2,445                     | 9,089                | 17,413 |
| 1882..... | 21            | 10,444               | 3,848        | 2,056                | 3,263    | 1,070    | 493                | 2,647                     | 10,293               | 19,371 |
| 1883..... | 23            | 12,959               | 3,840        | 1,945                | 3,496    | 1,060    | 623                | 2,615                     | 12,386               | 22,022 |
| 1884..... | 24            | 11,738               | 3,191        | 2,168                | 3,537    | 1,262    | 593                | 2,281                     | 10,796               | 19,976 |
| 1885..... | 24            | 9,460                | 2,644        | 2,067                | 3,576    | 1,143    | 475                | 2,008                     | 8,377                | 17,076 |
| 1886..... | 24            | 10,552               | 2,788        | 2,039                | 3,732    | 1,238    | 506                | 1,915                     | 9,532                | 18,336 |
| 1887..... | 25            | 10,825               | 2,612        | 1,890                | 3,796    | 1,415    | 488                | 1,204                     | 9,786                | 18,892 |
| 1888..... | 26            | 11,100               | 2,855        | 2,027                | 3,846    | 1,516    | 513                | 1,026                     | 10,177               | 20,115 |
| 1889..... | 30            | 12,694               | 2,487        | 1,224                | 4,121    | 1,660    | 556                | 1,065                     | 10,646               | 20,969 |
| 1890..... | 32            | 15,798               | 1,981        | 1,541                | 4,236    | 1,851    | 791                | 993                       | 14,309               | 24,752 |
| 1891..... | 36            | 15,651               | 2,145        | 1,833                | 4,556    | 2,172    | 659                | 1,226                     | 13,765               | 24,639 |
| 1892..... | 36            | 16,679               | 2,133        | 1,779                | 4,656    | 2,432    | 686                | 1,241                     | 15,417               | 26,761 |
| 1893..... | 36            | 15,102               | 2,258        | 1,900                | 4,796    | 2,624    | 685                | 1,427                     | 11,890               | 23,574 |
| 1894..... | 37            | 14,918               | 2,670        | 1,679                | 4,846    | 2,708    | 614                | 1,729                     | 12,735               | 25,039 |
| 1895..... | 37            | 15,735               | 2,773        | 1,457                | 4,796    | 2,804    | 591                | 1,824                     | 13,245               | 25,737 |
| 1896..... | 37            | 15,367               | 2,983        | 1,969                | 4,796    | 2,874    | 585                | 1,891                     | 13,592               | 26,254 |
| 1897..... | 35            | 15,268               | 3,125        | 1,636                | 4,646    | 2,860    | 585                | 1,993                     | 15,347               | 27,861 |
| 1898..... | 35            | 15,139               | 4,115        | 2,062                | 4,546    | 2,928    | 559                | 1,715                     | 16,402               | 29,519 |

WEST VIRGINIA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|---------|
| 1864..... | 2             | \$265                | \$326        | \$204                | \$186    | .....    | \$28               | \$134                     | \$592                | \$1,000 |
| 1865..... | 12            | 1,968                | 2,280        | 738                  | 1,652    | \$48     | 73                 | 414                       | 2,325                | 4,807   |
| 1866..... | 15            | 2,632                | 2,972        | 1,076                | 2,216    | 107      | 116                | 1,964                     | 2,770                | 7,576   |
| 1867..... | 15            | 2,333                | 2,984        | 853                  | 2,216    | 171      | 102                | 1,975                     | 2,457                | 7,214   |
| 1868..... | 15            | 2,519                | 2,974        | 765                  | 2,216    | 229      | 97                 | 1,971                     | 2,544                | 7,364   |
| 1869..... | 14            | 2,881                | 2,575        | 542                  | 2,116    | 287      | 95                 | 1,887                     | 2,112                | 6,848   |
| 1870..... | 14            | 2,890                | 2,499        | 608                  | 2,116    | 302      | 104                | 1,888                     | 2,069                | 6,996   |
| 1871..... | 14            | 3,478                | 2,531        | 514                  | 2,291    | 272      | 118                | 2,062                     | 2,296                | 7,696   |
| 1872..... | 17            | 4,243                | 2,764        | 585                  | 2,596    | 320      | 142                | 2,280                     | 2,669                | 8,675   |
| 1873..... | 14            | 4,349                | 2,733        | 620                  | 2,596    | 357      | 151                | 2,272                     | 2,843                | 8,860   |
| 1874..... | 17            | 3,382                | 2,299        | 576                  | 2,137    | 391      | 126                | 1,880                     | 2,128                | 7,056   |
| 1875..... | 16            | 2,797                | 1,702        | 434                  | 1,846    | 389      | 132                | 1,504                     | 1,555                | 5,601   |
| 1876..... | 15            | 2,524                | 1,597        | 354                  | 1,746    | 442      | 107                | 1,393                     | 1,249                | 5,054   |
| 1877..... | 15            | 2,529                | 1,608        | 375                  | 1,746    | 410      | 114                | 1,407                     | 1,297                | 5,100   |
| 1878..... | 15            | 2,899                | 1,540        | 455                  | 1,656    | 406      | 109                | 1,326                     | 1,381                | 5,059   |
| 1879..... | 15            | 2,382                | 1,558        | 494                  | 1,656    | 400      | 98                 | 1,347                     | 1,553                | 5,213   |
| 1880..... | 17            | 2,946                | 1,651        | 527                  | 1,761    | 436      | 110                | 1,429                     | 2,040                | 5,939   |
| 1881..... | 17            | 3,170                | 1,603        | 614                  | 1,736    | 454      | 118                | 1,387                     | 2,349                | 6,281   |
| 1882..... | 18            | 3,480                | 1,644        | 603                  | 1,836    | 468      | 136                | 1,431                     | 2,584                | 6,733   |
| 1883..... | 19            | 3,522                | 1,591        | 688                  | 1,867    | 490      | 139                | 1,382                     | 2,803                | 6,865   |
| 1884..... | 21            | 3,636                | 1,553        | 653                  | 2,001    | 514      | 141                | 1,356                     | 2,695                | 6,990   |
| 1885..... | 21            | 3,002                | 1,479        | 628                  | 2,011    | 512      | 136                | 1,292                     | 2,529                | 6,693   |
| 1886..... | 20            | 3,565                | 1,143        | 644                  | 1,986    | 485      | 138                | 889                       | 2,685                | 6,439   |
| 1887..... | 20            | 4,019                | 856          | 648                  | 1,961    | 469      | 122                | 656                       | 3,080                | 6,601   |
| 1888..... | 20            | 4,144                | 817          | 685                  | 1,966    | 458      | 157                | 626                       | 3,371                | 6,908   |
| 1889..... | 20            | 4,583                | 779          | 547                  | 1,906    | 478      | 165                | 611                       | 4,009                | 7,589   |
| 1890..... | 21            | 5,619                | 662          | 659                  | 2,176    | 520      | 221                | 510                       | 5,262                | 9,232   |
| 1891..... | 23            | 6,563                | 758          | 756                  | 2,454    | 594      | 230                | 611                       | 5,794                | 10,263  |
| 1892..... | 28            | 7,325                | 844          | 926                  | 2,801    | 662      | 276                | 707                       | 6,832                | 11,904  |
| 1893..... | 30            | 6,901                | 1,015        | 1,104                | 2,961    | 765      | 286                | 864                       | 5,622                | 10,940  |
| 1894..... | 30            | 7,556                | 1,084        | 929                  | 3,061    | 891      | 264                | 873                       | 6,451                | 12,048  |
| 1895..... | 31            | 8,016                | 1,225        | 853                  | 3,297    | 792      | 281                | 1,003                     | 6,688                | 12,731  |
| 1896..... | 33            | 8,460                | 1,393        | 1,006                | 3,451    | 892      | 297                | 1,151                     | 7,101                | 13,375  |
| 1897..... | 33            | 8,571                | 1,520        | 1,016                | 3,451    | 858      | 303                | 1,236                     | 8,373                | 14,756  |
| 1898..... | 33            | 8,677                | 1,780        | 1,077                | 3,351    | 898      | 289                | 1,262                     | 8,874                | 15,420  |

# 796 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

### NORTH CAROLINA.

| Date.     | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- vidual deposits. | Total. |
|-----------|---------------|------------------------|--------------|----------------------|----------|----------|----------------------|------------------------------|------------------------|--------|
| 1865..... | 2             | \$24                   | \$61         | \$54                 | \$68     |          | \$3                  |                              | \$52                   | \$141  |
| 1866..... | 5             | 415                    | 415          | 176                  | 378      | \$8      | 41                   | \$198                        | 318                    | 1,182  |
| 1867..... | 5             | 617                    | 546          | 198                  | 585      | 26       | 44                   | 280                          | 348                    | 1,582  |
| 1868..... | 6             | 873                    | 635          | 441                  | 663      | 41       | 56                   | 316                          | 820                    | 2,247  |
| 1869..... | 6             | 1,420                  | 730          | 378                  | 847      | 53       | 102                  | 379                          | 1,402                  | 3,020  |
| 1870..... | 6             | 1,512                  | 923          | 399                  | 850      | 70       | 120                  | 529                          | 1,562                  | 3,519  |
| 1871..... | 9             | 2,449                  | 1,685        | 460                  | 1,610    | 87       | 196                  | 1,338                        | 2,081                  | 5,635  |
| 1872..... | 10            | 3,093                  | 1,900        | 458                  | 1,953    | 103      | 192                  | 1,549                        | 2,438                  | 6,708  |
| 1873..... | 10            | 3,480                  | 1,970        | 602                  | 2,100    | 149      | 186                  | 1,668                        | 2,546                  | 7,142  |
| 1874..... | 11            | 3,109                  | 2,180        | 592                  | 2,200    | 181      | 209                  | 1,818                        | 2,252                  | 7,128  |
| 1875..... | 11            | 3,373                  | 1,931        | 524                  | 2,200    | 219      | 269                  | 1,602                        | 2,270                  | 6,942  |
| 1876..... | 15            | 3,716                  | 1,769        | 497                  | 2,556    | 257      | 304                  | 1,440                        | 2,284                  | 7,213  |
| 1877..... | 15            | 3,873                  | 1,608        | 492                  | 2,601    | 287      | 310                  | 1,272                        | 2,253                  | 7,166  |
| 1878..... | 15            | 4,050                  | 1,924        | 536                  | 2,551    | 297      | 227                  | 1,526                        | 2,442                  | 7,659  |
| 1879..... | 15            | 3,836                  | 2,354        | 577                  | 2,501    | 293      | 225                  | 1,753                        | 2,341                  | 7,727  |
| 1880..... | 15            | 4,187                  | 2,299        | 579                  | 2,501    | 320      | 214                  | 1,815                        | 2,883                  | 8,420  |
| 1881..... | 15            | 4,877                  | 2,140        | 705                  | 2,501    | 348      | 274                  | 1,677                        | 3,041                  | 8,838  |
| 1882..... | 15            | 4,738                  | 1,768        | 700                  | 2,501    | 475      | 256                  | 1,344                        | 2,890                  | 8,375  |
| 1883..... | 15            | 4,832                  | 1,668        | 655                  | 2,401    | 473      | 308                  | 1,152                        | 3,215                  | 8,354  |
| 1884..... | 15            | 5,134                  | 1,499        | 706                  | 2,401    | 533      | 291                  | 1,130                        | 3,206                  | 8,657  |
| 1885..... | 15            | 4,672                  | 1,417        | 729                  | 2,064    | 472      | 236                  | 993                          | 3,238                  | 8,150  |
| 1886..... | 17            | 5,086                  | 1,275        | 709                  | 2,376    | 510      | 235                  | 861                          | 3,362                  | 8,356  |
| 1887..... | 18            | 5,323                  | 1,029        | 648                  | 2,412    | 544      | 271                  | 796                          | 3,537                  | 8,507  |
| 1888..... | 18            | 5,245                  | 916          | 631                  | 2,266    | 562      | 270                  | 648                          | 3,329                  | 8,083  |
| 1889..... | 19            | 5,897                  | 836          | 531                  | 2,426    | 594      | 351                  | 611                          | 3,946                  | 8,890  |
| 1890..... | 21            | 6,659                  | 920          | 506                  | 2,656    | 649      | 378                  | 646                          | 4,673                  | 10,025 |
| 1891..... | 22            | 7,126                  | 875          | 621                  | 2,691    | 665      | 386                  | 601                          | 4,451                  | 10,051 |
| 1892..... | 23            | 6,094                  | 869          | 618                  | 2,625    | 738      | 359                  | 644                          | 3,899                  | 9,189  |
| 1893..... | 24            | 5,740                  | 968          | 658                  | 2,676    | 730      | 414                  | 750                          | 3,333                  | 8,907  |
| 1894..... | 26            | 5,941                  | 880          | 692                  | 2,756    | 744      | 363                  | 667                          | 4,259                  | 9,556  |
| 1895..... | 27            | 6,314                  | 916          | 558                  | 2,716    | 780      | 280                  | 686                          | 4,551                  | 9,896  |
| 1896..... | 23            | 6,648                  | 956          | 779                  | 2,766    | 759      | 310                  | 705                          | 4,870                  | 10,624 |
| 1897..... | 27            | 6,770                  | 948          | 671                  | 2,701    | 773      | 348                  | 643                          | 5,340                  | 10,926 |
| 1898..... | 27            | 6,501                  | 1,074        | 765                  | 2,691    | 824      | 343                  | 681                          | 5,936                  | 11,168 |

### SOUTH CAROLINA.

|           |    |       |       |       |       |     |       |       |       |         |
|-----------|----|-------|-------|-------|-------|-----|-------|-------|-------|---------|
| 1866..... | 2  | \$732 | \$144 | \$399 | \$500 | \$2 | \$82  | \$63  | \$823 | \$1,502 |
| 1867..... | 2  | 827   | 171   | 326   | 585   | 14  | 92    | 148   | 586   | 1,531   |
| 1868..... | 3  | 1,294 | 204   | 381   | 685   | 51  | 70    | 146   | 1,206 | 2,237   |
| 1869..... | 3  | 1,484 | 278   | 415   | 824   | 74  | 94    | 181   | 1,028 | 2,400   |
| 1870..... | 3  | 1,829 | 375   | 437   | 1,081 | 121 | 79    | 333   | 961   | 2,866   |
| 1871..... | 7  | 2,818 | 1,380 | 559   | 1,900 | 151 | 116   | 1,224 | 1,656 | 5,330   |
| 1872..... | 8  | 3,274 | 1,853 | 550   | 2,400 | 189 | 180   | 1,650 | 1,691 | 6,392   |
| 1873..... | 12 | 4,044 | 2,425 | 372   | 3,168 | 339 | 208   | 2,181 | 1,499 | 7,938   |
| 1874..... | 12 | 4,034 | 2,010 | 469   | 3,135 | 362 | 313   | 1,796 | 1,695 | 7,799   |
| 1875..... | 12 | 4,560 | 1,760 | 654   | 3,135 | 467 | 234   | 1,566 | 1,920 | 8,204   |
| 1876..... | 12 | 4,103 | 1,585 | 674   | 3,185 | 462 | 229   | 1,271 | 1,620 | 7,722   |
| 1877..... | 12 | 3,380 | 1,620 | 410   | 2,871 | 450 | 242   | 1,224 | 1,623 | 7,148   |
| 1878..... | 12 | 3,766 | 1,620 | 575   | 2,851 | 433 | 203   | 1,290 | 1,649 | 7,222   |
| 1879..... | 12 | 3,468 | 1,700 | 757   | 2,450 | 354 | 254   | 1,301 | 2,101 | 7,191   |
| 1880..... | 12 | 4,115 | 1,690 | 600   | 2,450 | 368 | 307   | 1,331 | 2,586 | 7,828   |
| 1881..... | 13 | 4,483 | 1,685 | 676   | 1,885 | 418 | 395   | 1,187 | 2,970 | 7,978   |
| 1882..... | 13 | 4,306 | 1,640 | 517   | 1,885 | 698 | 358   | 1,170 | 2,505 | 7,791   |
| 1883..... | 13 | 4,530 | 1,505 | 640   | 1,885 | 754 | 443   | 1,118 | 2,584 | 7,919   |
| 1884..... | 14 | 4,646 | 1,501 | 759   | 1,935 | 773 | 588   | 1,096 | 2,418 | 7,931   |
| 1885..... | 14 | 4,590 | 1,414 | 840   | 1,935 | 802 | 590   | 1,062 | 2,723 | 8,166   |
| 1886..... | 16 | 4,764 | 1,290 | 808   | 1,779 | 814 | 586   | 874   | 3,609 | 8,463   |
| 1887..... | 15 | 4,944 | 1,023 | 1,001 | 1,698 | 779 | 709   | 560   | 3,545 | 8,633   |
| 1888..... | 16 | 5,970 | 1,172 | 646   | 1,773 | 788 | 798   | 420   | 3,096 | 9,361   |
| 1889..... | 16 | 6,255 | 1,017 | 610   | 1,798 | 842 | 864   | 391   | 3,125 | 9,587   |
| 1890..... | 16 | 6,614 | 712   | 743   | 1,798 | 850 | 1,011 | 390   | 3,511 | 9,725   |
| 1891..... | 14 | 6,563 | 669   | 323   | 1,623 | 936 | 858   | 384   | 2,730 | 8,889   |
| 1892..... | 14 | 5,868 | 619   | 400   | 1,623 | 888 | 829   | 407   | 3,050 | 8,274   |
| 1893..... | 14 | 6,655 | 625   | 503   | 1,748 | 841 | 690   | 418   | 3,058 | 8,616   |
| 1894..... | 14 | 5,462 | 625   | 495   | 1,748 | 780 | 609   | 394   | 3,221 | 8,369   |
| 1895..... | 16 | 5,785 | 725   | 397   | 1,918 | 779 | 555   | 510   | 3,575 | 8,973   |
| 1896..... | 15 | 5,997 | 650   | 585   | 1,848 | 749 | 506   | 447   | 3,744 | 9,376   |
| 1897..... | 16 | 5,943 | 662   | 616   | 1,890 | 763 | 496   | 451   | 3,495 | 9,413   |
| 1898..... | 16 | 5,907 | 839   | 546   | 1,943 | 750 | 492   | 539   | 3,824 | 9,487   |

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

GEORGIA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1865..... | 1             | \$97                 | \$40         | \$219                | \$100    | -----    | \$15               | -----                     | \$350                | \$466  |
| 1866..... | 9             | 1,441                | 1,775        | 1,060                | 1,600    | \$30     | 162                | \$1,079                   | 1,916                | 5,226  |
| 1867..... | 8             | 1,786                | 1,784        | 812                  | 1,600    | 105      | 199                | 1,224                     | 1,297                | 4,862  |
| 1868..... | 8             | 2,692                | 1,684        | 1,221                | 1,600    | 134      | 233                | 1,232                     | 2,074                | 5,757  |
| 1869..... | 7             | 2,275                | 1,384        | 836                  | 1,500    | 187      | 232                | 1,147                     | 1,621                | 5,001  |
| 1870..... | 8             | 2,504                | 1,646        | 1,057                | 1,815    | 239      | 295                | 1,148                     | 1,682                | 5,777  |
| 1871..... | 10            | 3,167                | 2,306        | 926                  | 2,384    | 269      | 282                | 1,834                     | 1,793                | 7,031  |
| 1872..... | 11            | 3,169                | 2,506        | 1,083                | 2,615    | 367      | 298                | 2,115                     | 1,932                | 7,657  |
| 1873..... | 13            | 3,906                | 2,637        | 706                  | 2,785    | 419      | 423                | 2,215                     | 1,821                | 8,092  |
| 1874..... | 13            | 3,445                | 2,676        | 755                  | 2,785    | 456      | 374                | 2,223                     | 1,578                | 7,773  |
| 1875..... | 12            | 3,108                | 2,151        | 1,071                | 2,663    | 459      | 251                | 1,735                     | 1,557                | 7,053  |
| 1876..... | 12            | 2,719                | 2,190        | 803                  | 2,335    | 461      | 192                | 1,804                     | 1,653                | 6,638  |
| 1877..... | 12            | 2,775                | 2,102        | 783                  | 2,141    | 353      | 164                | 1,624                     | 1,594                | 6,369  |
| 1878..... | 12            | 2,580                | 2,157        | 989                  | 2,041    | 367      | 176                | 1,772                     | 1,625                | 6,598  |
| 1879..... | 13            | 3,045                | 2,204        | 873                  | 2,166    | 381      | 177                | 1,860                     | 1,768                | 7,249  |
| 1880..... | 13            | 3,692                | 2,323        | 862                  | 2,221    | 432      | 180                | 1,940                     | 2,012                | 7,850  |
| 1881..... | 12            | 4,468                | 2,273        | 1,107                | 2,281    | 484      | 252                | 1,897                     | 2,766                | 8,818  |
| 1882..... | 12            | 4,711                | 2,194        | 944                  | 2,281    | 545      | 303                | 1,825                     | 2,752                | 8,905  |
| 1883..... | 13            | 5,252                | 1,882        | 845                  | 2,331    | 695      | 323                | 1,659                     | 2,813                | 9,199  |
| 1884..... | 15            | 4,931                | 1,975        | 1,046                | 2,436    | 815      | 282                | 1,638                     | 2,511                | 9,135  |
| 1885..... | 16            | 5,383                | 1,902        | 1,226                | 2,472    | 813      | 337                | 1,571                     | 3,335                | 9,667  |
| 1886..... | 17            | 6,306                | 1,224        | 1,263                | 2,686    | 893      | 433                | 979                       | 4,010                | 10,215 |
| 1887..... | 21            | 7,789                | 1,139        | 1,491                | 3,051    | 952      | 513                | 878                       | 5,003                | 12,156 |
| 1888..... | 24            | 8,662                | 1,120        | 1,430                | 3,361    | 1,055    | 617                | 860                       | 4,813                | 12,988 |
| 1889..... | 29            | 9,694                | 1,096        | 1,204                | 3,752    | 1,128    | 683                | 840                       | 6,214                | 14,543 |
| 1890..... | 30            | 10,724               | 1,068        | 1,199                | 3,906    | 1,164    | 796                | 822                       | 6,355                | 15,986 |
| 1891..... | 32            | 10,731               | 1,212        | 984                  | 4,418    | 1,204    | 780                | 947                       | 5,420                | 15,452 |
| 1892..... | 32            | 10,585               | 1,186        | 966                  | 4,541    | 1,242    | 791                | 978                       | 5,956                | 15,397 |
| 1893..... | 27            | 8,018                | 1,105        | 829                  | 3,766    | 1,091    | 752                | 880                       | 4,183                | 12,248 |
| 1894..... | 29            | 8,404                | 1,207        | 871                  | 3,816    | 1,041    | 701                | 967                       | 4,742                | 13,151 |
| 1895..... | 29            | 8,147                | 1,231        | 822                  | 3,516    | 1,037    | 776                | 925                       | 5,698                | 13,354 |
| 1896..... | 30            | 9,416                | 1,423        | 1,119                | 4,016    | 1,225    | 613                | 1,169                     | 6,634                | 15,671 |
| 1897..... | 30            | 9,788                | 1,301        | 1,293                | 4,016    | 1,257    | 727                | 989                       | 7,251                | 16,573 |
| 1898..... | 29            | 9,971                | 1,561        | 1,374                | 3,916    | 1,312    | 760                | 1,036                     | 7,283                | 16,383 |

FLORIDA.

|           |    |       |      |      |       |       |       |      |       |       |
|-----------|----|-------|------|------|-------|-------|-------|------|-------|-------|
| 1874..... | 1  | \$5   | \$20 | \$30 | \$38  | ----- | ----- | \$27 | \$11  | \$76  |
| 1875..... | 1  | 56    | 50   | 33   | 50    | ----- | \$5   | 41   | 71    | 167   |
| 1876..... | 1  | 59    | 53   | 34   | 50    | \$1   | 4     | 44   | 66    | 166   |
| 1877..... | 1  | 77    | 50   | 16   | 50    | 2     | 2     | 45   | 48    | 167   |
| 1878..... | 1  | 82    | 68   | 15   | 50    | 2     | 3     | 45   | 51    | 185   |
| 1879..... | 1  | 73    | 90   | 26   | 50    | 2     | 6     | 45   | 100   | 206   |
| 1880..... | 2  | 129   | 81   | 31   | 100   | 2     | 4     | 47   | 157   | 312   |
| 1881..... | 2  | 290   | 81   | 69   | 100   | 8     | 8     | 67   | 319   | 502   |
| 1882..... | 2  | 292   | 80   | 90   | 100   | 11    | 15    | 55   | 401   | 582   |
| 1883..... | 2  | 371   | 80   | 97   | 100   | 15    | 13    | 58   | 401   | 600   |
| 1884..... | 3  | 432   | 93   | 109  | 150   | 16    | 11    | 82   | 496   | 787   |
| 1885..... | 5  | 645   | 203  | 207  | 300   | 20    | 36    | 120  | 782   | 1,334 |
| 1886..... | 9  | 1,298 | 301  | 298  | 550   | 33    | 60    | 165  | 1,437 | 2,462 |
| 1887..... | 8  | 1,442 | 282  | 318  | 500   | 66    | 52    | 147  | 1,516 | 2,508 |
| 1888..... | 13 | 1,980 | 480  | 402  | 897   | 99    | 79    | 195  | 2,049 | 3,725 |
| 1889..... | 13 | 2,459 | 492  | 277  | 950   | 131   | 106   | 239  | 2,352 | 4,279 |
| 1890..... | 15 | 3,640 | 442  | 310  | 1,150 | 174   | 151   | 291  | 3,364 | 5,604 |
| 1891..... | 17 | 3,868 | 455  | 408  | 1,200 | 210   | 186   | 303  | 3,629 | 6,108 |
| 1892..... | 18 | 4,272 | 455  | 456  | 1,350 | 259   | 232   | 325  | 4,481 | 7,189 |
| 1893..... | 17 | 3,501 | 442  | 565  | 1,300 | 288   | 267   | 325  | 3,217 | 6,100 |
| 1894..... | 19 | 4,447 | 505  | 447  | 1,485 | 350   | 183   | 382  | 4,443 | 7,476 |
| 1895..... | 18 | 3,815 | 493  | 408  | 1,435 | 379   | 186   | 268  | 3,950 | 6,943 |
| 1896..... | 17 | 3,623 | 480  | 512  | 1,350 | 462   | 142   | 363  | 3,912 | 6,866 |
| 1897..... | 15 | 3,243 | 430  | 556  | 1,150 | 463   | 161   | 301  | 3,905 | 6,489 |
| 1898..... | 15 | 3,045 | 739  | 709  | 1,150 | 513   | 134   | 331  | 5,102 | 7,951 |

# 798 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

## ALABAMA.

| Date.     | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- vidual deposits. | Total.  |
|-----------|---------------|------------------------|--------------|----------------------|----------|----------|----------------------|------------------------------|------------------------|---------|
| 1865..... | a 2           |                        |              |                      |          |          |                      |                              |                        |         |
| 1866..... | 3             | \$158                  | \$159        | \$1,066              | \$500    | \$8      | \$75                 | \$262                        | \$1,053                | \$2,203 |
| 1867..... | 2             | 428                    | 311          | 171                  | 400      | 14       | 40                   | 268                          | 294                    | 1,091   |
| 1868..... | 2             | 380                    | 311          | 263                  | 400      | 14       | 54                   | 267                          | 322                    | 1,114   |
| 1869..... | 2             | 325                    | 311          | 175                  | 400      | 14       | 72                   | 261                          | 286                    | 1,039   |
| 1870..... | 2             | 526                    | 311          | 108                  | 400      | 15       | 74                   | 265                          | 312                    | 1,074   |
| 1871..... | 7             | 1,011                  | 842          | 214                  | 948      | 38       | 45                   | 693                          | 536                    | 2,334   |
| 1872..... | 8             | 1,589                  | 1,184        | 379                  | 1,287    | 75       | 72                   | 1,013                        | 1,001                  | 3,584   |
| 1873..... | 9             | 1,743                  | 1,430        | 392                  | 1,579    | 127      | 93                   | 1,269                        | 872                    | 4,075   |
| 1874..... | 9             | 1,606                  | 1,571        | 434                  | 1,635    | 163      | 69                   | 1,383                        | 977                    | 4,410   |
| 1875..... | 9             | 1,455                  | 1,612        | 463                  | 1,635    | 182      | 80                   | 1,401                        | 957                    | 4,353   |
| 1876..... | 10            | 1,700                  | 1,643        | 449                  | 1,693    | 168      | 65                   | 1,430                        | 850                    | 4,468   |
| 1877..... | 10            | 1,760                  | 1,521        | 353                  | 1,668    | 186      | 77                   | 1,349                        | 768                    | 4,231   |
| 1878..... | 10            | 2,133                  | 1,691        | 453                  | 1,668    | 161      | 86                   | 1,439                        | 1,188                  | 5,083   |
| 1879..... | 10            | 1,923                  | 1,771        | 644                  | 1,668    | 193      | 101                  | 1,463                        | 1,407                  | 5,156   |
| 1880..... | 9             | 2,236                  | 1,556        | 421                  | 1,518    | 221      | 144                  | 1,320                        | 1,319                  | 5,037   |
| 1881..... | 9             | 2,244                  | 1,497        | 526                  | 1,518    | 250      | 197                  | 1,280                        | 1,719                  | 5,326   |
| 1882..... | 9             | 2,532                  | 1,277        | 488                  | 1,468    | 283      | 187                  | 1,099                        | 1,647                  | 5,196   |
| 1883..... | 10            | 2,380                  | 1,288        | 463                  | 1,493    | 277      | 191                  | 1,069                        | 1,566                  | 4,996   |
| 1884..... | 10            | 2,999                  | 1,134        | 584                  | 1,735    | 256      | 188                  | 929                          | 1,828                  | 5,777   |
| 1885..... | 10            | 3,266                  | 1,217        | 589                  | 1,835    | 291      | 213                  | 990                          | 2,143                  | 6,243   |
| 1886..... | 12            | 4,316                  | 1,073        | 637                  | 1,935    | 357      | 324                  | 872                          | 3,350                  | 7,660   |
| 1887..... | 20            | 8,503                  | 951          | 1,062                | 3,455    | 640      | 451                  | 782                          | 5,925                  | 13,016  |
| 1888..... | 21            | 7,459                  | 1,163        | 1,124                | 3,544    | 724      | 495                  | 749                          | 4,785                  | 12,261  |
| 1889..... | 25            | 8,275                  | 1,212        | 1,005                | 3,953    | 938      | 544                  | 838                          | 6,739                  | 14,658  |
| 1890..... | 30            | 9,743                  | 1,549        | 932                  | 4,294    | 1,010    | 645                  | 1,070                        | 7,025                  | 15,867  |
| 1891..... | 29            | 8,573                  | 1,404        | 778                  | 4,204    | 1,040    | 609                  | 1,068                        | 5,562                  | 13,940  |
| 1892..... | 29            | 7,817                  | 1,253        | 800                  | 3,919    | 981      | 585                  | 1,034                        | 5,414                  | 13,257  |
| 1893..... | 28            | 6,068                  | 1,133        | 778                  | 3,594    | 822      | 576                  | 975                          | 3,556                  | 10,578  |
| 1894..... | 27            | 6,548                  | 1,283        | 867                  | 3,694    | 778      | 515                  | 989                          | 5,052                  | 12,111  |
| 1895..... | 26            | 6,549                  | 1,291        | 677                  | 3,485    | 562      | 524                  | 1,009                        | 5,636                  | 12,196  |
| 1896..... | 27            | 6,711                  | 1,316        | 1,113                | 3,405    | 613      | 532                  | 1,064                        | 5,728                  | 12,699  |
| 1897..... | 26            | 6,571                  | 1,355        | 993                  | 3,355    | 636      | 525                  | 1,053                        | 6,113                  | 13,003  |
| 1898..... | 26            | 6,682                  | 1,101        | 1,030                | 3,205    | 639      | 528                  | 809                          | 6,953                  | 13,266  |

a No report.

## MISSISSIPPI.

|           |    |       |      |      |       |       |     |       |       |       |
|-----------|----|-------|------|------|-------|-------|-----|-------|-------|-------|
| 1865..... | 1  | \$16  | \$57 | \$70 | \$50  | ----- | \$6 | ----- | \$86  | \$163 |
| 1866..... | 2  | 132   | 126  | 162  | 150   | \$25  | 21  | \$41  | 188   | 464   |
| 1867..... | 2  | 189   | 77   | 85   | 150   | ----- | 7   | 66    | 153   | 403   |
| 1868..... | 1  | 63    | 45   | 17   | 100   | ----- | 2   | 6     | 41    | 148   |
| 1869..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1870..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1871..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1872..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1873..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1874..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1875..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1876..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1877..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1878..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1879..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1880..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1881..... | 0  |       |      |      |       | ----- |     |       |       |       |
| 1882..... | 1  | 132   | 75   | 52   | 75    | ----- | 9   | 68    | 108   | 284   |
| 1883..... | 3  | 326   | 156  | 124  | 175   | 3     | 23  | 138   | 310   | 704   |
| 1884..... | 4  | 466   | 182  | 107  | 305   | 11    | 25  | 158   | 307   | 903   |
| 1885..... | 6  | 1,075 | 177  | 166  | 475   | 39    | 38  | 151   | 597   | 1,629 |
| 1886..... | 7  | 1,626 | 215  | 213  | 625   | 69    | 61  | 277   | 942   | 2,287 |
| 1887..... | 12 | 2,293 | 320  | 354  | 1,055 | 127   | 102 | 277   | 1,264 | 3,392 |
| 1888..... | 12 | 2,647 | 393  | 400  | 1,105 | 242   | 93  | 293   | 1,379 | 3,814 |
| 1889..... | 12 | 2,895 | 339  | 298  | 1,130 | 311   | 113 | 298   | 1,660 | 4,204 |
| 1890..... | 12 | 3,297 | 341  | 334  | 1,140 | 354   | 154 | 296   | 1,806 | 4,641 |
| 1891..... | 13 | 2,990 | 354  | 278  | 1,165 | 420   | 137 | 317   | 1,565 | 4,358 |
| 1892..... | 13 | 2,743 | 394  | 329  | 1,165 | 429   | 151 | 304   | 1,614 | 4,214 |
| 1893..... | 12 | 2,358 | 339  | 305  | 1,055 | 457   | 107 | 305   | 1,221 | 3,717 |
| 1894..... | 11 | 2,483 | 264  | 247  | 955   | 416   | 75  | 287   | 1,451 | 3,690 |
| 1895..... | 10 | 2,098 | 239  | 250  | 855   | 390   | 74  | 211   | 1,610 | 3,439 |
| 1896..... | 10 | 2,467 | 243  | 375  | 855   | 392   | 119 | 217   | 2,032 | 4,126 |
| 1897..... | 10 | 2,504 | 243  | 305  | 855   | 381   | 123 | 216   | 2,034 | 4,270 |
| 1898..... | 10 | 2,475 | 277  | 317  | 855   | 402   | 150 | 227   | 2,250 | 4,354 |

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

LOUISIANA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|---------|
| 1864..... | 1             | \$168                | \$300        | \$2,343              | \$500    | -----    | \$76               | \$166                     | \$2,210              | \$3,121 |
| 1865..... | 1             | 294                  | 721          | 3,777                | 500      | \$17     | 183                | 180                       | 5,089                | 6,572   |
| 1866..... | 3             | 1,883                | 1,326        | 2,027                | 1,800    | 35       | 340                | 710                       | 3,637                | 7,359   |
| 1867..... | 2             | 1,407                | 1,218        | 540                  | 1,300    | 59       | 110                | 1,064                     | 1,084                | 3,781   |
| 1868..... | 2             | 1,004                | 1,298        | 993                  | 1,300    | 62       | 105                | 1,059                     | 1,124                | 3,781   |
| 1869..... | 2             | 1,432                | 1,298        | 689                  | 1,300    | 70       | 63                 | 1,052                     | 1,483                | 4,089   |
| 1870..... | 2             | 1,816                | 1,298        | 541                  | 1,300    | 107      | 102                | 1,043                     | 1,446                | 4,257   |
| 1871..... | 7             | 5,851                | 2,958        | 1,714                | 3,500    | 145      | 247                | 2,490                     | 4,670                | 12,634  |
| 1872..... | 9             | 7,770                | 4,114        | 2,379                | 4,850    | 220      | 311                | 3,549                     | 6,425                | 17,427  |
| 1873..... | 9             | 9,108                | 3,900        | 2,490                | 4,750    | 297      | 300                | 3,335                     | 7,512                | 18,710  |
| 1874..... | 7             | 5,877                | 2,784        | 2,053                | 3,850    | 272      | 358                | 2,360                     | 4,901                | 12,732  |
| 1875..... | 7             | 6,833                | 2,564        | 2,107                | 3,650    | 483      | 353                | 2,273                     | 5,673                | 13,751  |
| 1876..... | 7             | 6,422                | 984          | 2,514                | 3,300    | 539      | 284                | 883                       | 5,922                | 11,733  |
| 1877..... | 7             | 6,597                | 800          | 2,256                | 3,300    | 516      | 269                | 713                       | 5,237                | 11,358  |
| 1878..... | 7             | 5,341                | 1,781        | 2,139                | 2,875    | 573      | 340                | 1,385                     | 4,839                | 10,640  |
| 1879..... | 7             | 5,670                | 2,258        | 2,196                | 2,875    | 448      | 299                | 1,697                     | 5,297                | 11,574  |
| 1880..... | 7             | 7,107                | 2,153        | 2,348                | 2,875    | 570      | 320                | 1,874                     | 6,013                | 13,256  |
| 1881..... | 7             | 8,676                | 2,518        | 3,723                | 2,875    | 815      | 336                | 2,157                     | 8,478                | 16,264  |
| 1882..... | 8             | 8,229                | 2,578        | 2,758                | 2,975    | 985      | 392                | 2,246                     | 8,053                | 16,003  |
| 1883..... | 8             | 9,467                | 2,577        | 2,378                | 3,225    | 1,102    | 414                | 2,240                     | 8,136                | 16,316  |
| 1884..... | 9             | 8,677                | 2,429        | 2,727                | 3,625    | 1,201    | 555                | 2,158                     | 7,122                | 16,037  |
| 1885..... | 9             | 9,860                | 2,232        | 2,974                | 3,625    | 1,306    | 506                | 1,976                     | 8,994                | 17,633  |
| 1886..... | 9             | 9,771                | 1,811        | 3,556                | 3,525    | 1,154    | 452                | 1,549                     | 9,559                | 18,153  |
| 1887..... | 13            | 11,133               | 1,758        | 3,397                | 3,425    | 1,229    | 595                | 1,317                     | 10,402               | 19,900  |
| 1888..... | 13            | 12,419               | 2,234        | 3,730                | 3,425    | 1,508    | 395                | 1,327                     | 11,912               | 22,643  |
| 1889..... | 15            | 15,119               | 1,809        | 1,775                | 3,685    | 1,658    | 570                | 1,047                     | 12,880               | 25,493  |
| 1890..... | 19            | 17,415               | 1,530        | 2,242                | 4,325    | 1,901    | 771                | 949                       | 14,784               | 27,999  |
| 1891..... | 21            | 17,558               | 1,510        | 2,579                | 4,435    | 2,091    | 735                | 930                       | 14,359               | 27,732  |
| 1892..... | 21            | 16,962               | 1,403        | 3,224                | 4,435    | 2,148    | 775                | 1,069                     | 18,328               | 30,325  |
| 1893..... | 20            | 16,591               | 1,152        | 2,188                | 3,935    | 2,496    | 673                | 1,034                     | 13,549               | 26,433  |
| 1894..... | 19            | 15,658               | 1,143        | 2,642                | 3,760    | 2,612    | 543                | 973                       | 15,513               | 26,032  |
| 1895..... | 19            | 16,218               | 1,151        | 2,911                | 3,660    | 2,740    | 452                | 1,021                     | 18,039               | 28,321  |
| 1896..... | 18            | 14,014               | 1,118        | 3,049                | 2,860    | 2,608    | 488                | 997                       | 14,081               | 24,420  |
| 1897..... | 19            | 14,036               | 1,137        | 3,466                | 3,160    | 2,679    | 519                | 996                       | 15,301               | 25,646  |
| 1898..... | 19            | 14,316               | 1,228        | 3,495                | 3,160    | 2,736    | 622                | 748                       | 16,503               | 26,605  |

TEXAS.

|           |     |        |       |       |        |       |       |       |        |         |
|-----------|-----|--------|-------|-------|--------|-------|-------|-------|--------|---------|
| 1866..... | 4   | \$209  | \$430 | \$439 | \$428  | \$4   | \$36  | \$170 | \$626  | \$1,369 |
| 1867..... | 4   | 331    | 674   | 567   | 576    | 12    | 89    | 405   | 495    | 2,018   |
| 1868..... | 4   | 509    | 673   | 491   | 525    | 37    | 73    | 396   | 634    | 1,922   |
| 1869..... | 4   | 475    | 703   | 426   | 525    | 42    | 84    | 386   | 562    | 1,780   |
| 1870..... | 4   | 532    | 681   | 480   | 525    | 50    | 58    | 386   | 617    | 1,891   |
| 1871..... | 5   | 854    | 801   | 573   | 625    | 58    | 78    | 507   | 1,006  | 2,656   |
| 1872..... | 5   | 1,094  | 900   | 498   | 725    | 88    | 70    | 592   | 808    | 2,782   |
| 1873..... | 7   | 1,180  | 1,025 | 690   | 925    | 180   | 79    | 670   | 1,044  | 3,334   |
| 1874..... | 0   | 1,375  | 1,054 | 635   | 1,095  | 221   | 88    | 772   | 1,038  | 3,357   |
| 1875..... | 10  | 1,367  | 964   | 518   | 1,200  | 260   | 84    | 673   | 1,081  | 3,618   |
| 1876..... | 10  | 1,522  | 849   | 550   | 1,025  | 297   | 67    | 587   | 1,174  | 3,622   |
| 1877..... | 12  | 1,706  | 850   | 665   | 1,125  | 294   | 127   | 592   | 1,413  | 4,003   |
| 1878..... | 11  | 1,598  | 825   | 687   | 1,050  | 296   | 76    | 533   | 1,516  | 3,869   |
| 1879..... | 13  | 1,512  | 935   | 870   | 1,050  | 296   | 80    | 567   | 1,604  | 4,120   |
| 1880..... | 11  | 2,044  | 1,030 | 784   | 1,300  | 279   | 106   | 732   | 2,081  | 5,021   |
| 1881..... | 15  | 3,257  | 1,236 | 1,159 | 1,475  | 316   | 228   | 905   | 3,691  | 7,484   |
| 1882..... | 21  | 5,602  | 1,421 | 1,402 | 1,950  | 472   | 323   | 1,037 | 5,487  | 10,573  |
| 1883..... | 43  | 10,999 | 1,927 | 2,200 | 3,652  | 1,049 | 683   | 1,462 | 8,003  | 16,789  |
| 1884..... | 59  | 11,945 | 2,016 | 2,428 | 5,970  | 1,689 | 765   | 1,647 | 7,928  | 19,940  |
| 1885..... | 68  | 13,777 | 2,076 | 2,714 | 6,880  | 2,002 | 844   | 1,739 | 9,184  | 22,733  |
| 1886..... | 71  | 16,657 | 2,308 | 3,153 | 7,685  | 2,106 | 1,102 | 1,737 | 11,647 | 26,842  |
| 1887..... | 94  | 20,762 | 2,765 | 4,063 | 9,920  | 2,431 | 1,119 | 2,108 | 13,710 | 32,969  |
| 1888..... | 100 | 24,689 | 3,034 | 4,033 | 11,806 | 2,777 | 1,129 | 2,313 | 15,785 | 38,471  |
| 1889..... | 127 | 30,749 | 3,688 | 3,585 | 14,326 | 3,175 | 1,352 | 2,693 | 21,452 | 48,860  |
| 1890..... | 189 | 48,814 | 4,980 | 4,529 | 22,227 | 3,533 | 1,986 | 3,821 | 30,450 | 71,948  |
| 1891..... | 206 | 48,591 | 5,253 | 4,950 | 24,833 | 4,376 | 2,062 | 4,339 | 26,672 | 71,270  |
| 1892..... | 223 | 52,933 | 5,615 | 5,117 | 26,315 | 4,783 | 2,178 | 4,704 | 32,065 | 78,924  |
| 1893..... | 222 | 44,828 | 5,549 | 6,064 | 23,596 | 4,938 | 2,332 | 4,611 | 25,748 | 68,545  |
| 1894..... | 217 | 47,645 | 5,424 | 5,689 | 22,380 | 4,892 | 1,827 | 4,544 | 30,181 | 73,283  |
| 1895..... | 214 | 51,189 | 5,614 | 4,550 | 21,380 | 4,945 | 1,977 | 4,561 | 33,253 | 76,195  |
| 1896..... | 207 | 44,085 | 5,583 | 7,604 | 20,920 | 5,172 | 1,997 | 4,515 | 30,553 | 71,829  |
| 1897..... | 201 | 39,361 | 5,533 | 7,624 | 19,931 | 5,300 | 2,145 | 4,327 | 34,872 | 75,072  |
| 1898..... | 196 | 42,838 | 6,107 | 7,000 | 19,205 | 5,230 | 2,171 | 4,419 | 37,895 | 77,553  |

# 800 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

## ARKANSAS.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1866..... | 2             | \$244                | \$252        | \$118                | \$200    | -----    | \$24               | \$130                     | \$172                | \$738  |
| 1867..... | 2             | 361                  | 384          | 195                  | 200      | \$20     | 27                 | 179                       | 384                  | 1,042  |
| 1868..... | 2             | 418                  | 367          | 108                  | 200      | 32       | 16                 | 179                       | 375                  | 1,029  |
| 1869..... | 2             | 171                  | 271          | 30                   | 200      | 37       | 1                  | 179                       | 73                   | 597    |
| 1870..... | 2             | 188                  | 256          | 41                   | 200      | 36       | 3                  | 179                       | 104                  | 620    |
| 1871..... | 2             | 185                  | 254          | 40                   | 200      | 31       | 7                  | 179                       | 108                  | 613    |
| 1872..... | 2             | 179                  | 233          | 37                   | 205      | 20       | 13                 | 161                       | 115                  | 582    |
| 1873..... | 2             | 229                  | 255          | 63                   | 205      | 21       | 19                 | 182                       | 126                  | 618    |
| 1874..... | 2             | 227                  | 255          | 43                   | 205      | 24       | 18                 | 181                       | 138                  | 617    |
| 1875..... | 2             | 174                  | 155          | 43                   | 205      | 26       | 16                 | 94                        | 79                   | 481    |
| 1876..... | 2             | 263                  | 155          | 46                   | 205      | 29       | 8                  | 95                        | 179                  | 581    |
| 1877..... | 2             | 239                  | 230          | 48                   | 205      | 30       | 9                  | 185                       | 186                  | 698    |
| 1878..... | 2             | 274                  | 326          | 75                   | 205      | 32       | 8                  | 184                       | 250                  | 759    |
| 1879..... | 2             | 284                  | 305          | 93                   | 205      | 36       | 9                  | 184                       | 255                  | 784    |
| 1880..... | 2             | 248                  | 308          | 63                   | 205      | 40       | 10                 | 184                       | 265                  | 779    |
| 1881..... | 2             | 381                  | 325          | 74                   | 205      | 42       | 21                 | 184                       | 412                  | 952    |
| 1882..... | 2             | 578                  | 309          | 113                  | 305      | 64       | 25                 | 184                       | 473                  | 1,137  |
| 1883..... | 5             | 1,103                | 457          | 218                  | 455      | 70       | 58                 | 297                       | 1,097                | 2,076  |
| 1884..... | 4             | 1,043                | 378          | 251                  | 405      | 148      | 23                 | 249                       | 951                  | 1,968  |
| 1885..... | 6             | 1,801                | 500          | 260                  | 705      | 166      | 48                 | 323                       | 1,514                | 2,938  |
| 1886..... | 6             | 2,101                | 523          | 339                  | 755      | 205      | 55                 | 298                       | 1,908                | 3,577  |
| 1887..... | 7             | 2,794                | 611          | 341                  | 950      | 112      | 102                | 349                       | 2,313                | 4,301  |
| 1888..... | 7             | 2,768                | 616          | 325                  | 950      | 191      | 105                | 369                       | 2,180                | 4,286  |
| 1889..... | 8             | 3,303                | 667          | 233                  | 1,260    | 239      | 76                 | 289                       | 2,332                | 4,765  |
| 1890..... | 9             | 4,009                | 497          | 275                  | 1,530    | 338      | 150                | 256                       | 2,235                | 5,527  |
| 1891..... | 10            | 3,667                | 410          | 235                  | 1,600    | 414      | 138                | 279                       | 1,872                | 5,093  |
| 1892..... | 10            | 3,424                | 385          | 339                  | 1,600    | 482      | 111                | 279                       | 2,075                | 4,940  |
| 1893..... | 9             | 2,194                | 250          | 354                  | 1,100    | 380      | 101                | 225                       | 1,267                | 3,310  |
| 1894..... | 8             | 2,323                | 238          | 217                  | 1,050    | 357      | 56                 | 212                       | 1,525                | 3,422  |
| 1895..... | 9             | 2,359                | 289          | 226                  | 1,220    | 282      | 58                 | 259                       | 1,742                | 3,684  |
| 1896..... | 9             | 2,556                | 299          | 233                  | 1,220    | 294      | 65                 | 268                       | 1,661                | 3,826  |
| 1897..... | 9             | 2,329                | 339          | 259                  | 1,220    | 255      | 62                 | 259                       | 1,805                | 3,819  |
| 1898..... | 7             | 2,443                | 317          | 291                  | 1,070    | 266      | 71                 | 226                       | 2,150                | 3,562  |

## KENTUCKY.

|           |    |        |        |       |        |       |       |       |        |        |
|-----------|----|--------|--------|-------|--------|-------|-------|-------|--------|--------|
| 1864..... | 1  | \$83   | \$352  | \$142 | \$200  | \$4   | \$20  | \$99  | \$136  | \$559  |
| 1865..... | 11 | 2,284  | 2,465  | 1,275 | 2,272  | 28    | 191   | 1,231 | 2,129  | 6,841  |
| 1866..... | 15 | 2,993  | 3,074  | 885   | 2,840  | 138   | 197   | 2,300 | 1,706  | 7,827  |
| 1867..... | 15 | 3,155  | 3,084  | 787   | 2,885  | 197   | 177   | 2,334 | 1,583  | 7,861  |
| 1868..... | 15 | 3,107  | 3,022  | 819   | 2,835  | 264   | 207   | 2,330 | 1,416  | 7,688  |
| 1869..... | 16 | 3,389  | 2,970  | 649   | 2,885  | 331   | 230   | 2,349 | 1,732  | 7,923  |
| 1870..... | 17 | 3,762  | 3,002  | 689   | 3,119  | 396   | 221   | 2,414 | 1,859  | 8,419  |
| 1871..... | 29 | 6,437  | 5,765  | 986   | 6,234  | 462   | 350   | 4,822 | 2,839  | 15,501 |
| 1872..... | 33 | 8,412  | 7,197  | 1,110 | 7,675  | 570   | 498   | 6,339 | 3,163  | 18,984 |
| 1873..... | 36 | 9,599  | 7,655  | 1,297 | 8,221  | 751   | 565   | 6,783 | 4,040  | 21,352 |
| 1874..... | 43 | 12,580 | 9,430  | 1,935 | 9,900  | 970   | 750   | 7,980 | 5,449  | 27,433 |
| 1875..... | 50 | 13,623 | 9,712  | 1,794 | 10,395 | 1,263 | 839   | 8,157 | 5,643  | 28,745 |
| 1876..... | 48 | 13,488 | 9,470  | 1,647 | 10,097 | 1,609 | 694   | 7,856 | 5,209  | 28,362 |
| 1877..... | 46 | 13,705 | 9,264  | 1,629 | 10,037 | 1,566 | 677   | 7,695 | 5,257  | 27,821 |
| 1878..... | 48 | 12,428 | 9,805  | 1,926 | 9,957  | 1,444 | 627   | 7,734 | 5,836  | 28,187 |
| 1879..... | 48 | 12,618 | 10,844 | 1,997 | 9,987  | 1,410 | 587   | 8,611 | 6,649  | 30,488 |
| 1880..... | 49 | 15,347 | 10,906 | 2,021 | 10,197 | 1,513 | 586   | 8,853 | 8,516  | 33,333 |
| 1881..... | 50 | 17,986 | 11,358 | 2,074 | 10,435 | 1,842 | 686   | 8,885 | 10,675 | 37,028 |
| 1882..... | 57 | 19,594 | 11,368 | 2,416 | 11,421 | 2,002 | 914   | 9,199 | 11,506 | 38,936 |
| 1883..... | 65 | 22,456 | 11,902 | 2,735 | 12,568 | 2,362 | 834   | 9,434 | 13,579 | 43,443 |
| 1884..... | 67 | 22,873 | 11,712 | 2,641 | 13,010 | 2,666 | 878   | 9,182 | 11,900 | 42,380 |
| 1885..... | 68 | 22,731 | 10,634 | 2,859 | 13,200 | 2,732 | 1,008 | 8,265 | 11,636 | 41,642 |
| 1886..... | 63 | 25,243 | 7,703  | 2,532 | 13,310 | 3,104 | 1,054 | 5,449 | 13,097 | 41,636 |
| 1887..... | 68 | 27,136 | 6,144  | 2,809 | 13,310 | 3,242 | 1,010 | 3,680 | 14,509 | 42,477 |
| 1888..... | 69 | 27,978 | 5,886  | 2,606 | 13,754 | 3,979 | 1,103 | 3,080 | 14,299 | 42,768 |
| 1889..... | 73 | 30,955 | 5,595  | 2,555 | 14,319 | 3,364 | 1,347 | 2,877 | 15,741 | 47,039 |
| 1890..... | 76 | 33,235 | 5,388  | 2,313 | 14,854 | 3,594 | 1,623 | 2,850 | 17,180 | 48,963 |
| 1891..... | 81 | 31,699 | 4,823  | 2,542 | 15,299 | 3,933 | 1,290 | 3,019 | 16,624 | 46,961 |
| 1892..... | 82 | 33,685 | 4,808  | 2,856 | 15,379 | 3,853 | 1,347 | 3,545 | 19,250 | 51,902 |
| 1893..... | 81 | 27,887 | 5,327  | 2,956 | 14,463 | 3,732 | 1,244 | 3,549 | 14,624 | 42,248 |
| 1894..... | 77 | 27,627 | 5,501  | 2,381 | 13,904 | 3,289 | 956   | 3,846 | 16,031 | 43,542 |
| 1895..... | 76 | 27,938 | 5,468  | 2,634 | 13,109 | 3,299 | 973   | 3,875 | 16,266 | 43,716 |
| 1896..... | 77 | 26,491 | 6,561  | 3,055 | 13,084 | 3,401 | 949   | 4,674 | 13,640 | 42,967 |
| 1897..... | 75 | 24,548 | 6,803  | 2,542 | 11,728 | 2,073 | 952   | 4,673 | 16,713 | 44,429 |
| 1898..... | 75 | 24,075 | 8,950  | 2,918 | 11,065 | 2,870 | 706   | 5,262 | 21,234 | 47,626 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 801

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

TENNESSEE.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|---------|
| 1864..... | 3             | \$87                 | \$485        | \$554                | \$340    | .....    | \$100              | \$127                     | \$939                | \$1,850 |
| 1865..... | 7             | 1,012                | 3,228        | 2,246                | 1,025    | \$37     | 146                | 459                       | 3,821                | 7,451   |
| 1866..... | 10            | 2,195                | 2,298        | 1,811                | 1,700    | 133      | 210                | 1,039                     | 4,480                | 8,177   |
| 1867..... | 12            | 2,520                | 2,132        | 1,163                | 1,930    | 167      | 150                | 1,112                     | 2,867                | 6,961   |
| 1868..... | 12            | 2,240                | 2,481        | 1,020                | 1,925    | 165      | 141                | 1,143                     | 3,087                | 6,969   |
| 1869..... | 13            | 3,321                | 1,999        | 853                  | 2,017    | 193      | 239                | 1,145                     | 3,309                | 7,450   |
| 1870..... | 13            | 3,267                | 2,175        | 886                  | 1,950    | 222      | 195                | 1,399                     | 2,831                | 7,504   |
| 1871..... | 19            | 4,505                | 3,084        | 1,076                | 2,817    | 260      | 264                | 2,369                     | 3,664                | 10,130  |
| 1872..... | 22            | 5,224                | 3,467        | 1,132                | 3,146    | 335      | 275                | 2,726                     | 3,914                | 11,340  |
| 1873..... | 23            | 5,154                | 3,450        | 1,102                | 3,101    | 433      | 252                | 2,668                     | 4,250                | 11,363  |
| 1874..... | 24            | 4,751                | 3,307        | 1,372                | 3,255    | 447      | 246                | 2,618                     | 3,836                | 10,922  |
| 1875..... | 27            | 4,816                | 3,189        | 1,203                | 3,455    | 515      | 259                | 2,474                     | 3,566                | 10,702  |
| 1876..... | 25            | 5,019                | 3,051        | 1,200                | 3,350    | 564      | 259                | 2,368                     | 4,313                | 11,400  |
| 1877..... | 25            | 5,060                | 3,277        | 1,438                | 3,080    | 571      | 207                | 2,302                     | 4,675                | 11,491  |
| 1878..... | 25            | 4,735                | 3,567        | 1,855                | 3,080    | 479      | 211                | 2,427                     | 5,273                | 12,329  |
| 1879..... | 24            | 4,967                | 3,234        | 1,365                | 2,955    | 450      | 206                | 2,370                     | 4,684                | 11,247  |
| 1880..... | 23            | 6,341                | 3,254        | 1,711                | 3,005    | 556      | 297                | 2,477                     | 6,586                | 13,391  |
| 1881..... | 25            | 7,937                | 3,363        | 2,092                | 3,430    | 645      | 295                | 2,627                     | 8,322                | 16,132  |
| 1882..... | 29            | 8,435                | 3,492        | 1,812                | 3,715    | 695      | 331                | 2,781                     | 7,590                | 15,822  |
| 1883..... | 30            | 10,475               | 3,264        | 1,915                | 4,315    | 810      | 384                | 2,568                     | 8,419                | 18,069  |
| 1884..... | 33            | 11,458               | 2,925        | 1,776                | 5,005    | 1,066    | 491                | 2,267                     | 8,258                | 18,567  |
| 1885..... | 32            | 11,554               | 2,726        | 1,773                | 5,008    | 998      | 473                | 2,114                     | 7,784                | 18,398  |
| 1886..... | 33            | 13,698               | 1,939        | 1,783                | 5,418    | 885      | 671                | 1,328                     | 9,224                | 20,260  |
| 1887..... | 40            | 19,233               | 1,941        | 2,475                | 7,460    | 1,461    | 611                | 1,327                     | 11,759               | 27,104  |
| 1888..... | 42            | 19,850               | 1,873        | 2,418                | 7,715    | 1,616    | 872                | 1,254                     | 11,241               | 27,075  |
| 1889..... | 45            | 21,823               | 1,804        | 1,715                | 8,030    | 1,750    | 1,048              | 1,185                     | 13,137               | 29,840  |
| 1890..... | 51            | 25,680               | 1,733        | 2,021                | 9,773    | 2,040    | 1,166              | 1,232                     | 15,121               | 34,848  |
| 1891..... | 53            | 23,617               | 1,789        | 1,872                | 10,380   | 2,198    | 1,204              | 1,338                     | 13,436               | 32,558  |
| 1892..... | 55            | 23,820               | 1,779        | 2,139                | 10,179   | 2,242    | 1,099              | 1,327                     | 15,412               | 34,185  |
| 1893..... | 52            | 18,336               | 1,664        | 2,674                | 9,400    | 2,169    | 1,048              | 1,224                     | 10,456               | 27,349  |
| 1894..... | 49            | 19,049               | 1,663        | 2,191                | 8,775    | 1,917    | 799                | 1,169                     | 13,132               | 28,881  |
| 1895..... | 48            | 18,311               | 1,810        | 2,176                | 8,325    | 1,868    | 851                | 1,204                     | 13,668               | 29,120  |
| 1896..... | 48            | 18,603               | 2,116        | 2,521                | 8,275    | 1,853    | 842                | 1,496                     | 13,927               | 30,163  |
| 1897..... | 49            | 21,149               | 2,196        | 2,806                | 8,760    | 1,914    | 839                | 1,543                     | 17,219               | 35,226  |
| 1898..... | 49            | 20,471               | 2,574        | 2,772                | 8,435    | 1,831    | 884                | 1,737                     | 17,827               | 35,427  |

OHIO.

|           |     |         |         |         |         |        |       |         |         |         |
|-----------|-----|---------|---------|---------|---------|--------|-------|---------|---------|---------|
| 1863..... | 20  | \$2,516 | \$1,493 | \$1,126 | \$2,363 | .....  | \$69  | \$2,896 | \$5,810 |         |
| 1864..... | 82  | 10,367  | 12,402  | 7,332   | 9,772   | 891    | 831   | \$5,759 | 14,867  | 34,979  |
| 1865..... | 134 | 22,104  | 29,611  | 13,904  | 21,146  | 1,730  | 1,829 | 14,731  | 26,040  | 73,389  |
| 1866..... | 155 | 28,333  | 28,523  | 11,151  | 21,805  | 1,834  | 2,699 | 18,121  | 23,274  | 75,319  |
| 1867..... | 135 | 29,669  | 27,771  | 9,285   | 21,905  | 2,715  | 1,796 | 18,303  | 23,896  | 74,541  |
| 1868..... | 135 | 30,924  | 27,521  | 8,524   | 21,556  | 3,402  | 1,916 | 18,272  | 23,602  | 75,078  |
| 1869..... | 132 | 33,539  | 24,520  | 7,134   | 22,180  | 4,021  | 1,949 | 17,676  | 21,618  | 73,036  |
| 1870..... | 130 | 33,865  | 23,300  | 7,047   | 22,105  | 4,121  | 1,797 | 17,541  | 21,046  | 72,068  |
| 1871..... | 130 | 39,227  | 24,273  | 8,669   | 23,050  | 4,593  | 1,964 | 18,697  | 28,512  | 84,529  |
| 1872..... | 158 | 47,999  | 26,796  | 8,374   | 26,791  | 5,119  | 2,355 | 21,700  | 30,018  | 94,464  |
| 1873..... | 168 | 54,407  | 27,613  | 8,866   | 28,843  | 5,659  | 2,635 | 22,848  | 33,914  | 103,827 |
| 1874..... | 169 | 52,007  | 27,954  | 9,139   | 29,173  | 6,122  | 2,945 | 22,870  | 32,029  | 101,125 |
| 1875..... | 173 | 56,186  | 28,397  | 9,384   | 29,644  | 6,347  | 3,156 | 22,855  | 34,440  | 106,133 |
| 1876..... | 170 | 50,264  | 26,847  | 8,704   | 29,653  | 6,237  | 2,932 | 21,435  | 30,025  | 97,724  |
| 1877..... | 165 | 48,914  | 26,243  | 8,764   | 28,372  | 5,584  | 2,714 | 20,470  | 30,213  | 95,505  |
| 1878..... | 163 | 44,172  | 26,002  | 10,178  | 27,287  | 5,316  | 2,477 | 19,952  | 30,266  | 93,323  |
| 1879..... | 162 | 46,821  | 27,197  | 12,182  | 26,222  | 4,946  | 2,276 | 20,766  | 40,503  | 104,252 |
| 1880..... | 170 | 54,402  | 26,861  | 13,193  | 26,562  | 5,167  | 2,554 | 20,945  | 46,773  | 113,863 |
| 1881..... | 177 | 66,980  | 29,167  | 15,108  | 29,389  | 5,421  | 3,348 | 21,468  | 60,960  | 135,420 |
| 1882..... | 186 | 74,443  | 27,824  | 14,636  | 32,604  | 5,578  | 3,559 | 20,840  | 60,735  | 138,115 |
| 1883..... | 200 | 76,324  | 29,008  | 15,198  | 35,183  | 6,033  | 3,487 | 23,148  | 59,615  | 139,920 |
| 1884..... | 204 | 70,664  | 26,673  | 14,716  | 36,308  | 6,292  | 3,212 | 21,164  | 51,634  | 130,317 |
| 1885..... | 203 | 71,137  | 24,337  | 16,217  | 36,710  | 6,400  | 3,095 | 19,011  | 54,654  | 132,069 |
| 1886..... | 209 | 85,374  | 22,096  | 17,188  | 38,294  | 6,895  | 3,558 | 16,263  | 67,975  | 150,343 |
| 1887..... | 216 | 93,888  | 18,473  | 16,532  | 39,896  | 7,918  | 3,729 | 12,780  | 69,959  | 153,732 |
| 1888..... | 219 | 92,125  | 18,808  | 17,187  | 39,949  | 8,313  | 4,032 | 10,725  | 73,710  | 157,826 |
| 1889..... | 221 | 102,026 | 16,070  | 13,623  | 40,299  | 9,310  | 3,972 | 8,667   | 81,371  | 168,039 |
| 1890..... | 233 | 115,686 | 11,923  | 12,768  | 41,958  | 10,019 | 4,797 | 8,228   | 88,220  | 174,464 |
| 1891..... | 237 | 117,323 | 11,774  | 13,065  | 43,643  | 11,007 | 4,815 | 8,164   | 91,452  | 180,262 |
| 1892..... | 239 | 126,403 | 13,815  | 15,782  | 44,040  | 11,550 | 5,097 | 10,423  | 105,205 | 200,677 |
| 1893..... | 242 | 111,040 | 17,457  | 16,788  | 45,645  | 12,117 | 5,284 | 13,881  | 84,440  | 178,599 |
| 1894..... | 246 | 117,243 | 17,197  | 15,737  | 45,166  | 12,529 | 4,190 | 13,030  | 98,986  | 195,678 |
| 1895..... | 247 | 124,236 | 18,011  | 14,364  | 45,445  | 12,809 | 4,349 | 13,513  | 100,367 | 198,796 |
| 1896..... | 248 | 116,612 | 21,134  | 15,392  | 45,330  | 12,930 | 4,598 | 16,577  | 92,019  | 191,803 |
| 1897..... | 245 | 118,820 | 22,555  | 15,947  | 45,180  | 12,821 | 4,536 | 16,713  | 105,236 | 212,375 |
| 1898..... | 252 | 124,842 | 26,095  | 17,074  | 44,865  | 12,976 | 4,387 | 16,680  | 120,512 | 231,345 |

# 802 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

## INDIANA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Outstanding circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|--------------------------|----------------------|---------|
| 1863..... | 9             | \$478                | \$700        | \$274                | \$865    | .....    | \$6                | .....                    | \$784                | \$1,732 |
| 1864..... | 31            | 3,277                | 4,315        | 2,058                | 3,559    | \$35     | 258                | \$2,828                  | 3,734                | 10,853  |
| 1865..... | 70            | 9,237                | 14,674       | 5,931                | 12,260   | 321      | 740                | 8,275                    | 10,526               | 33,259  |
| 1866..... | 71            | 13,220               | 14,278       | 4,067                | 12,769   | 917      | 734                | 10,872                   | 7,708                | 34,288  |
| 1867..... | 70            | 13,210               | 14,211       | 3,685                | 12,767   | 1,557    | 748                | 10,995                   | 7,148                | 34,092  |
| 1868..... | 70            | 14,669               | 14,056       | 3,322                | 12,767   | 2,184    | 802                | 10,990                   | 8,007                | 35,487  |
| 1869..... | 69            | 16,832               | 14,072       | 2,951                | 13,187   | 2,815    | 836                | 11,306                   | 8,456                | 37,468  |
| 1870..... | 69            | 17,055               | 13,929       | 2,799                | 13,277   | 3,267    | 712                | 10,923                   | 7,965                | 37,159  |
| 1871..... | 72            | 18,866               | 15,183       | 3,278                | 14,762   | 3,471    | 840                | 12,556                   | 10,598               | 43,931  |
| 1872..... | 87            | 23,523               | 16,651       | 3,364                | 16,563   | 3,846    | 1,043              | 14,073                   | 12,607               | 49,427  |
| 1873..... | 92            | 27,147               | 16,920       | 3,300                | 17,632   | 4,248    | 1,110              | 14,472                   | 14,023               | 53,146  |
| 1874..... | 93            | 25,728               | 16,966       | 4,034                | 17,964   | 4,500    | 1,345              | 14,555                   | 12,538               | 52,350  |
| 1875..... | 103           | 28,049               | 16,255       | 4,214                | 18,583   | 4,672    | 1,512              | 13,881                   | 14,407               | 54,631  |
| 1876..... | 99            | 25,607               | 14,052       | 3,646                | 17,258   | 4,808    | 1,409              | 11,967                   | 12,867               | 49,897  |
| 1877..... | 99            | 24,632               | 13,877       | 4,051                | 16,404   | 4,504    | 1,405              | 11,721                   | 13,305               | 49,105  |
| 1878..... | 94            | 20,498               | 14,209       | 4,802                | 15,035   | 4,116    | 1,295              | 11,436                   | 13,840               | 47,759  |
| 1879..... | 91            | 19,873               | 13,155       | 4,768                | 13,278   | 3,913    | 1,216              | 10,359                   | 17,181               | 48,919  |
| 1880..... | 92            | 23,193               | 12,349       | 5,100                | 13,263   | 3,977    | 1,216              | 9,850                    | 19,871               | 51,812  |
| 1881..... | 93            | 25,162               | 12,236       | 5,250                | 13,094   | 3,854    | 1,401              | 8,763                    | 23,206               | 54,169  |
| 1882..... | 94            | 27,585               | 10,339       | 5,758                | 13,324   | 3,298    | 1,501              | 8,117                    | 24,043               | 55,372  |
| 1883..... | 95            | 28,745               | 11,020       | 5,685                | 14,020   | 3,717    | 1,519              | 8,595                    | 23,542               | 54,909  |
| 1884..... | 95            | 25,760               | 9,806        | 5,402                | 13,829   | 3,727    | 1,502              | 7,616                    | 19,255               | 48,771  |
| 1885..... | 90            | 23,058               | 8,912        | 5,362                | 12,190   | 3,032    | 1,479              | 6,724                    | 19,845               | 46,192  |
| 1886..... | 92            | 25,369               | 8,643        | 5,942                | 12,345   | 3,412    | 1,322              | 5,975                    | 23,305               | 49,765  |
| 1887..... | 93            | 28,039               | 6,789        | 6,165                | 11,895   | 3,532    | 1,505              | 4,218                    | 25,254               | 50,084  |
| 1888..... | 94            | 27,938               | 6,446        | 5,624                | 11,965   | 3,591    | 1,631              | 4,084                    | 24,503               | 49,161  |
| 1889..... | 97            | 29,598               | 6,108        | 4,493                | 12,284   | 3,768    | 1,673              | 3,937                    | 30,013               | 55,978  |
| 1890..... | 100           | 33,762               | 5,509        | 4,805                | 12,652   | 3,877    | 2,111              | 3,762                    | 30,906               | 57,016  |
| 1891..... | 100           | 33,643               | 5,343        | 5,006                | 12,447   | 4,036    | 2,092              | 3,586                    | 32,959               | 60,377  |
| 1892..... | 106           | 37,571               | 5,111        | 6,159                | 13,477   | 4,580    | 1,799              | 3,736                    | 37,297               | 66,313  |
| 1893..... | 115           | 31,110               | 5,445        | 6,726                | 13,777   | 4,704    | 1,887              | 4,567                    | 26,496               | 53,995  |
| 1894..... | 115           | 32,014               | 5,382        | 6,224                | 13,927   | 4,742    | 1,463              | 4,455                    | 32,009               | 60,458  |
| 1895..... | 114           | 35,484               | 5,845        | 6,363                | 14,422   | 4,666    | 1,418              | 4,545                    | 34,151               | 62,431  |
| 1896..... | 113           | 32,262               | 5,498        | 6,758                | 14,262   | 4,680    | 1,405              | 4,747                    | 29,605               | 57,480  |
| 1897..... | 113           | 31,877               | 5,975        | 6,109                | 14,057   | 4,827    | 1,213              | 4,634                    | 34,450               | 63,229  |
| 1898..... | 112           | 34,452               | 8,464        | 7,595                | 14,167   | 4,596    | 1,123              | 4,191                    | 44,608               | 74,202  |

## ILLINOIS.

|           |     |         |        |        |        |        |       |         |         |         |
|-----------|-----|---------|--------|--------|--------|--------|-------|---------|---------|---------|
| 1863..... | 3   | \$186   | \$169  | \$161  | \$275  | .....  | \$5   | .....   | \$313   | \$655   |
| 1864..... | 36  | 4,527   | 4,473  | 3,279  | 3,919  | \$18   | 358   | \$2,140 | 5,559   | 14,510  |
| 1865..... | 76  | 12,228  | 12,624 | 9,218  | 10,715 | 310    | 832   | 7,485   | 15,793  | 39,812  |
| 1866..... | 82  | 17,202  | 13,035 | 8,530  | 11,570 | 1,065  | 1,023 | 9,383   | 16,446  | 44,112  |
| 1867..... | 82  | 18,320  | 13,071 | 9,563  | 11,620 | 1,609  | 1,119 | 9,482   | 18,063  | 47,107  |
| 1868..... | 83  | 23,313  | 12,961 | 10,683 | 12,070 | 2,894  | 1,071 | 9,597   | 22,884  | 54,411  |
| 1869..... | 88  | 32,924  | 12,329 | 8,238  | 12,470 | 3,459  | 1,220 | 9,819   | 18,923  | 51,973  |
| 1870..... | 81  | 27,821  | 12,661 | 8,779  | 12,770 | 3,928  | 1,365 | 10,132  | 21,608  | 56,482  |
| 1871..... | 110 | 36,223  | 16,959 | 12,487 | 17,317 | 4,439  | 1,568 | 13,644  | 28,720  | 77,256  |
| 1872..... | 132 | 43,069  | 18,833 | 11,581 | 19,558 | 4,365  | 1,818 | 15,600  | 32,595  | 84,175  |
| 1873..... | 134 | 44,768  | 18,427 | 11,412 | 20,267 | 5,507  | 1,886 | 15,262  | 32,564  | 87,990  |
| 1874..... | 143 | 45,554  | 18,131 | 14,796 | 20,564 | 6,342  | 1,796 | 14,704  | 38,051  | 95,579  |
| 1875..... | 146 | 49,537  | 14,602 | 12,500 | 19,466 | 7,698  | 1,939 | 11,414  | 38,287  | 90,890  |
| 1876..... | 146 | 45,308  | 12,206 | 10,878 | 18,546 | 8,944  | 1,707 | 9,384   | 32,486  | 83,041  |
| 1877..... | 144 | 40,999  | 11,878 | 12,725 | 18,046 | 6,398  | 1,659 | 9,038   | 32,835  | 78,180  |
| 1878..... | 139 | 34,808  | 13,515 | 12,484 | 15,730 | 5,870  | 1,438 | 8,063   | 31,545  | 73,206  |
| 1879..... | 136 | 38,403  | 13,810 | 12,788 | 14,835 | 5,539  | 1,738 | 8,314   | 35,850  | 80,918  |
| 1880..... | 136 | 45,662  | 13,484 | 18,010 | 14,965 | 5,823  | 1,874 | 8,567   | 49,392  | 102,025 |
| 1881..... | 139 | 62,061  | 15,360 | 28,439 | 15,200 | 6,360  | 2,932 | 8,165   | 72,972  | 133,384 |
| 1882..... | 148 | 73,118  | 14,723 | 20,022 | 18,990 | 5,846  | 2,556 | 8,799   | 69,763  | 129,585 |
| 1883..... | 162 | 75,257  | 13,109 | 23,498 | 23,004 | 6,004  | 2,986 | 8,592   | 67,821  | 133,378 |
| 1884..... | 167 | 71,680  | 11,760 | 24,103 | 24,100 | 7,300  | 3,491 | 7,757   | 62,620  | 127,772 |
| 1885..... | 165 | 76,966  | 10,913 | 26,991 | 25,424 | 6,887  | 2,481 | 6,877   | 68,664  | 140,710 |
| 1886..... | 168 | 88,126  | 9,283  | 24,719 | 27,887 | 7,033  | 2,975 | 6,038   | 73,175  | 149,169 |
| 1887..... | 178 | 97,204  | 8,252  | 31,508 | 29,391 | 8,521  | 3,836 | 5,033   | 81,899  | 166,888 |
| 1888..... | 182 | 104,530 | 9,124  | 34,338 | 30,074 | 9,937  | 3,977 | 4,730   | 90,170  | 180,202 |
| 1889..... | 188 | 112,814 | 8,616  | 39,370 | 30,899 | 10,765 | 4,689 | 4,665   | 93,600  | 191,803 |
| 1890..... | 192 | 122,750 | 8,221  | 29,491 | 31,222 | 12,195 | 5,203 | 4,821   | 102,696 | 206,638 |
| 1891..... | 202 | 135,984 | 8,050  | 36,761 | 36,976 | 14,940 | 5,368 | 5,170   | 116,861 | 234,179 |
| 1892..... | 211 | 159,821 | 8,629  | 36,500 | 39,946 | 16,167 | 6,326 | 5,350   | 131,589 | 260,161 |
| 1893..... | 212 | 116,522 | 8,552  | 45,087 | 38,195 | 17,926 | 5,444 | 5,844   | 104,833 | 219,066 |
| 1894..... | 217 | 137,637 | 9,331  | 39,711 | 38,491 | 17,751 | 4,643 | 5,914   | 118,328 | 247,950 |
| 1895..... | 220 | 144,398 | 9,329  | 34,888 | 38,671 | 16,954 | 5,139 | 6,258   | 114,974 | 238,967 |
| 1896..... | 221 | 127,366 | 9,588  | 32,612 | 39,221 | 16,118 | 5,073 | 6,649   | 103,544 | 217,824 |
| 1897..... | 221 | 133,697 | 10,261 | 43,815 | 37,476 | 14,925 | 4,826 | 6,101   | 118,727 | 261,836 |
| 1898..... | 218 | 156,700 | 12,029 | 46,069 | 36,946 | 16,004 | 5,097 | 6,782   | 140,942 | 294,062 |

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MICHIGAN.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1863..... | 1             | \$32                 | \$43         | \$30                 | \$75     | -----    | \$1                | -----                     | \$52                 | \$128  |
| 1864..... | 14            | 1,692                | 1,161        | 1,285                | 1,217    | \$17     | 117                | \$790                     | 2,215                | 4,708  |
| 1865..... | 35            | 3,681                | 2,786        | 2,340                | 4,148    | 160      | 241                | 1,600                     | 4,307                | 11,665 |
| 1866..... | 42            | 6,361                | 5,152        | 2,605                | 4,985    | 384      | 359                | 3,765                     | 6,849                | 17,068 |
| 1867..... | 42            | 6,868                | 5,085        | 2,299                | 5,070    | 684      | 392                | 3,811                     | 6,388                | 17,131 |
| 1868..... | 42            | 8,221                | 4,979        | 2,425                | 5,210    | 1,066    | 424                | 2,809                     | 7,653                | 19,181 |
| 1869..... | 41            | 9,518                | 4,794        | 1,929                | 5,585    | 1,291    | 427                | 3,894                     | 6,630                | 18,973 |
| 1870..... | 41            | 9,655                | 4,940        | 1,877                | 5,585    | 1,520    | 502                | 3,897                     | 6,282                | 19,019 |
| 1871..... | 60            | 12,700               | 6,287        | 2,449                | 7,264    | 1,629    | 732                | 5,146                     | 9,559                | 26,151 |
| 1872..... | 71            | 16,850               | 7,573        | 2,730                | 8,695    | 2,050    | 814                | 6,293                     | 11,152               | 30,801 |
| 1873..... | 77            | 18,880               | 8,227        | 2,946                | 9,762    | 2,327    | 980                | 6,940                     | 11,876               | 34,200 |
| 1874..... | 77            | 17,965               | 8,207        | 3,067                | 10,202   | 2,556    | 1,117              | 7,049                     | 11,450               | 34,112 |
| 1875..... | 81            | 19,101               | 7,844        | 2,714                | 10,447   | 2,815    | 1,282              | 6,615                     | 11,381               | 34,565 |
| 1876..... | 79            | 17,728               | 6,969        | 2,621                | 9,972    | 3,005    | 1,146              | 5,556                     | 11,128               | 32,517 |
| 1877..... | 80            | 17,262               | 6,881        | 2,967                | 9,857    | 2,965    | 1,227              | 5,606                     | 10,472               | 31,911 |
| 1878..... | 79            | 15,986               | 7,137        | 3,380                | 9,628    | 2,710    | 1,086              | 5,380                     | 11,680               | 32,394 |
| 1879..... | 79            | 16,962               | 8,023        | 3,519                | 9,337    | 2,586    | 1,164              | 6,101                     | 14,265               | 35,657 |
| 1880..... | 79            | 19,938               | 7,887        | 3,929                | 9,335    | 2,591    | 1,358              | 6,108                     | 18,295               | 39,563 |
| 1881..... | 80            | 24,539               | 7,153        | 4,841                | 9,435    | 2,787    | 1,651              | 5,615                     | 23,127               | 44,871 |
| 1882..... | 85            | 29,825               | 7,594        | 5,696                | 10,853   | 2,597    | 1,819              | 5,793                     | 26,259               | 50,626 |
| 1883..... | 83            | 32,978               | 6,287        | 4,808                | 11,605   | 2,156    | 1,678              | 4,973                     | 26,804               | 59,864 |
| 1884..... | 98            | 29,716               | 5,721        | 4,593                | 12,445   | 2,420    | 1,592              | 4,474                     | 23,043               | 47,571 |
| 1885..... | 102           | 29,979               | 5,461        | 5,392                | 13,095   | 2,194    | 1,319              | 3,851                     | 25,889               | 51,051 |
| 1886..... | 108           | 36,249               | 4,929        | 5,772                | 13,995   | 2,453    | 1,641              | 3,579                     | 28,806               | 55,177 |
| 1887..... | 108           | 42,482               | 4,098        | 5,791                | 14,558   | 2,644    | 1,848              | 3,062                     | 33,000               | 61,369 |
| 1888..... | 109           | 42,625               | 3,962        | 5,635                | 14,975   | 2,927    | 1,953              | 2,829                     | 33,623               | 63,463 |
| 1889..... | 112           | 45,233               | 3,976        | 4,391                | 15,650   | 3,154    | 2,098              | 2,346                     | 34,943               | 66,337 |
| 1890..... | 110           | 48,856               | 6,670        | 4,136                | 15,515   | 3,356    | 2,298              | 2,732                     | 38,659               | 69,603 |
| 1891..... | 167           | 49,414               | 3,519        | 4,712                | 15,320   | 3,649    | 2,135              | 2,620                     | 39,246               | 70,906 |
| 1892..... | 164           | 52,476               | 3,352        | 5,008                | 15,034   | 3,871    | 2,003              | 2,582                     | 43,508               | 78,081 |
| 1893..... | 141           | 41,968               | 5,561        | 4,808                | 14,694   | 3,879    | 1,868              | 4,660                     | 31,491               | 63,244 |
| 1894..... | 96            | 43,202               | 5,144        | 4,446                | 13,694   | 3,548    | 1,551              | 4,149                     | 35,553               | 66,961 |
| 1895..... | 94            | 46,146               | 5,173        | 4,524                | 13,434   | 3,626    | 1,628              | 4,191                     | 37,579               | 69,590 |
| 1896..... | 91            | 42,754               | 5,144        | 4,771                | 13,109   | 3,493    | 1,525              | 4,112                     | 34,998               | 65,230 |
| 1897..... | 84            | 40,927               | 4,947        | 4,835                | 12,145   | 3,278    | 1,207              | 3,579                     | 38,453               | 69,231 |
| 1898..... | 82            | 43,368               | 6,152        | 5,007                | 11,895   | 3,247    | 1,275              | 3,897                     | 43,600               | 74,888 |

WISCONSIN.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1863..... | 1             | \$162                | \$87         | \$146                | \$200    | -----    | \$1                | -----                     | \$262                | \$463  |
| 1864..... | 14            | 1,105                | 1,344        | 1,123                | 961      | \$19     | 61                 | \$642                     | 1,991                | 4,164  |
| 1865..... | 34            | 3,108                | 3,137        | 2,205                | 2,707    | 64       | 175                | 1,931                     | 4,416                | 10,186 |
| 1866..... | 37            | 3,785                | 3,721        | 1,988                | 2,935    | 228      | 245                | 2,502                     | 4,661                | 11,373 |
| 1867..... | 37            | 3,953                | 3,706        | 2,067                | 2,935    | 403      | 282                | 2,553                     | 4,532                | 11,535 |
| 1868..... | 36            | 4,537                | 3,559        | 1,975                | 2,860    | 550      | 271                | 2,442                     | 4,778                | 11,778 |
| 1869..... | 34            | 4,712                | 3,275        | 1,293                | 2,710    | 594      | 338                | 2,321                     | 3,898                | 10,656 |
| 1870..... | 32            | 4,562                | 3,123        | 1,229                | 2,535    | 617      | 304                | 2,225                     | 3,865                | 10,480 |
| 1871..... | 41            | 6,160                | 3,823        | 1,621                | 3,300    | 686      | 315                | 2,852                     | 5,399                | 13,902 |
| 1872..... | 42            | 7,323                | 3,774        | 1,548                | 3,300    | 749      | 309                | 2,863                     | 6,395                | 15,242 |
| 1873..... | 45            | 8,232                | 3,879        | 1,931                | 3,565    | 944      | 321                | 3,007                     | 7,265                | 17,100 |
| 1874..... | 47            | 8,074                | 4,028        | 1,854                | 3,765    | 1,034    | 337                | 3,052                     | 7,072                | 16,705 |
| 1875..... | 42            | 8,061                | 2,988        | 1,761                | 3,500    | 1,089    | 361                | 2,216                     | 7,046                | 15,683 |
| 1876..... | 40            | 7,468                | 2,939        | 1,530                | 3,400    | 1,012    | 347                | 2,073                     | 6,120                | 14,139 |
| 1877..... | 41            | 7,634                | 2,978        | 2,006                | 3,450    | 989      | 365                | 2,193                     | 6,775                | 15,078 |
| 1878..... | 38            | 7,386                | 2,987        | 1,600                | 3,265    | 955      | 360                | 1,959                     | 6,207                | 14,162 |
| 1879..... | 36            | 7,355                | 3,216        | 1,754                | 3,109    | 910      | 405                | 2,182                     | 7,172                | 15,342 |
| 1880..... | 35            | 8,910                | 3,118        | 2,023                | 3,050    | 908      | 507                | 2,183                     | 9,759                | 18,478 |
| 1881..... | 34            | 10,822               | 3,432        | 2,395                | 3,025    | 931      | 668                | 2,331                     | 12,335               | 21,205 |
| 1882..... | 41            | 13,184               | 3,460        | 2,491                | 3,585    | 926      | 705                | 2,380                     | 13,724               | 23,555 |
| 1883..... | 45            | 13,842               | 3,167        | 2,641                | 4,035    | 1,021    | 637                | 2,183                     | 14,499               | 24,602 |
| 1884..... | 50            | 13,368               | 3,185        | 2,813                | 4,400    | 1,205    | 532                | 2,221                     | 12,814               | 23,123 |
| 1885..... | 50            | 13,619               | 3,033        | 3,216                | 4,435    | 1,262    | 559                | 1,965                     | 15,273               | 25,882 |
| 1886..... | 50            | 15,938               | 2,857        | 3,078                | 4,635    | 1,366    | 643                | 1,863                     | 16,608               | 27,165 |
| 1887..... | 56            | 17,777               | 2,419        | 3,121                | 5,092    | 1,534    | 660                | 1,496                     | 17,263               | 28,552 |
| 1888..... | 59            | 19,165               | 2,243        | 3,097                | 5,530    | 1,689    | 790                | 1,512                     | 17,874               | 30,096 |
| 1889..... | 61            | 21,096               | 2,425        | 2,577                | 5,775    | 1,917    | 879                | 1,457                     | 19,827               | 32,590 |
| 1890..... | 62            | 24,968               | 2,132        | 2,988                | 6,615    | 1,900    | 1,094              | 1,455                     | 23,648               | 37,938 |
| 1891..... | 78            | 27,978               | 2,333        | 3,480                | 6,983    | 2,171    | 1,181              | 1,648                     | 26,077               | 42,167 |
| 1892..... | 77            | 30,790               | 2,514        | 3,772                | 7,503    | 2,377    | 1,338              | 1,819                     | 30,712               | 47,017 |
| 1893..... | 81            | 26,924               | 2,819        | 5,598                | 9,319    | 2,284    | 1,426              | 2,088                     | 26,464               | 44,355 |
| 1894..... | 83            | 35,817               | 2,941        | 5,323                | 10,695   | 2,297    | 1,167              | 2,147                     | 37,395               | 58,465 |
| 1895..... | 81            | 37,632               | 3,478        | 5,241                | 10,470   | 2,302    | 995                | 2,587                     | 38,499               | 58,515 |
| 1896..... | 81            | 32,703               | 3,731        | 5,214                | 10,445   | 2,391    | 1,000              | 2,828                     | 33,534               | 53,962 |
| 1897..... | 79            | 35,063               | 3,679        | 5,638                | 10,160   | 2,359    | 1,047              | 2,597                     | 43,744               | 66,021 |
| 1898..... | 77            | 38,574               | 4,947        | 5,354                | 9,660    | 2,341    | 811                | 2,811                     | 46,460               | 69,282 |

804 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MINNESOTA.

| Date.     | No. of banks. | Loans and discounts. | U. S. deposits. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Outstanding circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|-----------------|----------------------|----------|----------|--------------------|--------------------------|----------------------|---------|
| 1864..... | 1             | \$390                | \$781           | \$414                | \$500    | .....    | \$23               | \$197                    | \$808                | \$1,904 |
| 1865..... | 11            | 1,107                | 2,158           | 880                  | 1,345    | \$24     | 74                 | 1,028                    | 1,894                | 4,582   |
| 1866..... | 15            | 2,124                | 1,941           | 680                  | 1,660    | 49       | 141                | 1,475                    | 1,746                | 5,391   |
| 1867..... | 15            | 2,080                | 1,873           | 788                  | 1,660    | 147      | 205                | 1,431                    | 1,811                | 5,466   |
| 1868..... | 15            | 2,502                | 1,899           | 725                  | 1,659    | 183      | 203                | 1,420                    | 2,258                | 6,039   |
| 1869..... | 17            | 2,981                | 2,041           | 691                  | 1,780    | 286      | 202                | 1,495                    | 2,157                | 6,441   |
| 1870..... | 17            | 3,219                | 2,119           | 820                  | 1,760    | 331      | 201                | 1,516                    | 2,985                | 7,296   |
| 1871..... | 23            | 4,568                | 2,799           | 912                  | 2,368    | 357      | 272                | 2,036                    | 4,366                | 10,191  |
| 1872..... | 29            | 5,980                | 3,297           | 1,049                | 3,166    | 407      | 338                | 2,568                    | 4,988                | 12,276  |
| 1873..... | 32            | 7,558                | 3,953           | 1,465                | 4,150    | 604      | 302                | 3,032                    | 6,812                | 15,943  |
| 1874..... | 32            | 8,349                | 4,343           | 1,323                | 4,350    | 746      | 341                | 3,359                    | 6,297                | 16,031  |
| 1875..... | 33            | 8,600                | 3,645           | 1,278                | 4,429    | 831      | 387                | 2,752                    | 5,968                | 15,719  |
| 1876..... | 33            | 8,755                | 3,114           | 1,204                | 4,480    | 895      | 461                | 2,286                    | 5,962                | 15,106  |
| 1877..... | 31            | 8,932                | 3,062           | 1,255                | 4,430    | 818      | 404                | 2,299                    | 6,139                | 15,278  |
| 1878..... | 31            | 9,983                | 3,094           | 1,112                | 4,770    | 779      | 437                | 2,345                    | 6,191                | 15,766  |
| 1879..... | 30            | 10,065               | 3,337           | 1,439                | 4,660    | 786      | 387                | 2,494                    | 7,104                | 16,730  |
| 1880..... | 30            | 12,201               | 2,755           | 1,651                | 5,150    | 937      | 452                | 2,061                    | 8,918                | 18,700  |
| 1881..... | 27            | 15,038               | 2,625           | 2,255                | 4,900    | 982      | 588                | 1,845                    | 12,659               | 24,090  |
| 1882..... | 33            | 17,908               | 2,767           | 2,363                | 5,920    | 1,172    | 731                | 1,987                    | 14,046               | 26,560  |
| 1883..... | 43            | 24,085               | 2,918           | 2,948                | 9,152    | 1,439    | 891                | 2,127                    | 17,036               | 34,127  |
| 1884..... | 50            | 25,320               | 2,747           | 2,977                | 11,358   | 1,718    | 1,046              | 1,906                    | 15,971               | 36,290  |
| 1885..... | 49            | 28,172               | 2,618           | 3,857                | 11,390   | 1,852    | 1,204              | 1,885                    | 19,651               | 40,980  |
| 1886..... | 53            | 31,911               | 2,559           | 4,235                | 12,290   | 2,192    | 1,327              | 1,798                    | 22,089               | 45,801  |
| 1887..... | 58            | 38,057               | 2,632           | 4,855                | 13,740   | 2,380    | 1,756              | 1,676                    | 27,038               | 54,395  |
| 1888..... | 56            | 36,750               | 2,735           | 4,794                | 13,965   | 2,536    | 1,697              | 1,485                    | 26,702               | 54,110  |
| 1889..... | 57            | 37,155               | 2,637           | 2,900                | 14,366   | 2,642    | 1,854              | 1,387                    | 25,769               | 53,022  |
| 1890..... | 60            | 41,080               | 2,700           | 4,016                | 14,645   | 2,859    | 2,213              | 1,517                    | 31,000               | 60,450  |
| 1891..... | 62            | 40,552               | 2,352           | 5,271                | 14,782   | 2,977    | 2,435              | 1,524                    | 32,446               | 63,366  |
| 1892..... | 71            | 47,451               | 2,502           | 4,807                | 15,400   | 3,000    | 2,862              | 1,671                    | 36,135               | 68,199  |
| 1893..... | 76            | 37,303               | 2,483           | 5,632                | 14,330   | 2,849    | 2,563              | 1,750                    | 27,104               | 55,927  |
| 1894..... | 79            | 37,563               | 2,566           | 5,332                | 15,530   | 2,552    | 2,095              | 1,777                    | 29,868               | 60,443  |
| 1895..... | 79            | 38,773               | 2,676           | 5,121                | 15,045   | 2,399    | 2,121              | 1,791                    | 31,857               | 61,155  |
| 1896..... | 76            | 36,186               | 2,628           | 6,355                | 14,850   | 2,252    | 1,989              | 1,785                    | 31,185               | 59,421  |
| 1897..... | 71            | 31,742               | 2,431           | 6,698                | 13,165   | 2,359    | 1,814              | 1,550                    | 33,803               | 64,326  |
| 1898..... | 70            | 34,638               | 3,103           | 5,737                | 12,890   | 2,184    | 1,633              | 1,560                    | 37,415               | 65,299  |

IOWA.

|           |     |        |       |       |        |       |       |       |        |        |
|-----------|-----|--------|-------|-------|--------|-------|-------|-------|--------|--------|
| 1863..... | 3   | \$92   | \$131 | \$100 | \$97   | ..... | \$4   | ..... | \$245  | \$390  |
| 1864..... | 20  | 936    | 1,267 | 1,097 | 1,145  | \$4   | 62    | \$555 | 1,698  | 4,004  |
| 1865..... | 36  | 2,884  | 3,870 | 2,800 | 3,196  | 37    | 239   | 1,894 | 5,110  | 11,128 |
| 1866..... | 45  | 4,640  | 4,613 | 2,225 | 3,722  | 176   | 378   | 3,160 | 4,890  | 13,079 |
| 1867..... | 45  | 5,249  | 4,442 | 2,015 | 3,842  | 351   | 396   | 3,205 | 5,234  | 13,523 |
| 1868..... | 44  | 6,107  | 4,359 | 2,040 | 3,632  | 554   | 419   | 3,153 | 6,444  | 14,809 |
| 1869..... | 43  | 6,470  | 4,120 | 1,680 | 3,742  | 813   | 417   | 3,085 | 5,232  | 13,801 |
| 1870..... | 43  | 6,670  | 4,123 | 1,530 | 3,802  | 899   | 459   | 3,214 | 5,248  | 14,306 |
| 1871..... | 47  | 8,063  | 5,154 | 1,917 | 4,780  | 937   | 481   | 4,143 | 7,014  | 18,097 |
| 1872..... | 70  | 10,203 | 5,961 | 2,053 | 5,652  | 1,041 | 599   | 4,802 | 7,853  | 20,926 |
| 1873..... | 75  | 10,787 | 6,180 | 1,972 | 5,812  | 1,252 | 613   | 4,986 | 9,380  | 22,902 |
| 1874..... | 75  | 11,399 | 6,357 | 2,343 | 6,017  | 1,237 | 710   | 5,220 | 9,222  | 23,938 |
| 1875..... | 81  | 12,770 | 5,466 | 2,618 | 6,352  | 1,478 | 889   | 4,429 | 10,851 | 24,932 |
| 1876..... | 78  | 11,647 | 4,746 | 2,016 | 6,287  | 1,569 | 730   | 3,881 | 8,004  | 21,198 |
| 1877..... | 78  | 10,614 | 4,847 | 2,200 | 6,057  | 1,508 | 724   | 3,882 | 7,842  | 20,808 |
| 1878..... | 76  | 9,635  | 4,898 | 2,110 | 5,957  | 1,414 | 574   | 3,966 | 7,129  | 19,619 |
| 1879..... | 73  | 9,604  | 5,068 | 2,476 | 5,707  | 1,380 | 544   | 4,036 | 8,752  | 21,125 |
| 1880..... | 75  | 11,373 | 5,265 | 2,897 | 5,867  | 1,419 | 633   | 4,234 | 11,608 | 24,842 |
| 1881..... | 76  | 13,725 | 5,824 | 3,374 | 5,950  | 1,542 | 748   | 4,414 | 15,770 | 29,997 |
| 1882..... | 88  | 17,799 | 5,814 | 3,506 | 7,135  | 1,632 | 858   | 4,683 | 16,669 | 32,305 |
| 1883..... | 110 | 20,124 | 5,600 | 3,318 | 9,055  | 1,950 | 1,009 | 4,596 | 16,648 | 35,265 |
| 1884..... | 123 | 21,238 | 5,060 | 3,313 | 10,146 | 2,191 | 1,067 | 4,164 | 16,124 | 35,609 |
| 1885..... | 125 | 21,324 | 4,684 | 3,474 | 10,155 | 2,294 | 1,145 | 3,814 | 17,054 | 36,845 |
| 1886..... | 128 | 22,518 | 4,283 | 3,487 | 10,295 | 2,433 | 1,186 | 3,422 | 17,814 | 37,902 |
| 1887..... | 128 | 24,155 | 3,213 | 3,560 | 10,150 | 2,573 | 1,186 | 2,714 | 19,285 | 38,810 |
| 1888..... | 129 | 26,322 | 3,283 | 3,885 | 10,148 | 2,708 | 1,258 | 2,753 | 21,278 | 41,641 |
| 1889..... | 133 | 26,726 | 3,213 | 2,436 | 10,585 | 2,886 | 1,296 | 2,671 | 21,182 | 42,671 |
| 1890..... | 139 | 31,762 | 3,215 | 3,098 | 11,320 | 2,980 | 1,363 | 2,667 | 26,800 | 51,188 |
| 1891..... | 151 | 36,664 | 3,536 | 3,254 | 13,460 | 3,094 | 1,454 | 2,904 | 28,354 | 54,881 |
| 1892..... | 161 | 41,336 | 3,678 | 3,726 | 14,520 | 3,316 | 1,515 | 3,009 | 32,296 | 62,356 |
| 1893..... | 169 | 33,806 | 3,860 | 4,015 | 14,700 | 3,305 | 1,627 | 3,303 | 24,624 | 52,890 |
| 1894..... | 169 | 34,634 | 4,050 | 3,712 | 13,855 | 3,030 | 1,298 | 3,426 | 27,490 | 56,325 |
| 1895..... | 167 | 35,225 | 4,051 | 3,047 | 13,430 | 3,124 | 1,254 | 3,441 | 24,897 | 52,587 |
| 1896..... | 166 | 31,257 | 4,263 | 3,363 | 13,095 | 3,140 | 1,216 | 3,713 | 23,725 | 50,100 |
| 1897..... | 165 | 32,251 | 4,279 | 3,722 | 13,020 | 3,087 | 1,234 | 3,608 | 27,502 | 56,224 |
| 1898..... | 168 | 35,259 | 6,525 | 3,710 | 13,150 | 2,976 | 1,222 | 3,931 | 32,781 | 64,118 |

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MISSOURI.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total.  |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|---------|
| 1863..... | 1             | \$47                 | \$105        | \$87                 | \$160    | .....    | \$1                | .....                     | \$75                 | \$241   |
| 1864..... | 7             | 1,068                | 2,250        | 1,269                | 1,631    | \$194    | 161                | \$585                     | 2,533                | 6,113   |
| 1865..... | 11            | 4,046                | 4,017        | 3,934                | 3,574    | 586      | 216                | 1,023                     | 5,622                | 14,144  |
| 1866..... | 15            | 6,441                | 4,212        | 3,053                | 4,079    | 730      | 279                | 2,409                     | 5,798                | 15,620  |
| 1867..... | 17            | 9,463                | 5,343        | 3,250                | 7,559    | 667      | 550                | 3,373                     | 6,444                | 21,739  |
| 1868..... | 18            | 11,722               | 5,557        | 3,410                | 7,810    | 755      | 646                | 4,082                     | 8,259                | 23,729  |
| 1869..... | 18            | 10,817               | 5,356        | 2,753                | 7,810    | 835      | 719                | 4,150                     | 5,019                | 22,603  |
| 1870..... | 18            | 11,242               | 5,233        | 3,001                | 7,760    | 900      | 523                | 4,157                     | 5,826                | 23,051  |
| 1871..... | 29            | 12,469               | 6,661        | 3,620                | 8,885    | 1,029    | 605                | 5,470                     | 6,720                | 27,135  |
| 1872..... | 36            | 15,038               | 7,083        | 2,534                | 9,423    | 1,271    | 806                | 6,012                     | 6,338                | 29,339  |
| 1873..... | 37            | 16,151               | 7,254        | 2,685                | 9,545    | 1,434    | 925                | 6,131                     | 8,158                | 31,633  |
| 1874..... | 35            | 14,006               | 4,894        | 2,655                | 9,135    | 1,425    | 831                | 4,030                     | 7,350                | 26,984  |
| 1875..... | 35            | 14,353               | 3,657        | 2,981                | 9,095    | 1,414    | 770                | 2,957                     | 8,746                | 27,986  |
| 1876..... | 32            | 14,688               | 2,914        | 2,779                | 7,985    | 1,419    | 759                | 2,333                     | 8,827                | 25,960  |
| 1877..... | 30            | 10,830               | 2,516        | 2,741                | 5,285    | 1,049    | 603                | 1,914                     | 6,846                | 19,947  |
| 1878..... | 22            | 8,032                | 2,332        | 2,282                | 4,125    | 962      | 541                | 1,482                     | 5,728                | 16,393  |
| 1879..... | 20            | 8,961                | 2,476        | 2,487                | 3,850    | 942      | 517                | 1,677                     | 5,853                | 17,059  |
| 1880..... | 21            | 10,839               | 2,401        | 3,918                | 4,050    | 1,079    | 488                | 1,735                     | 8,391                | 22,620  |
| 1881..... | 22            | 13,933               | 3,555        | 4,230                | 4,655    | 921      | 567                | 2,318                     | 10,255               | 26,468  |
| 1882..... | 25            | 12,801               | 2,589        | 3,768                | 4,980    | 1,067    | 832                | 1,883                     | 9,098                | 23,988  |
| 1883..... | 34            | 16,863               | 3,000        | 3,964                | 5,850    | 1,216    | 599                | 2,118                     | 11,623               | 29,437  |
| 1884..... | 40            | 15,915               | 2,548        | 3,936                | 6,315    | 1,449    | 716                | 1,889                     | 10,798               | 27,013  |
| 1885..... | 42            | 16,472               | 2,927        | 3,854                | 6,561    | 1,480    | 759                | 2,018                     | 11,607               | 28,736  |
| 1886..... | 44            | 22,245               | 3,136        | 5,716                | 8,831    | 1,735    | 812                | 2,091                     | 16,003               | 38,351  |
| 1887..... | 50            | 31,899               | 3,069        | 8,629                | 11,757   | 2,167    | 1,043              | 1,767                     | 23,462               | 53,677  |
| 1888..... | 50            | 29,970               | 3,581        | 8,537                | 12,531   | 1,952    | 1,070              | 1,520                     | 21,927               | 53,789  |
| 1889..... | 59            | 40,312               | 2,877        | 7,347                | 15,809   | 2,359    | 1,130              | 1,438                     | 28,464               | 69,102  |
| 1890..... | 79            | 64,862               | 3,004        | 9,860                | 23,161   | 3,040    | 1,720              | 1,929                     | 45,011               | 100,428 |
| 1891..... | 83            | 59,807               | 3,100        | 9,935                | 25,120   | 3,156    | 1,920              | 2,250                     | 38,757               | 94,604  |
| 1892..... | 81            | 66,990               | 2,897        | 10,273               | 24,190   | 3,482    | 1,777              | 2,229                     | 43,407               | 104,786 |
| 1893..... | 78            | 47,465               | 2,696        | 9,576                | 22,865   | 3,610    | 1,594              | 2,064                     | 29,138               | 76,506  |
| 1894..... | 71            | 54,263               | 2,564        | 10,094               | 19,890   | 3,423    | 1,174              | 1,893                     | 35,232               | 91,645  |
| 1895..... | 67            | 56,955               | 2,714        | 9,023                | 17,665   | 3,303    | 1,193              | 1,792                     | 37,475               | 87,228  |
| 1896..... | 68            | 48,083               | 3,745        | 10,342               | 17,465   | 3,275    | 1,146              | 2,747                     | 34,495               | 82,377  |
| 1897..... | 63            | 56,769               | 4,737        | 12,036               | 14,815   | 3,030    | 1,223              | 3,236                     | 42,893               | 105,859 |
| 1898..... | 62            | 63,265               | 6,452        | 11,300               | 14,565   | 3,186    | 1,521              | 4,014                     | 45,795               | 119,302 |

DAKOTA.

|           |    |       |       |       |       |     |     |      |       |        |
|-----------|----|-------|-------|-------|-------|-----|-----|------|-------|--------|
| 1873..... | 1  | \$37  | \$30  | \$29  | \$50  | \$1 | \$2 | \$45 | \$41  | \$184  |
| 1874..... | 1  | 43    | 80    | 10    | 50    | 2   | 3   | 45   | 22    | 151    |
| 1875..... | 1  | 64    | 80    | 12    | 50    | 4   | 4   | 44   | 65    | 202    |
| 1876..... | 1  | 71    | 100   | 17    | 50    | 10  | 4   | 43   | 128   | 289    |
| 1877..... | 1  | 98    | 100   | 20    | 50    | 10  | 7   | 45   | 132   | 294    |
| 1878..... | 3  | 233   | 173   | 132   | 175   | 10  | 18  | 98   | 578   | 931    |
| 1879..... | 4  | 354   | 210   | 146   | 205   | 21  | 40  | 117  | 732   | 1,190  |
| 1880..... | 6  | 882   | 297   | 316   | 425   | 56  | 74  | 219  | 1,191 | 2,071  |
| 1881..... | 8  | 1,174 | 395   | 356   | 575   | 83  | 169 | 304  | 1,741 | 2,955  |
| 1882..... | 17 | 2,517 | 681   | 637   | 1,065 | 139 | 249 | 565  | 2,945 | 5,141  |
| 1883..... | 30 | 3,649 | 960   | 856   | 1,767 | 358 | 330 | 662  | 4,080 | 7,552  |
| 1884..... | 36 | 3,536 | 878   | 665   | 2,258 | 442 | 297 | 628  | 3,038 | 7,117  |
| 1885..... | 41 | 4,000 | 912   | 923   | 2,402 | 501 | 279 | 647  | 3,726 | 8,058  |
| 1886..... | 52 | 5,210 | 1,122 | 979   | 3,016 | 521 | 341 | 779  | 4,586 | 9,907  |
| 1887..... | 62 | 6,834 | 1,258 | 1,211 | 3,720 | 664 | 383 | 862  | 5,849 | 12,472 |
| 1888..... | 58 | 7,415 | 1,263 | 1,195 | 3,625 | 793 | 373 | 899  | 6,128 | 13,090 |
| 1889..... | 61 | 7,794 | 1,361 | 749   | 3,930 | 917 | 367 | 892  | 5,469 | 13,866 |

NORTH DAKOTA.

|           |    |         |       |       |         |       |       |       |         |         |
|-----------|----|---------|-------|-------|---------|-------|-------|-------|---------|---------|
| 1890..... | 29 | \$4,145 | \$509 | \$411 | \$1,098 | \$413 | \$175 | \$458 | \$3,810 | \$7,170 |
| 1891..... | 33 | 5,599   | 581   | 529   | 2,290   | 438   | 261   | 523   | 5,294   | 9,266   |
| 1892..... | 33 | 7,056   | 669   | 587   | 2,465   | 502   | 279   | 557   | 6,350   | 10,895  |
| 1893..... | 32 | 5,861   | 619   | 487   | 2,215   | 488   | 257   | 512   | 4,636   | 8,919   |
| 1894..... | 32 | 5,248   | 619   | 512   | 2,190   | 420   | 227   | 510   | 4,950   | 9,071   |
| 1895..... | 32 | 5,638   | 629   | 404   | 2,185   | 398   | 208   | 520   | 5,261   | 9,124   |
| 1896..... | 29 | 5,932   | 490   | 479   | 1,810   | 375   | 230   | 440   | 5,048   | 8,385   |
| 1897..... | 27 | 4,322   | 478   | 532   | 1,635   | 333   | 242   | 418   | 5,689   | 8,710   |
| 1898..... | 24 | 4,606   | 483   | 421   | 1,500   | 328   | 220   | 391   | 5,035   | 7,744   |

SOUTH DAKOTA.

|           |    |         |       |       |         |       |       |       |         |         |
|-----------|----|---------|-------|-------|---------|-------|-------|-------|---------|---------|
| 1890..... | 39 | \$4,909 | \$981 | \$521 | \$2,515 | \$597 | \$225 | \$580 | \$4,075 | \$8,872 |
| 1891..... | 42 | 4,941   | 875   | 696   | 2,785   | 623   | 200   | 590   | 3,822   | 8,780   |
| 1892..... | 40 | 5,619   | 805   | 612   | 2,610   | 629   | 207   | 582   | 5,052   | 9,908   |
| 1893..... | 39 | 4,511   | 842   | 569   | 2,510   | 600   | 204   | 615   | 3,561   | 8,254   |
| 1894..... | 35 | 3,825   | 748   | 478   | 2,185   | 501   | 122   | 531   | 3,521   | 7,372   |
| 1895..... | 33 | 3,509   | 723   | 476   | 2,085   | 415   | 107   | 507   | 3,534   | 7,144   |
| 1896..... | 30 | 3,222   | 686   | 718   | 1,885   | 371   | 114   | 477   | 3,910   | 7,265   |
| 1897..... | 27 | 3,080   | 656   | 536   | 1,695   | 306   | 147   | 428   | 4,216   | 7,338   |
| 1898..... | 26 | 3,454   | 639   | 474   | 1,585   | 290   | 169   | 448   | 4,246   | 7,217   |

# 806 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

### NEBRASKA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1864..... | 1             | \$11                 | \$30         | \$9                  | \$35     |          | \$1                | \$12                      | \$17                 | \$74   |
| 1865..... | 2             | 138                  | 144          | 92                   | 115      |          | 31                 | 27                        | 337                  | 525    |
| 1866..... | 3             | 291                  | 327          | 226                  | 200      | \$5      | 53                 | 148                       | 645                  | 1,242  |
| 1867..... | 3             | 509                  | 743          | 449                  | 283      | 6        | 117                | 166                       | 1,297                | 2,327  |
| 1868..... | 4             | 705                  | 697          | 504                  | 400      | 16       | 137                | 469                       | 1,415                | 3,216  |
| 1869..... | 4             | 1,012                | 904          | 292                  | 500      | 54       | 95                 | 163                       | 1,342                | 2,743  |
| 1870..... | 4             | 1,122                | 717          | 250                  | 500      | 61       | 87                 | 167                       | 1,192                | 2,960  |
| 1871..... | 6             | 1,140                | 1,044        | 289                  | 650      | 68       | 121                | 532                       | 1,613                | 3,502  |
| 1872..... | 9             | 1,724                | 1,250        | 425                  | 850      | 114      | 88                 | 756                       | 2,142                | 4,487  |
| 1873..... | 10            | 2,019                | 1,281        | 433                  | 905      | 160      | 108                | 769                       | 2,378                | 5,018  |
| 1874..... | 10            | 2,196                | 1,400        | 512                  | 1,025    | 129      | 96                 | 895                       | 2,518                | 5,321  |
| 1875..... | 10            | 2,207                | 1,251        | 480                  | 1,000    | 159      | 110                | 847                       | 2,570                | 5,415  |
| 1876..... | 9             | 2,265                | 1,184        | 451                  | 950      | 172      | 74                 | 795                       | 2,660                | 5,270  |
| 1877..... | 10            | 2,454                | 1,189        | 479                  | 950      | 174      | 160                | 686                       | 2,509                | 5,281  |
| 1878..... | 10            | 2,483                | 1,188        | 665                  | 950      | 233      | 155                | 704                       | 2,719                | 5,616  |
| 1879..... | 10            | 2,897                | 1,320        | 670                  | 925      | 210      | 132                | 727                       | 2,968                | 6,345  |
| 1880..... | 10            | 3,193                | 1,112        | 609                  | 850      | 230      | 164                | 681                       | 3,724                | 6,940  |
| 1881..... | 12            | 4,272                | 1,465        | 1,150                | 910      | 294      | 199                | 665                       | 5,242                | 9,128  |
| 1882..... | 23            | 6,775                | 1,843        | 1,900                | 1,715    | 323      | 374                | 1,099                     | 6,113                | 12,140 |
| 1883..... | 40            | 9,732                | 2,182        | 1,593                | 2,860    | 455      | 557                | 1,547                     | 9,419                | 17,921 |
| 1884..... | 63            | 12,598               | 2,406        | 2,096                | 4,735    | 637      | 677                | 1,705                     | 9,996                | 21,057 |
| 1885..... | 75            | 15,453               | 2,465        | 2,377                | 5,949    | 945      | 568                | 1,774                     | 11,317               | 25,458 |
| 1886..... | 83            | 18,967               | 2,402        | 2,914                | 7,184    | 1,197    | 631                | 1,603                     | 14,214               | 29,675 |
| 1887..... | 103           | 22,942               | 2,404        | 3,823                | 8,406    | 1,484    | 675                | 1,660                     | 17,858               | 35,778 |
| 1888..... | 104           | 24,563               | 2,721        | 4,456                | 9,285    | 1,506    | 744                | 1,676                     | 19,120               | 39,759 |
| 1889..... | 119           | 27,811               | 3,163        | 3,397                | 10,985   | 1,733    | 944                | 2,014                     | 20,711               | 44,926 |
| 1890..... | 135           | 33,364               | 3,496        | 4,495                | 12,555   | 1,979    | 1,086              | 2,340                     | 26,152               | 53,598 |
| 1891..... | 139           | 32,846               | 3,669        | 4,066                | 13,253   | 2,126    | 980                | 2,462                     | 24,029               | 51,006 |
| 1892..... | 137           | 35,203               | 3,538        | 4,782                | 13,518   | 2,129    | 972                | 2,747                     | 28,783               | 59,563 |
| 1893..... | 134           | 28,330               | 3,472        | 4,036                | 12,943   | 2,197    | 1,044              | 2,692                     | 21,272               | 46,753 |
| 1894..... | 127           | 27,555               | 3,468        | 3,950                | 12,573   | 1,957    | 709                | 2,529                     | 21,549               | 48,075 |
| 1895..... | 117           | 24,271               | 3,041        | 3,129                | 11,640   | 1,783    | 687                | 2,356                     | 17,994               | 41,544 |
| 1896..... | 113           | 20,154               | 2,962        | 4,098                | 10,975   | 1,560    | 513                | 2,256                     | 17,037               | 38,145 |
| 1897..... | 104           | 22,927               | 2,732        | 3,564                | 10,475   | 1,470    | 618                | 2,029                     | 20,292               | 44,629 |
| 1898..... | 102           | 25,096               | 4,656        | 3,692                | 10,225   | 1,427    | 636                | 2,064                     | 25,717               | 52,149 |

### KANSAS.

|           |     |        |       |       |        |       |       |       |        |        |
|-----------|-----|--------|-------|-------|--------|-------|-------|-------|--------|--------|
| 1864..... | 1   | \$113  | \$85  | \$63  | \$100  |       | \$11  | \$30  | \$96   | \$279  |
| 1865..... | 2   | 203    | 527   | 290   | 200    | \$4   | 20    | 76    | 2,479  | 2,910  |
| 1866..... | 4   | 325    | 559   | 314   | 330    | 39    | 21    | 262   | 442    | 1,470  |
| 1867..... | 5   | 409    | 709   | 268   | 400    | 89    | 35    | 311   | 533    | 1,948  |
| 1868..... | 5   | 447    | 835   | 243   | 400    | 66    | 29    | 338   | 790    | 2,149  |
| 1869..... | 5   | 476    | 812   | 270   | 400    | 63    | 46    | 338   | 667    | 2,102  |
| 1870..... | 5   | 691    | 737   | 342   | 410    | 85    | 50    | 366   | 748    | 2,257  |
| 1871..... | 11  | 1,279  | 1,095 | 384   | 802    | 114   | 71    | 606   | 1,282  | 3,632  |
| 1872..... | 24  | 2,335  | 1,960 | 654   | 1,620  | 153   | 147   | 1,341 | 2,458  | 6,546  |
| 1873..... | 26  | 2,896  | 2,223 | 584   | 1,965  | 261   | 170   | 1,490 | 2,589  | 7,304  |
| 1874..... | 24  | 2,338  | 1,967 | 582   | 1,730  | 285   | 112   | 1,351 | 2,215  | 6,304  |
| 1875..... | 19  | 2,147  | 1,585 | 438   | 1,420  | 283   | 110   | 1,036 | 2,039  | 5,412  |
| 1876..... | 17  | 1,984  | 1,360 | 376   | 1,260  | 255   | 128   | 909   | 1,994  | 5,048  |
| 1877..... | 15  | 2,071  | 1,230 | 409   | 1,065  | 253   | 108   | 792   | 2,111  | 4,728  |
| 1878..... | 11  | 1,432  | 1,055 | 443   | 800    | 179   | 61    | 564   | 1,579  | 3,654  |
| 1879..... | 12  | 1,562  | 1,244 | 557   | 838    | 185   | 80    | 675   | 2,138  | 4,439  |
| 1880..... | 12  | 1,794  | 1,147 | 763   | 875    | 193   | 101   | 683   | 2,548  | 4,909  |
| 1881..... | 13  | 2,509  | 1,170 | 787   | 925    | 225   | 142   | 679   | 3,239  | 5,872  |
| 1882..... | 20  | 3,430  | 1,307 | 986   | 1,335  | 281   | 196   | 795   | 4,211  | 7,405  |
| 1883..... | 36  | 5,995  | 1,599 | 1,717 | 2,250  | 385   | 296   | 1,031 | 6,994  | 11,865 |
| 1884..... | 59  | 8,568  | 1,842 | 2,233 | 3,845  | 431   | 462   | 1,297 | 8,362  | 15,498 |
| 1885..... | 74  | 10,731 | 2,055 | 2,904 | 4,996  | 660   | 573   | 1,436 | 10,000 | 18,818 |
| 1886..... | 98  | 14,682 | 2,501 | 2,800 | 6,732  | 1,087 | 705   | 1,687 | 12,591 | 24,308 |
| 1887..... | 139 | 21,307 | 3,285 | 3,863 | 16,531 | 1,435 | 970   | 2,295 | 17,741 | 34,947 |
| 1888..... | 160 | 23,020 | 3,897 | 3,562 | 12,855 | 1,842 | 1,050 | 2,819 | 17,465 | 38,277 |
| 1889..... | 161 | 24,185 | 3,870 | 2,253 | 13,182 | 1,879 | 967   | 2,826 | 18,838 | 39,859 |
| 1890..... | 159 | 25,636 | 3,894 | 2,554 | 13,909 | 1,959 | 960   | 2,924 | 20,665 | 42,974 |
| 1891..... | 147 | 23,624 | 3,526 | 2,526 | 13,012 | 1,869 | 928   | 2,633 | 19,042 | 39,554 |
| 1892..... | 142 | 23,466 | 3,212 | 2,518 | 12,442 | 1,768 | 911   | 2,584 | 21,665 | 41,230 |
| 1893..... | 136 | 19,966 | 3,144 | 2,787 | 11,647 | 1,750 | 771   | 2,589 | 16,683 | 35,269 |
| 1894..... | 126 | 18,514 | 3,025 | 2,279 | 10,427 | 1,499 | 656   | 2,415 | 17,549 | 34,546 |
| 1895..... | 122 | 19,648 | 2,943 | 1,975 | 9,987  | 1,470 | 671   | 2,369 | 16,827 | 32,898 |
| 1896..... | 116 | 17,286 | 2,949 | 2,318 | 9,552  | 1,355 | 651   | 2,306 | 15,585 | 31,297 |
| 1897..... | 103 | 18,682 | 2,763 | 2,195 | 8,567  | 1,396 | 678   | 2,111 | 19,188 | 34,718 |
| 1898..... | 101 | 21,746 | 3,068 | 2,310 | 8,417  | 1,439 | 801   | 2,147 | 22,453 | 37,821 |

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MONTANA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1867..... | 1             | \$75                 | \$60         | \$36                 | \$100    | .....    | \$20               | \$36                      | \$49                 | \$218  |
| 1868..... | 1             | 98                   | 60           | 59                   | 100      | \$10     | 8                  | 36                        | 67                   | 255    |
| 1869..... | 1             | 127                  | 60           | 57                   | 100      | 10       | 20                 | 36                        | 76                   | 359    |
| 1870..... | 1             | 133                  | 60           | 99                   | 100      | 10       | 2                  | 36                        | 118                  | 342    |
| 1871..... | 1             | 219                  | 120          | 110                  | 100      | 10       | 16                 | 71                        | 291                  | 522    |
| 1872..... | 4             | 458                  | 276          | 351                  | 300      | 10       | 54                 | 146                       | 446                  | 1,354  |
| 1873..... | 5             | 612                  | 315          | 335                  | 350      | 47       | 101                | 217                       | 630                  | 1,509  |
| 1874..... | 5             | 723                  | 436          | 341                  | 350      | 70       | 63                 | 256                       | 786                  | 1,713  |
| 1875..... | 5             | 791                  | 406          | 290                  | 350      | 76       | 79                 | 229                       | 880                  | 1,784  |
| 1876..... | 5             | 751                  | 386          | 273                  | 350      | 77       | 67                 | 211                       | 770                  | 1,633  |
| 1877..... | 5             | 811                  | 387          | 234                  | 350      | 87       | 70                 | 203                       | 832                  | 1,730  |
| 1878..... | 3             | 868                  | 230          | 181                  | 200      | 75       | 108                | 110                       | 747                  | 1,528  |
| 1879..... | 2             | 633                  | 230          | 191                  | 150      | 30       | 101                | 88                        | 684                  | 1,184  |
| 1880..... | 3             | 978                  | 380          | 168                  | 200      | 30       | 153                | 156                       | 1,102                | 1,824  |
| 1881..... | 3             | 1,301                | 380          | 186                  | 200      | 40       | 229                | 158                       | 1,240                | 2,220  |
| 1882..... | 7             | 2,791                | 646          | 540                  | 655      | 74       | 354                | 389                       | 3,040                | 4,837  |
| 1883..... | 10            | 4,730                | 713          | 639                  | 1,210    | 170      | 429                | 399                       | 4,550                | 7,390  |
| 1884..... | 13            | 5,191                | 674          | 856                  | 1,650    | 236      | 542                | 426                       | 4,741                | 8,190  |
| 1885..... | 15            | 5,515                | 639          | 1,053                | 1,810    | 298      | 741                | 378                       | 5,330                | 9,288  |
| 1886..... | 16            | 6,418                | 636          | 1,499                | 1,864    | 333      | 893                | 400                       | 6,979                | 11,276 |
| 1887..... | 17            | 8,237                | 691          | 1,534                | 1,975    | 420      | 1,081              | 422                       | 8,120                | 13,130 |
| 1888..... | 17            | 8,777                | 691          | 1,629                | 1,950    | 506      | 1,271              | 421                       | 9,068                | 14,329 |
| 1889..... | 20            | 10,858               | 716          | 1,180                | 2,345    | 347      | 1,447              | 402                       | 10,484               | 17,036 |
| 1890..... | 25            | 13,451               | 1,006        | 1,455                | 3,315    | 552      | 1,948              | 546                       | 12,807               | 20,514 |
| 1891..... | 32            | 15,060               | 1,181        | 1,453                | 4,604    | 633      | 2,237              | 765                       | 13,351               | 23,051 |
| 1892..... | 34            | 16,200               | 1,206        | 1,736                | 4,740    | 705      | 2,519              | 783                       | 15,225               | 25,679 |
| 1893..... | 22            | 8,487                | 676          | 1,411                | 2,775    | 373      | 1,641              | 517                       | 6,958                | 13,046 |
| 1894..... | 27            | 12,752               | 939          | 1,718                | 4,400    | 538      | 1,901              | 745                       | 12,776               | 21,522 |
| 1895..... | 26            | 12,957               | 889          | 1,869                | 4,152    | 652      | 1,321              | 614                       | 14,668               | 22,364 |
| 1896..... | 25            | 10,079               | 894          | 1,840                | 3,350    | 601      | 769                | 660                       | 11,418               | 17,668 |
| 1897..... | 21            | 7,088                | 834          | 1,272                | 2,655    | 398      | 733                | 533                       | 10,457               | 15,780 |
| 1898..... | 21            | 7,225                | 1,150        | 1,366                | 2,555    | 380      | 752                | 525                       | 10,781               | 16,134 |

WYOMING.

|           |    |       |      |      |       |       |     |      |       |       |
|-----------|----|-------|------|------|-------|-------|-----|------|-------|-------|
| 1871..... | 1  | \$77  | \$30 | \$15 | \$75  | ..... | \$3 | \$27 | \$55  | \$161 |
| 1872..... | 1  | 99    | 30   | 26   | 75    | ..... | 5   | 27   | 31    | 188   |
| 1873..... | 2  | 203   | 60   | 34   | 125   | ..... | 23  | 51   | 162   | 363   |
| 1874..... | 2  | 189   | 60   | 58   | 125   | \$10  | 26  | 54   | 190   | 412   |
| 1875..... | 2  | 246   | 60   | 62   | 123   | 16    | 49  | 49   | 297   | 539   |
| 1876..... | 2  | 198   | 60   | 96   | 125   | 21    | 29  | 50   | 265   | 498   |
| 1877..... | 2  | 303   | 69   | 89   | 125   | 25    | 62  | 52   | 311   | 580   |
| 1878..... | 2  | 285   | 60   | 129  | 125   | 25    | 89  | 42   | 369   | 657   |
| 1879..... | 2  | 385   | 60   | 79   | 125   | 50    | 58  | 53   | 444   | 753   |
| 1880..... | 2  | 492   | 64   | 169  | 150   | 50    | 39  | 52   | 535   | 841   |
| 1881..... | 3  | 730   | 94   | 201  | 225   | 50    | 48  | 83   | 856   | 1,306 |
| 1882..... | 4  | 991   | 194  | 219  | 425   | 78    | 71  | 127  | 1,185 | 1,928 |
| 1883..... | 4  | 1,313 | 219  | 242  | 425   | 103   | 95  | 123  | 1,604 | 2,426 |
| 1884..... | 4  | 1,604 | 235  | 209  | 525   | 78    | 107 | 138  | 1,418 | 2,509 |
| 1885..... | 5  | 1,861 | 155  | 309  | 800   | 140   | 152 | 140  | 1,744 | 3,067 |
| 1886..... | 6  | 2,335 | 180  | 401  | 900   | 167   | 193 | 160  | 1,768 | 3,398 |
| 1887..... | 8  | 2,527 | 224  | 365  | 1,075 | 210   | 180 | 261  | 1,697 | 3,568 |
| 1888..... | 9  | 2,419 | 249  | 298  | 1,175 | 213   | 115 | 221  | 1,731 | 3,654 |
| 1889..... | 9  | 2,340 | 249  | 236  | 1,175 | 259   | 81  | 215  | 1,919 | 3,726 |
| 1890..... | 11 | 3,053 | 232  | 299  | 1,285 | 253   | 87  | 262  | 2,694 | 4,764 |
| 1891..... | 12 | 3,237 | 312  | 276  | 1,385 | 239   | 92  | 268  | 2,769 | 4,896 |
| 1892..... | 13 | 2,915 | 302  | 364  | 1,210 | 209   | 80  | 271  | 2,789 | 4,717 |
| 1893..... | 13 | 2,490 | 302  | 252  | 1,210 | 181   | 63  | 272  | 1,769 | 3,739 |
| 1894..... | 12 | 2,243 | 290  | 269  | 1,160 | 121   | 51  | 260  | 1,912 | 3,723 |
| 1895..... | 11 | 1,942 | 240  | 244  | 860   | 110   | 35  | 215  | 2,132 | 3,496 |
| 1896..... | 11 | 1,764 | 240  | 270  | 860   | 117   | 65  | 214  | 1,865 | 3,203 |
| 1897..... | 11 | 1,827 | 215  | 253  | 860   | 123   | 63  | 192  | 2,652 | 4,067 |
| 1898..... | 11 | 2,079 | 224  | 245  | 860   | 110   | 63  | 193  | 2,749 | 4,112 |

# 808 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

## COLORADO.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1865..... | 1             | \$179                | \$70         | \$31                 | \$200    | .....    | \$20               | \$45                      | \$162                | \$427  |
| 1866..... | 3             | 417                  | 188          | 173                  | 350      | \$20     | 58                 | 60                        | 530                  | 1,100  |
| 1867..... | 3             | 445                  | 498          | 246                  | 350      | 58       | 117                | 254                       | 663                  | 1,647  |
| 1868..... | 3             | 424                  | 503          | 204                  | 350      | 58       | 140                | 254                       | 751                  | 1,757  |
| 1869..... | 3             | 552                  | 453          | 263                  | 350      | 78       | 77                 | 254                       | 773                  | 1,798  |
| 1870..... | 3             | 552                  | 578          | 306                  | 350      | 73       | 63                 | 254                       | 1,553                | 2,482  |
| 1871..... | 4             | 873                  | 676          | 319                  | 400      | 73       | 76                 | 360                       | 1,458                | 2,561  |
| 1872..... | 6             | 1,501                | 750          | 461                  | 575      | 83       | 146                | 476                       | 2,019                | 3,513  |
| 1873..... | 6             | 1,792                | 765          | 526                  | 575      | 166      | 208                | 475                       | 2,376                | 4,110  |
| 1874..... | 9             | 1,991                | 760          | 675                  | 725      | 243      | 172                | 591                       | 2,330                | 4,348  |
| 1875..... | 9             | 2,362                | 783          | 717                  | 875      | 284      | 206                | 601                       | 2,513                | 4,826  |
| 1876..... | 10            | 2,408                | 644          | 560                  | 825      | 274      | 121                | 484                       | 2,473                | 4,438  |
| 1877..... | 13            | 2,411                | 709          | 609                  | 1,010    | 158      | 121                | 545                       | 2,933                | 5,298  |
| 1878..... | 13            | 2,762                | 847          | 744                  | 1,010    | 166      | 89                 | 635                       | 3,635                | 6,036  |
| 1879..... | 14            | 3,805                | 1,416        | 1,203                | 1,070    | 207      | 141                | 727                       | 6,179                | 9,496  |
| 1880..... | 14            | 5,060                | 1,918        | 1,934                | 1,070    | 299      | 267                | 837                       | 8,288                | 11,927 |
| 1881..... | 17            | 6,511                | 1,882        | 1,810                | 1,277    | 468      | 325                | 985                       | 10,352               | 14,675 |
| 1882..... | 19            | 6,888                | 1,591        | 1,907                | 1,440    | 564      | 440                | 1,028                     | 10,398               | 15,546 |
| 1883..... | 22            | 7,671                | 1,729        | 2,138                | 1,640    | 776      | 568                | 1,094                     | 10,838               | 16,704 |
| 1884..... | 23            | 6,685                | 1,498        | 2,138                | 1,807    | 916      | 573                | 985                       | 9,106                | 14,893 |
| 1885..... | 25            | 7,609                | 1,433        | 2,255                | 2,025    | 1,003    | 454                | 927                       | 10,282               | 17,061 |
| 1886..... | 27            | 9,934                | 1,821        | 2,482                | 2,435    | 865      | 556                | 914                       | 12,997               | 20,098 |
| 1887..... | 31            | 12,402               | 1,905        | 3,133                | 2,752    | 929      | 812                | 880                       | 15,820               | 24,713 |
| 1888..... | 34            | 14,073               | 2,173        | 3,302                | 3,458    | 1,159    | 779                | 950                       | 17,539               | 27,767 |
| 1889..... | 39            | 16,981               | 2,226        | 3,069                | 4,290    | 1,324    | 1,020              | 951                       | 21,307               | 34,376 |
| 1890..... | 46            | 25,093               | 2,401        | 3,491                | 7,365    | 1,613    | 1,172              | 1,164                     | 26,326               | 42,862 |
| 1891..... | 49            | 25,103               | 2,403        | 3,448                | 8,640    | 2,007    | 1,004              | 1,399                     | 23,514               | 41,509 |
| 1892..... | 53            | 27,896               | 2,340        | 4,500                | 9,065    | 2,240    | 1,778              | 1,525                     | 28,848               | 49,525 |
| 1893..... | 51            | 22,107               | 2,093        | 4,252                | 8,775    | 2,238    | 1,808              | 1,477                     | 18,477               | 36,187 |
| 1894..... | 48            | 21,159               | 1,984        | 4,515                | 7,537    | 1,758    | 1,242              | 1,369                     | 22,092               | 38,979 |
| 1895..... | 45            | 19,848               | 1,863        | 5,226                | 6,437    | 1,715    | 1,960              | 1,221                     | 24,354               | 40,504 |
| 1896..... | 42            | 18,267               | 1,735        | 7,208                | 5,487    | 1,391    | 971                | 1,107                     | 24,289               | 37,968 |
| 1897..... | 41            | 18,494               | 1,774        | 6,088                | 5,232    | 1,168    | 866                | 1,132                     | 28,155               | 44,705 |
| 1898..... | 37            | 19,912               | 2,695        | 6,086                | 4,707    | 998      | 861                | 1,140                     | 33,010               | 48,721 |

## NEW MEXICO.

|           |    |       |       |      |       |     |     |       |       |       |
|-----------|----|-------|-------|------|-------|-----|-----|-------|-------|-------|
| 1871..... | 1  | \$88  | \$150 | \$36 | \$150 | \$1 | \$4 | \$135 | \$46  | \$337 |
| 1872..... | 1  | 179   | 150   | 22   | 150   | 5   | 7   | 135   | 91    | 389   |
| 1873..... | 2  | 321   | 300   | 59   | 300   | 13  | 15  | 270   | 160   | 763   |
| 1874..... | 2  | 353   | 300   | 54   | 300   | 24  | 5   | 270   | 183   | 793   |
| 1875..... | 2  | 408   | 300   | 63   | 300   | 35  | 7   | 266   | 339   | 947   |
| 1876..... | 2  | 379   | 200   | 56   | 300   | 40  | 25  | 269   | 224   | 859   |
| 1877..... | 2  | 357   | 460   | 104  | 300   | 31  | 28  | 268   | 286   | 1,105 |
| 1878..... | 2  | 331   | 460   | 91   | 300   | 38  | 35  | 266   | 281   | 1,068 |
| 1879..... | 2  | 275   | 460   | 114  | 300   | 31  | 13  | 266   | 258   | 1,005 |
| 1880..... | 4  | 542   | 560   | 127  | 400   | 55  | 33  | 351   | 591   | 1,627 |
| 1881..... | 4  | 722   | 560   | 197  | 400   | 101 | 50  | 352   | 990   | 2,214 |
| 1882..... | 6  | 1,044 | 620   | 235  | 500   | 138 | 76  | 407   | 1,182 | 2,808 |
| 1883..... | 6  | 1,125 | 670   | 248  | 550   | 144 | 73  | 409   | 1,169 | 2,758 |
| 1884..... | 8  | 1,143 | 678   | 291  | 630   | 163 | 69  | 416   | 1,128 | 2,720 |
| 1885..... | 8  | 1,424 | 623   | 266  | 650   | 153 | 50  | 370   | 1,750 | 3,270 |
| 1886..... | 9  | 1,564 | 510   | 346  | 825   | 164 | 53  | 253   | 1,539 | 3,271 |
| 1887..... | 9  | 1,751 | 365   | 237  | 850   | 177 | 41  | 218   | 1,497 | 3,135 |
| 1888..... | 9  | 1,791 | 403   | 252  | 900   | 186 | 49  | 226   | 1,765 | 3,469 |
| 1889..... | 9  | 2,129 | 427   | 213  | 975   | 223 | 58  | 250   | 1,965 | 3,862 |
| 1890..... | 9  | 2,236 | 427   | 323  | 975   | 233 | 67  | 249   | 2,301 | 4,349 |
| 1891..... | 12 | 2,531 | 565   | 250  | 1,115 | 217 | 67  | 326   | 2,203 | 4,454 |
| 1892..... | 11 | 2,253 | 515   | 276  | 915   | 193 | 59  | 281   | 2,363 | 4,229 |
| 1893..... | 10 | 1,673 | 465   | 237  | 750   | 189 | 58  | 238   | 1,298 | 2,918 |
| 1894..... | 9  | 1,560 | 452   | 177  | 700   | 171 | 37  | 227   | 1,759 | 3,237 |
| 1895..... | 8  | 1,643 | 515   | 208  | 650   | 145 | 44  | 281   | 1,947 | 3,551 |
| 1896..... | 7  | 1,373 | 502   | 212  | 600   | 143 | 34  | 271   | 1,931 | 3,374 |
| 1897..... | 6  | 1,551 | 540   | 211  | 600   | 99  | 37  | 304   | 2,776 | 4,189 |
| 1898..... | 6  | 1,759 | 615   | 226  | 600   | 122 | 19  | 373   | 2,808 | 4,129 |

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

OKLAHOMA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |       |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|-------|
| 1890..... | 3             | \$133                | \$50         | \$40                 | \$200    | .....    | \$5                | \$34                      | \$169                | \$408  |       |
| 1891..... | 2             | 206                  | 50           | 40                   | 200      | .....    | \$5                | 24                        | 242                  | 510    |       |
| 1892..... | 4             | 325                  | 50           | 72                   | 185      | .....    | 11                 | 45                        | 662                  | 936    |       |
| 1893..... | 6             | 339                  | 75           | 135                  | 300      | .....    | 16                 | 49                        | 67                   | 592    | 1,077 |
| 1894..... | 6             | 372                  | 75           | 90                   | 300      | .....    | 22                 | 64                        | 67                   | 604    | 1,089 |
| 1895..... | 5             | 394                  | 62           | 63                   | 250      | .....    | 33                 | 13                        | 56                   | 651    | 1,033 |
| 1896..... | 5             | 273                  | 62           | 79                   | 250      | .....    | 32                 | 11                        | 56                   | 449    | 828   |
| 1897..... | 5             | 428                  | 62           | 87                   | 250      | .....    | 33                 | 15                        | 55                   | 676    | 1,093 |
| 1898..... | 6             | 711                  | 80           | 124                  | 300      | .....    | 27                 | 21                        | 67                   | 923    | 1,378 |

INDIAN TERRITORY.

|           |    |       |      |      |       |       |     |      |      |       |       |
|-----------|----|-------|------|------|-------|-------|-----|------|------|-------|-------|
| 1890..... | 2  | \$102 | \$37 | \$15 | \$110 | ..... | \$3 | \$18 | \$61 | \$210 |       |
| 1891..... | 3  | 206   | 37   | 20   | 150   | ..... | \$5 | 3    | 74   | 120   | 338   |
| 1892..... | 6  | 483   | 90   | 49   | 349   | ..... | 16  | 17   | 79   | 394   | 876   |
| 1893..... | 6  | 541   | 90   | 88   | 360   | ..... | 42  | 20   | 81   | 424   | 952   |
| 1894..... | 6  | 768   | 90   | 99   | 360   | ..... | 62  | 22   | 81   | 938   | 1,548 |
| 1895..... | 7  | 962   | 103  | 55   | 410   | ..... | 99  | 22   | 92   | 689   | 1,418 |
| 1896..... | 8  | 816   | 115  | 110  | 460   | ..... | 126 | 23   | 104  | 700   | 1,495 |
| 1897..... | 10 | 1,085 | 153  | 151  | 595   | ..... | 126 | 42   | 128  | 1,105 | 2,135 |
| 1898..... | 14 | 1,725 | 204  | 173  | 795   | ..... | 167 | 63   | 183  | 1,454 | 2,788 |

WASHINGTON.

|           |    |        |       |       |       |       |       |       |       |        |        |
|-----------|----|--------|-------|-------|-------|-------|-------|-------|-------|--------|--------|
| 1878..... | 1  | \$126  | \$100 | \$88  | \$150 | ..... | \$8   | \$45  | \$92  | \$353  |        |
| 1879..... | 1  | 202    | 160   | 24    | 150   | ..... | \$2   | 22    | 99    | 160    | 434    |
| 1880..... | 1  | 391    | 150   | 53    | 150   | ..... | 30    | 24    | 135   | 292    | 639    |
| 1881..... | 2  | 510    | 130   | 59    | 200   | ..... | 30    | 89    | 117   | 456    | 892    |
| 1882..... | 2  | 756    | 184   | 85    | 200   | ..... | 32    | 140   | 162   | 581    | 1,179  |
| 1883..... | 12 | 1,851  | 328   | 329   | 760   | ..... | 44    | 239   | 253   | 1,623  | 3,069  |
| 1884..... | 15 | 2,088  | 326   | 280   | 955   | ..... | 90    | 308   | 292   | 1,242  | 3,088  |
| 1885..... | 15 | 2,035  | 380   | 347   | 1,005 | ..... | 140   | 375   | 323   | 1,450  | 3,410  |
| 1886..... | 18 | 2,436  | 453   | 475   | 1,115 | ..... | 155   | 406   | 348   | 2,287  | 4,458  |
| 1887..... | 18 | 3,832  | 406   | 608   | 1,280 | ..... | 233   | 476   | 367   | 3,638  | 6,254  |
| 1888..... | 24 | 6,232  | 572   | 1,044 | 1,855 | ..... | 323   | 756   | 421   | 6,629  | 10,341 |
| 1889..... | 35 | 10,776 | 1,000 | 1,528 | 3,514 | ..... | 892   | 467   | 765   | 12,979 | 19,381 |
| 1890..... | 51 | 15,106 | 1,335 | 2,004 | 5,327 | ..... | 1,254 | 883   | 1,065 | 14,341 | 24,129 |
| 1891..... | 64 | 14,974 | 1,582 | 1,907 | 6,555 | ..... | 1,572 | 869   | 1,322 | 12,428 | 24,060 |
| 1892..... | 70 | 17,453 | 1,873 | 2,135 | 7,875 | ..... | 1,750 | 1,047 | 1,575 | 14,793 | 28,664 |
| 1893..... | 57 | 12,430 | 1,430 | 1,867 | 6,020 | ..... | 1,658 | 807   | 1,242 | 7,010  | 18,563 |
| 1894..... | 59 | 11,637 | 1,545 | 1,123 | 6,180 | ..... | 1,288 | 633   | 1,296 | 7,802  | 18,804 |
| 1895..... | 47 | 9,480  | 1,290 | 1,050 | 5,055 | ..... | 1,180 | 534   | 1,019 | 7,660  | 16,496 |
| 1896..... | 40 | 7,255  | 1,123 | 1,379 | 4,778 | ..... | 935   | 274   | 911   | 6,469  | 14,667 |
| 1897..... | 35 | 6,790  | 1,108 | 1,791 | 4,388 | ..... | 706   | 391   | 840   | 16,109 | 17,351 |
| 1898..... | 32 | 7,403  | 1,280 | 2,227 | 3,838 | ..... | 520   | 333   | 757   | 13,821 | 20,455 |

OREGON.

|           |    |        |       |       |       |       |     |       |      |        |        |
|-----------|----|--------|-------|-------|-------|-------|-----|-------|------|--------|--------|
| 1866..... | 1  | \$39   | \$101 | \$20  | \$100 | ..... | \$7 | \$88  | \$23 | \$218  |        |
| 1867..... | 1  | 67     | 162   | 108   | 100   | ..... | 7   | 83    | 51   | 375    |        |
| 1868..... | 1  | 54     | 159   | 100   | 100   | ..... | 28  | 88    | 36   | 390    |        |
| 1869..... | 1  | 137    | 210   | 185   | 100   | ..... | \$5 | 11    | 88   | 115    | 588    |
| 1870..... | 1  | 323    | 315   | 184   | 200   | ..... | 5   | 47    | 96   | 266    | 1,066  |
| 1871..... | 1  | 690    | 475   | 169   | 250   | ..... | 6   | 95    | 223  | 495    | 1,635  |
| 1872..... | 1  | 725    | 331   | 182   | 250   | ..... | 9   | 157   | 221  | 565    | 1,621  |
| 1873..... | 1  | 732    | 353   | 121   | 250   | ..... | 50  | 177   | 223  | 447    | 1,538  |
| 1874..... | 1  | 710    | 458   | 164   | 250   | ..... | 50  | 220   | 221  | 556    | 1,581  |
| 1875..... | 1  | 755    | 465   | 171   | 250   | ..... | 50  | 259   | 209  | 562    | 1,659  |
| 1876..... | 1  | 788    | 468   | 141   | 250   | ..... | 50  | 302   | 223  | 627    | 1,723  |
| 1877..... | 1  | 896    | 503   | 285   | 250   | ..... | 50  | 249   | 221  | 845    | 1,996  |
| 1878..... | 1  | 883    | 540   | 128   | 250   | ..... | 50  | 284   | 202  | 708    | 1,935  |
| 1879..... | 1  | 767    | 751   | 168   | 250   | ..... | 50  | 287   | 213  | 711    | 1,891  |
| 1880..... | 1  | 954    | 753   | 210   | 250   | ..... | 50  | 341   | 213  | 984    | 2,292  |
| 1881..... | 2  | 1,022  | 903   | 381   | 250   | ..... | 50  | 321   | 223  | 1,583  | 3,004  |
| 1882..... | 2  | 1,724  | 921   | 481   | 300   | ..... | 52  | 363   | 257  | 2,194  | 4,044  |
| 1883..... | 6  | 2,599  | 904   | 619   | 505   | ..... | 60  | 441   | 324  | 2,296  | 4,798  |
| 1884..... | 8  | 2,181  | 957   | 524   | 695   | ..... | 68  | 562   | 359  | 2,074  | 4,450  |
| 1885..... | 9  | 2,202  | 964   | 595   | 710   | ..... | 82  | 619   | 347  | 2,566  | 5,032  |
| 1886..... | 18 | 3,504  | 1,232 | 783   | 1,320 | ..... | 92  | 749   | 525  | 3,592  | 7,580  |
| 1887..... | 23 | 5,786  | 1,245 | 1,108 | 1,795 | ..... | 153 | 950   | 566  | 5,325  | 10,656 |
| 1888..... | 27 | 6,816  | 1,120 | 1,174 | 2,360 | ..... | 288 | 900   | 448  | 6,018  | 11,565 |
| 1889..... | 31 | 8,771  | 1,170 | 1,096 | 2,590 | ..... | 537 | 1,010 | 508  | 8,118  | 14,383 |
| 1890..... | 37 | 11,060 | 1,276 | 1,400 | 2,975 | ..... | 657 | 1,259 | 590  | 9,843  | 17,558 |
| 1891..... | 40 | 12,060 | 1,379 | 1,528 | 4,275 | ..... | 802 | 1,466 | 690  | 9,643  | 18,809 |
| 1892..... | 41 | 12,211 | 1,264 | 1,431 | 3,945 | ..... | 856 | 1,476 | 709  | 10,364 | 19,146 |
| 1893..... | 39 | 9,893  | 1,236 | 1,572 | 3,795 | ..... | 910 | 1,332 | 692  | 6,016  | 15,184 |
| 1894..... | 35 | 8,196  | 1,570 | 1,385 | 3,620 | ..... | 675 | 849   | 571  | 7,422  | 14,977 |
| 1895..... | 35 | 7,459  | 1,070 | 1,319 | 3,370 | ..... | 586 | 877   | 564  | 8,211  | 15,044 |
| 1896..... | 33 | 6,542  | 1,808 | 2,791 | 3,170 | ..... | 571 | 823   | 943  | 7,348  | 14,325 |
| 1897..... | 30 | 6,352  | 1,983 | 1,807 | 3,020 | ..... | 554 | 825   | 818  | 8,626  | 16,922 |
| 1898..... | 29 | 6,029  | 2,105 | 1,347 | 2,520 | ..... | 479 | 831   | 728  | 9,521  | 16,300 |

# 810 REPORT OF THE COMPTROLLER OF THE CURRENCY.

## SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

### CALIFORNIA.

| Date.     | No. of banks. | Loans and dis- counts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undi- vided profits. | Out- standing cir- culation. | Indi- vidual deposits. | Total.  |
|-----------|---------------|------------------------|--------------|----------------------|----------|----------|----------------------|------------------------------|------------------------|---------|
| 1871..... | 1             | \$852                  | \$500        | \$118                | \$1,000  | .....    | \$41                 | \$277                        | \$199                  | \$1,517 |
| 1872..... | 3             | 4,903                  | 1,757        | 833                  | 2,809    | \$241    | 122                  | 1,366                        | 3,144                  | 8,068   |
| 1873..... | 5             | 4,443                  | 2,542        | 1,460                | 3,200    | 150      | 141                  | 1,988                        | 3,193                  | 9,591   |
| 1874..... | 6             | 6,708                  | 2,641        | 1,924                | 3,550    | 244      | 160                  | 2,108                        | 5,406                  | 12,293  |
| 1875..... | 9             | 5,655                  | 2,800        | 1,343                | 4,680    | 394      | 240                  | 2,172                        | 3,654                  | 11,648  |
| 1876..... | 9             | 5,462                  | 1,794        | 1,142                | 4,700    | 347      | 167                  | 1,414                        | 2,499                  | 9,403   |
| 1877..... | 9             | 5,254                  | 1,818        | 1,282                | 4,300    | 225      | 201                  | 1,399                        | 2,985                  | 9,482   |
| 1878..... | 9             | 5,390                  | 1,875        | 1,635                | 4,300    | 285      | 172                  | 1,437                        | 3,403                  | 10,070  |
| 1879..... | 8             | 4,568                  | 1,836        | 1,386                | 3,559    | 317      | 122                  | 1,451                        | 2,870                  | 8,721   |
| 1880..... | 10            | 5,058                  | 1,964        | 1,521                | 3,150    | 347      | 178                  | 1,592                        | 3,873                  | 9,681   |
| 1881..... | 11            | 6,476                  | 1,970        | 2,312                | 3,300    | 444      | 314                  | 1,334                        | 6,165                  | 12,794  |
| 1882..... | 11            | 7,090                  | 2,140        | 2,015                | 3,300    | 519      | 382                  | 1,204                        | 7,434                  | 13,992  |
| 1883..... | 15            | 8,175                  | 2,165        | 2,245                | 3,550    | 504      | 462                  | 1,477                        | 8,124                  | 14,742  |
| 1884..... | 15            | 7,519                  | 1,593        | 2,006                | 3,550    | 686      | 420                  | 1,347                        | 6,581                  | 12,840  |
| 1885..... | 17            | 8,198                  | 1,583        | 1,746                | 3,845    | 783      | 438                  | 1,395                        | 6,710                  | 13,639  |
| 1886..... | 24            | 12,161                 | 1,780        | 3,044                | 5,385    | 908      | 569                  | 1,393                        | 11,215                 | 20,465  |
| 1887..... | 33            | 19,300                 | 2,209        | 5,694                | 6,870    | 1,027    | 864                  | 1,609                        | 22,136                 | 34,609  |
| 1888..... | 38            | 19,870                 | 2,557        | 4,534                | 8,175    | 1,454    | 1,674                | 1,679                        | 18,074                 | 32,791  |
| 1889..... | 37            | 19,338                 | 1,988        | 3,646                | 8,250    | 1,752    | 1,207                | 1,157                        | 17,154                 | 31,673  |
| 1890..... | 37            | 20,568                 | 1,819        | 3,421                | 8,475    | 2,179    | 1,102                | 1,183                        | 18,236                 | 32,410  |
| 1891..... | 36            | 21,031                 | 1,831        | 3,757                | 8,425    | 2,307    | 1,210                | 1,221                        | 18,098                 | 34,881  |
| 1892..... | 36            | 19,413                 | 1,819        | 3,629                | 8,175    | 2,102    | 1,273                | 1,323                        | 16,714                 | 31,987  |
| 1893..... | 35            | 16,871                 | 1,706        | 3,049                | 8,125    | 2,250    | 1,220                | 1,263                        | 12,175                 | 26,652  |
| 1894..... | 34            | 17,891                 | 1,756        | 3,436                | 7,775    | 2,337    | 975                  | 1,083                        | 14,684                 | 29,051  |
| 1895..... | 31            | 18,848                 | 2,065        | 3,775                | 7,525    | 2,360    | 1,059                | 1,342                        | 16,361                 | 31,388  |
| 1896..... | 31            | 17,453                 | 2,101        | 5,137                | 7,525    | 2,536    | 922                  | 1,479                        | 16,181                 | 31,318  |
| 1897..... | 32            | 19,080                 | 2,187        | 4,659                | 7,560    | 2,544    | 876                  | 1,467                        | 18,912                 | 34,813  |
| 1898..... | 34            | 24,691                 | 3,650        | 9,399                | 10,825   | 3,283    | 1,046                | 1,437                        | 28,977                 | 51,484  |

### IDAHO.

|           |    |       |      |      |       |       |       |      |       |       |
|-----------|----|-------|------|------|-------|-------|-------|------|-------|-------|
| 1867..... | 1  | \$72  | \$52 | \$26 | \$100 | ..... | \$8   | \$29 | \$27  | \$154 |
| 1868..... | 1  | 66    | 75   | 22   | 100   | \$11  | 8     | 64   | 19    | 201   |
| 1869..... | 1  | 84    | 75   | 39   | 100   | 5     | ..... | 63   | 67    | 253   |
| 1870..... | 1  | 69    | 75   | 32   | 100   | 7     | 2     | 63   | 69    | 258   |
| 1871..... | 1  | 106   | 100  | 37   | 100   | 10    | 1     | 89   | 124   | 338   |
| 1872..... | 1  | 87    | 100  | 33   | 100   | 12    | 10    | 89   | 95    | 325   |
| 1873..... | 1  | 81    | 100  | 30   | 100   | 15    | 9     | 88   | 79    | 309   |
| 1874..... | 1  | 95    | 100  | 49   | 100   | 19    | 10    | 89   | 157   | 377   |
| 1875..... | 1  | 124   | 100  | 41   | 100   | 23    | 9     | 86   | 152   | 384   |
| 1876..... | 1  | 70    | 100  | 40   | 100   | 23    | 9     | 87   | 131   | 363   |
| 1877..... | 1  | 90    | 100  | 41   | 100   | 21    | 3     | 85   | 127   | 345   |
| 1878..... | 1  | 103   | 100  | 24   | 100   | 20    | 11    | 84   | 136   | 350   |
| 1879..... | 1  | 120   | 100  | 34   | 100   | 20    | 5     | 86   | 131   | 355   |
| 1880..... | 1  | 103   | 100  | 56   | 100   | 23    | 7     | 81   | 128   | 349   |
| 1881..... | 1  | 101   | 200  | 75   | 100   | 20    | 10    | 83   | 320   | 534   |
| 1882..... | 1  | 132   | 100  | 81   | 100   | 20    | 9     | 81   | 274   | 485   |
| 1883..... | 3  | 241   | 125  | 84   | 200   | 20    | 22    | 99   | 392   | 757   |
| 1884..... | 4  | 302   | 118  | 114  | 250   | 20    | 42    | 58   | 438   | 824   |
| 1885..... | 4  | 351   | 63   | 138  | 250   | 20    | 63    | 60   | 417   | 854   |
| 1886..... | 6  | 486   | 105  | 156  | 350   | 21    | 83    | 93   | 406   | 1,046 |
| 1887..... | 6  | 578   | 143  | 149  | 350   | 29    | 89    | 82   | 577   | 1,234 |
| 1888..... | 7  | 676   | 183  | 243  | 430   | 85    | 57    | 99   | 845   | 1,613 |
| 1889..... | 8  | 872   | 200  | 213  | 490   | 96    | 111   | 117  | 1,068 | 2,063 |
| 1890..... | 7  | 1,088 | 175  | 184  | 400   | 155   | 87    | 93   | 1,398 | 2,444 |
| 1891..... | 8  | 1,384 | 214  | 236  | 575   | 149   | 115   | 128  | 1,661 | 2,734 |
| 1892..... | 11 | 1,804 | 232  | 253  | 700   | 197   | 157   | 152  | 2,065 | 3,375 |
| 1893..... | 13 | 1,636 | 256  | 279  | 825   | 247   | 180   | 186  | 1,303 | 2,972 |
| 1894..... | 12 | 1,519 | 244  | 289  | 775   | 256   | 184   | 172  | 1,600 | 3,282 |
| 1895..... | 11 | 1,353 | 246  | 281  | 725   | 271   | 137   | 157  | 1,985 | 3,394 |
| 1896..... | 11 | 1,285 | 256  | 320  | 675   | 275   | 124   | 163  | 1,846 | 3,223 |
| 1897..... | 10 | 1,067 | 237  | 276  | 600   | 246   | 149   | 164  | 2,270 | 3,505 |
| 1898..... | 10 | 1,133 | 276  | 312  | 600   | 248   | 139   | 150  | 2,762 | 3,984 |

REPORT OF THE COMPTROLLER OF THE CURRENCY. 811

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

UTAH.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Out-standing circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|---------------------------|----------------------|--------|
| 1866..... | 1             | \$142                | \$50         | \$16                 | \$150    |          | \$14               | \$45                      | \$77                 | \$291  |
| 1867..... | 1             | 174                  | 150          | 17                   | 150      |          | 16                 | 135                       | 59                   | 334    |
| 1868..... | 1             | 159                  | 165          | 37                   | 150      |          | 12                 | 135                       | 73                   | 381    |
| 1869..... | 0             |                      |              |                      |          |          |                    |                           |                      |        |
| 1870..... | 1             | 66                   | 145          | 7                    | 100      | 22       |                    | 124                       | 148                  | 414    |
| 1871..... | 1             | 256                  | 150          | 57                   | 100      | 25       |                    | 133                       | 303                  | 582    |
| 1872..... | 2             | 506                  | 390          | 68                   | 250      | 77       | 7                  | 225                       | 490                  | 1,185  |
| 1873..... | 3             | 734                  | 525          | 176                  | 450      | 51       | 51                 | 404                       | 599                  | 1,783  |
| 1874..... | 2             | 446                  | 150          | 98                   | 300      | 65       | 26                 | 135                       | 249                  | 804    |
| 1875..... | 2             | 467                  | 100          | 144                  | 300      | 100      | 35                 | 90                        | 301                  | 843    |
| 1876..... | 1             | 291                  | 75           | 122                  | 200      | 35       | 39                 | 45                        | 253                  | 565    |
| 1877..... | 1             | 298                  | 50           | 290                  | 200      | 40       | 39                 | 39                        | 360                  | 672    |
| 1878..... | 1             | 218                  | 50           | 150                  | 200      | 40       | 34                 | 40                        | 320                  | 640    |
| 1879..... | 1             | 285                  | 251          | 170                  | 200      | 50       | 27                 | 78                        | 573                  | 1,004  |
| 1880..... | 1             | 289                  | 300          | 157                  | 200      | 65       | 33                 | 179                       | 569                  | 1,093  |
| 1881..... | 1             | 359                  | 450          | 269                  | 200      | 100      | 54                 | 153                       | 944                  | 1,527  |
| 1882..... | 3             | 649                  | 410          | 307                  | 350      | 125      | 68                 | 269                       | 1,088                | 2,032  |
| 1883..... | 4             | 1,010                | 510          | 261                  | 450      | 170      | 78                 | 368                       | 1,480                | 2,650  |
| 1884..... | 5             | 1,216                | 563          | 240                  | 600      | 244      | 65                 | 460                       | 1,401                | 2,812  |
| 1885..... | 6             | 1,365                | 533          | 307                  | 800      | 275      | 67                 | 325                       | 1,627                | 3,209  |
| 1886..... | 7             | 1,821                | 500          | 469                  | 897      | 393      | 137                | 366                       | 2,048                | 3,792  |
| 1887..... | 7             | 2,119                | 691          | 462                  | 856      | 373      | 115                | 292                       | 2,395                | 4,362  |
| 1888..... | 7             | 2,459                | 617          | 524                  | 850      | 422      | 159                | 270                       | 2,863                | 4,841  |
| 1889..... | 8             | 3,327                | 489          | 628                  | 1,350    | 424      | 323                | 214                       | 3,921                | 6,714  |
| 1890..... | 10            | 4,926                | 589          | 839                  | 2,000    | 560      | 384                | 301                       | 4,442                | 8,343  |
| 1891..... | 13            | 5,000                | 659          | 775                  | 2,750    | 914      | 202                | 357                       | 3,574                | 8,332  |
| 1892..... | 14            | 5,342                | 652          | 993                  | 2,800    | 956      | 183                | 365                       | 4,619                | 9,333  |
| 1893..... | 14            | 4,554                | 692          | 904                  | 2,800    | 931      | 225                | 382                       | 2,713                | 7,545  |
| 1894..... | 11            | 3,133                | 907          | 447                  | 2,100    | 750      | 205                | 261                       | 2,299                | 6,054  |
| 1895..... | 11            | 3,669                | 957          | 554                  | 2,100    | 710      | 196                | 448                       | 2,940                | 6,904  |
| 1896..... | 11            | 2,832                | 1,007        | 752                  | 1,900    | 680      | 140                | 460                       | 2,587                | 6,242  |
| 1897..... | 11            | 2,462                | 1,162        | 781                  | 1,750    | 397      | 232                | 426                       | 3,802                | 7,209  |
| 1898..... | 11            | 2,734                | 1,238        | 756                  | 1,750    | 378      | 196                | 513                       | 3,891                | 7,338  |

NEVADA.

|           |   |       |       |      |       |     |     |     |       |      |       |
|-----------|---|-------|-------|------|-------|-----|-----|-----|-------|------|-------|
| 1866..... | 1 | \$114 | \$155 | \$80 | \$155 |     | \$2 | \$7 | \$129 | \$65 | \$379 |
| 1867..... | 1 | 166   | 155   | 66   | 155   |     | 4   | 22  | 132   | 100  | 428   |
| 1868..... | 1 | 177   | 155   | 70   | 155   |     | 6   | 28  | 131   | 123  | 442   |
| 1869..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1870..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1871..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1872..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1873..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1874..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1875..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1876..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1877..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1878..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1879..... | 0 |       |       |      |       |     |     |     |       |      |       |
| 1880..... | 1 | 112   | 40    | 23   | 59    |     | 4   | 36  |       | 65   | 186   |
| 1881..... | 1 | 181   | 40    | 47   | 75    |     | 9   | 36  |       | 114  | 289   |
| 1882..... | 1 | 205   | 40    | 42   | 75    | 14  | 6   | 34  |       | 102  | 319   |
| 1883..... | 1 | 217   | 40    | 31   | 75    | 20  | 6   | 35  |       | 107  | 321   |
| 1884..... | 1 | 245   | 40    | 48   | 75    | 25  | 10  | 35  |       | 189  | 367   |
| 1885..... | 1 | 248   | 45    | 56   | 75    | 25  | 11  | 35  |       | 215  | 383   |
| 1886..... | 1 | 260   | 25    | 66   | 100   | 30  | 10  | 22  |       | 220  | 453   |
| 1887..... | 2 | 514   | 38    | 60   | 150   | 40  | 12  | 34  |       | 351  | 709   |
| 1888..... | 2 | 597   | 71    | 73   | 282   | 98  | 10  | 63  |       | 271  | 857   |
| 1889..... | 2 | 669   | 70    | 43   | 282   | 103 | 18  | 63  |       | 306  | 880   |
| 1890..... | 2 | 635   | 70    | 51   | 282   | 103 | 29  | 63  |       | 245  | 842   |
| 1891..... | 2 | 653   | 70    | 42   | 282   | 103 | 34  | 63  |       | 360  | 875   |
| 1892..... | 2 | 748   | 70    | 50   | 282   | 128 | 19  | 67  |       | 397  | 1,004 |
| 1893..... | 2 | 610   | 70    | 54   | 282   | 128 | 28  | 63  |       | 364  | 901   |
| 1894..... | 2 | 687   | 70    | 48   | 282   | 128 | 22  | 59  |       | 449  | 1,039 |
| 1895..... | 2 | 647   | 70    | 42   | 282   | 128 | 9   | 63  |       | 478  | 1,044 |
| 1896..... | 1 | 206   | 29    | 12   | 82    | 8   | 1   | 18  |       | 151  | 296   |
| 1897..... | 1 | 212   | 26    | 21   | 82    | 8   | 2   | 18  |       | 251  | 361   |
| 1898..... | 1 | 197   | 29    | 22   | 82    | 2   | 4   | 18  |       | 345  | 451   |

812 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

ARIZONA.

| Date.     | No. of banks. | Loans and discounts. | U. S. bonds. | Cash and cash items. | Capital. | Surplus. | Undivided profits. | Outstanding circulation. | Individual deposits. | Total. |
|-----------|---------------|----------------------|--------------|----------------------|----------|----------|--------------------|--------------------------|----------------------|--------|
| 1882..... | 1             | \$114                | \$109        | \$97                 | \$100    | .....    | \$10               | \$19                     | \$211                | \$386  |
| 1883..... | 1             | 57                   | 109          | 71                   | 100      | \$1      | 15                 | 31                       | 107                  | 314    |
| 1884..... | 2             | 135                  | 47           | 71                   | 150      | 3        | 7                  | 40                       | 143                  | 351    |
| 1885..... | 0             | .....                | .....        | .....                | .....    | .....    | .....              | .....                    | .....                | .....  |
| 1886..... | 0             | .....                | .....        | .....                | .....    | .....    | .....              | .....                    | .....                | .....  |
| 1887..... | 1             | 174                  | 25           | 35                   | 160      | .....    | 6                  | 22                       | 133                  | 325    |
| 1888..... | 1             | 154                  | 25           | 27                   | 100      | 9        | 11                 | 22                       | 115                  | 277    |
| 1889..... | 1             | 171                  | 25           | 30                   | 100      | 20       | 12                 | 22                       | 156                  | 321    |
| 1890..... | 2             | 204                  | 37           | 66                   | 150      | 30       | 16                 | 33                       | 293                  | 536    |
| 1891..... | 3             | 240                  | 50           | 53                   | 200      | 34       | 24                 | 43                       | 307                  | 623    |
| 1892..... | 4             | 431                  | 75           | 101                  | 300      | 34       | 61                 | 68                       | 504                  | 973    |
| 1893..... | 5             | 479                  | 150          | 140                  | 400      | 36       | 75                 | 90                       | 441                  | 1,100  |
| 1894..... | 5             | 541                  | 150          | 129                  | 400      | 39       | 74                 | 85                       | 593                  | 1,209  |
| 1895..... | 5             | 701                  | 150          | 147                  | 400      | 41       | 100                | 81                       | 825                  | 1,485  |
| 1896..... | 5             | 669                  | 150          | 181                  | 400      | 39       | 52                 | 127                      | 704                  | 1,343  |
| 1897..... | 5             | 798                  | 175          | 179                  | 400      | 46       | 50                 | 147                      | 1,135                | 1,796  |
| 1898..... | 5             | 993                  | 175          | 283                  | 400      | 53       | 56                 | 136                      | 1,539                | 2,222  |

ALASKA.

|           |   |      |      |      |      |       |       |     |      |       |
|-----------|---|------|------|------|------|-------|-------|-----|------|-------|
| 1898..... | 1 | \$37 | \$12 | \$21 | \$50 | ..... | ..... | \$2 | \$49 | \$102 |
|-----------|---|------|------|------|------|-------|-------|-----|------|-------|

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