V.

Statement of the State Bank of Indiana, October 31, 1855.

RESOURCES.			LIABILITIES.		
Bills discounted	$1,024,648 69		Capital stock		$2,150,107 44
Bills of exchange	3,654,132 46	$4,678,781 15	Surplus fund	$1,228,301 96	
Suspended debt	252,192 19		Profit since last dividend	195,786 88	1,424,088 84
Banking-houses and furniture	148,753 00		Due to other banks	120,666 76	
Other real estate	24,367 04	430,018 01	Sinking fund, school tax, and other items	27,706 03	
Due from Eastern banking institutions	707,633 88		Undrawn dividends	3,972 68	152,405 47
Due from other banking institutions	221,792 91		Individual deposits	599,177 90	
Remittances and other items	292,736 48		Suspense circulation (to supply estimated loss of notes)	143,198 00	742,375 90
Branch balances	12,238 42	1,234,501 69	Circulation, under fives $590,817 00		
Notes of other banks	238,203 00		Circulation, fives and upwards 2,676,434 00		
Gold and silver	1,223,199 80	1,461,402 80	Less notes on hand	3,267,251 00	
				61,525 00	3,205,726 00
		7,804,703 65			7,804,703 65

OFFICE OF THE STATE BANK OF INDIANA, *Indianapolis, November 24, 1855.*

JAMES M. RAY, *Cashier.*

Statement of the condition of each branch of the State Bank of Indiana, October 31, 1855.

RESOURCES.

Branch.	Bills discounted.	Bills of exchange.	Suspended debt.	Banking-houses.	Other real estate.	Furniture.	Branch balances.	Eastern balances.	Other bank balances.	Remittances.	Other items.	Other branch notes.	Other bank notes.	Specie.
Indianapolis	$245,920 47	$280,490 13	$12,778 32	$13,841 81	$1,730 33	$711 24	$7,319 29	$65,965 49	$17,078 94	$1,400 00	$10,828 73	$3,850	$45,586	$132,115 80
Lawrenceburg	45,368 62	369,781 25	78,353 52	6,841 86	125 00	.....	2,596 10	63,119 22	11,050 64	6,025 00	130,573 97	.....	10,836	135,668 71
Richmond	83,205 83	374,231 68	14,067 22	5,280 67	.....	876 83	158 15	2,654 64	929 30	.....	55,800 00	.....	4,382	110,267 81
Madison	78,697 18	260,706 00	51,098 47	16,938 16	1,370 99	983 15	5,026 83	85,100 88	22,844 57	43 00	15,003 94	2,797	25,048	62,216 13
New Albany	64,973 90	230,859 03	15,191 16	13,841 80	458 00	.....	1,029 95	67,227 96	18,354 19	.....	25,872 25	7,829	10,190	74,255 82
Evansville	17,305 35	315,669 84	12,150 91	21,841 80	.....	.....	2,541 31	25,347 96	42,511 89	.....	5,134 21	8,641	28,404	101,621 73
Vincennes	118,649 33	175,981 41	9,028 39	16,841 80	8,183 77	1,084 56	2,289 93	68,067 23	9,618 55	4,022 15	11,175 00	.....	20,100	89,334 90
Bedford	15,146 50	183,217 95	6,540 96	3,341 80	.....	.....	1,693 78	1,862 56	20 87	.....	1,737 50	225	438	38,919 07
Terre Haute	46,741 87	444,588 29	3,992 78	9,841 80	6,351 25	550 00	1,801 36	67,146 39	98,435 91	.....	2,072 69	.....	40,817	106,582 60
Lafayette	184,790 39	216,396 69	23,740 89	15,741 10	1,622 87	.....	323 54	60,649 30	12,164 58	300 58	2,045 18	9,604	1,411	123,585 74
Fort Wayne	77,784 76	254,278 43	20,715 69	8,841 80	1,224 34	.....	11,917 26	106,703 96	22,181 59	935 33	16,061 62	1,880	10,858	96,144 07
South Bend	8,631 56	204,495 58	4,503 88	6,841 80	3,300 49	500 00	208 09	55,622 50	395 00	.....	5 52	26,110	7,082	69,485 97
Michigan City	37,500 00	233,212 81	.....	8,716 80	.....	.....	250 12	38,165 79	36,206 88	2,500 00	1,199 88	649	33,111	82,999 45
	1,024,648 69	3,654,132 46	252,192 19	148,753 00	24,367 04	4,705 78	37,169 74	707,633 88	221,792 91	15,226 06	277,510 42	61,525	238,203	1,223,199 80

Statement of the condition of each branch of the State Bank of Indiana, October 31, 1855—Continued.

LIABILITIES.

Branch.	Charter capital.	Stock of sinking fund.	Individual stock.	Profit and loss.	Surplus fund.	Unclaimed dividends.	Commissioners of the sinking fund.	Other items.	Branch balances.	Other bank balances.	Individual deposites.	Circulation. Under $5.	Circulation. $5 and upwards.	Suspense circulation.	Total.
Indianapolis	$75,300	$97,750	$116,850 00	$23,609 39	$126,681 63	$15 00	.....	$1,691 99	$2,908 54	$23,930 15	$104,305 30	$79,075 00	$298,914 50	$15,587	$889,516 55
Lawrenceburg	80,000	36,250	98,750 00	15,355 31	163,007 57	2 04	$851 28	3,763 15	890 99	2,300 74	54,013 78	85,319 00	304,688 00	15,268	860,339 89
Richmond	57,000	1,250	108,750 00	19,183 21	111,214 49	6 16	.....	.....	1,251 86	11,190 08	6,143 70	33,404 00	280,423 00	11,897	657,963 53
Madison	86,000	.....	126,550 00	15,790 78	128,459 66	.....	2,519 00	1,881 35	1,231 13	20,014 18	66,551 54	10,765 00	153,572 00	15,065	628,404 50
New Albany	76,750	.....	87,100 00	13,650 60	87,196 56	1,238 45	.....	442 88	2,536 11	16,294 49	39,565 47	60,103 00	133,005 00	11,614	530,077 06
Evansville*	68,000	4,600	73,550 00	15,655 07	69,591 08	.....	.....	2,351 02	961 38	13,729 17	58,301 01	18,618 00	269,333 00	10,365	611,166 03
Vincennes	65,000	13,600	68,600 00	11,546 91	59,753 03	54 35	.....	.....	1,120 71	10,695 86	35,798 15	14,589 00	240,150 00	10,000	531,377 02
Bedford	40,000	.....	51,569 50	7,104 16	99,998 63	.....	7 00	1,691 15	.....	658 43	17,412 58	15,752 00	89,943 00	6,503	253,143 09
Terre Haute†	67,800	4,500	152,500 00	23,522 78	119,054 19	.....	83 00	5,725 28	3,252 26	8,146 95	58,366 06	38,368 00	261,890 50	11,192	759,191 81
Lafayette†	80,000	.....	107,750 00	14,984 43	109,180 61	.....	987 86	652 95	5,301 86	10,158 19	30,991 91	53,198 00	255,874 00	13,308	682,375 79
Fort Wayne†	64,150	33,088	48,050 00	13,619 57	103,513 21	1,902 68	130 05	3,382 33	5,99 91	1,099 58	63,684 65	19,716 50	219,357 00	9,796	698,996 85
South Bend	70,000	.....	59,300 67	9,978 69	60,763 19	241 00	943 59	.....	158 98	1,113 88	80,950 53	25,506 50	151,307 00	5,727	387,215 39
Michigan City	50,000	7,000	63,000 00	11,820 99	67,899 12	.....	559 96	.....	618 18	190 15	31,569 56	50,202 00	181,557 00	6,566	474,511 76
	890,000	198,038	1,136,353 17	196,786 88	1,228,301 96	3,939 68	5,381 97	21,489 50	21,858 38	139,636 56	599,177 00	530,817 00	2,876,131 00	143,198	7,891,059 97

* State Bank tax and saline fund $5,516 27.

† School fund: Terre Haute branch $384 55
Lafayette branch 209 37
Fort Wayne branch 296 24

Total school fund 890 36

V 1.

REPORT OF THE AUDITOR OF INDIANA, DECEMBER 10, 1855.

FREE BANKING OPERATIONS.

The general assembly of this State, at its last session, appointed a joint committee "to investigate the condition of the free banking system of the State, so far as the same was connected with this office." This committee engaged the services of Dr. E. W. H. Ellis, Mr. Jno. Hunt, and Mr. J. R. Slack, to examine the books of the auditor, and to ascertain the amount of the circulation and securities of the several banks. The report of these gentlemen as to the circulation outstanding and securities on hand, at the time the banking department was turned over to me, formed the basis on which the accounts of the several banks were opened anew, and with which the present condition of the suspended banks is contrasted in the abstract of their condition hereto appended. The tabular statement annexed gives the condition of the specie-paying free banks at this time; setting forth the kind and amount, at their par value, of the securities deposited, and the amount of the circulation issued thereon.

SUSPENDED FREE BANKS.

The circulation of the fifty-three suspended free banks, as ascertained and reported to be outstanding on the 25th of January, 1855, was..... $2,868,403 00
Redeemed to December 15, 1855..... 2,711,928 00

Outstanding 156,475 00

Some of the notes of the following named banks having been protested, and said banks having failed to comply with the requisitions of the general banking law in regard to protests, the securities of said banks were sold in accordance with the law, and the proceeds and other assets applied to the redemption of the circulating notes at the rates affixed to each, which rates were predicated on the circulation outstanding as shown by the books of my predecessor:

Bank of Connersville	87 cents.
Wabash Valley Bank	92 "
Bank of America at Morocco	87 "
Atlantic Bank at Jackson	80 "
Public Stock Bank, Newport	89 "
Bank of Bridgeport	88 "
State Stock Bank of Indiana, Peru	85 "
Bank of Albany	90 "
Bank of Attica	89 "
Government Stock Bank	80 "
Laurel Bank	82 "
Bank of T. Wadsworth	91 "
Greene County Bank	81 "
Elkhart County Bank	97 "

Traders' Bank at Nashville	92 cents.
Merchants' Bank, Lafayette	90 "
Merchants' Bank, Springfield	90 "
Orange Bank	100 "

The securities of the following named banks were sold in pursuance of the requirements of the law, on the 29th day of October last. To guard against the possibility of any error in the amount of circulation outstanding, notice was given for those holding the notes of said banks to return them to this office within ninety days for cancellation, and a certificate issued for the same, payable after the first day of February, at the rate to be ascertained when the amount of outstanding circulation should be correctly determined:

Farmers' Bank of Jasper.
Plymouth Bank at Plymouth.
State Stock Security Bank, Newport.
Traders' Bank at Terre Haute.
Drovers' Bank at Rome.
New York Stock Bank at Vincennes.

The securities of the following banks are to be sold under the provisions of the general banking law, on Tuesday the 29th instant:

Northern Indiana Bank at Logansport.
Bank of Covington.
State Stock Bank at Marion.
Kalamazoo Bank.

It having been ascertained that the outstanding circulation of the following banks, as reported by the joint committee, was correct—the amount burned by my predecessor, and the amount cancelled and left on hand by him, and the amount ascertained to be outstanding on the 25th day of January, 1855, agreeing with the whole amount originally issued, arrangements were made for the redemption of the circulating notes at par, at the places named:

Upper Wabash Bank, Northwestern Bank, Steuben County Bank, Wayne Bank, Richmond, Wayne Bank, Logansport, Bank of Perrysville, Bank of Rockport, Starke County Bank, Bank of South Bend, Great Western Bank,	At the Office of Auditor of State.

Delaware County Bank, at Central Bank, Indianapolis.
Agricultural Bank, at Bank of the Capitol, Indianapolis.
Bank of Fort Wayne, at Branch State Bank, Indianapolis.

Thus it will be seen that of the fifty-three suspended free banks, all, except the following, are being rapidly liquidated:

Western Bank at Plymouth.
Bank of North America at Newport.
State Stock Bank at Jamestown.

SPECIE-PAYING FREE BANKS.

The tabular statement annexed gives the kind and amount of bonds deposited by each bank as security for the redemption of their notes, and the amount of circulation issued thereon, and designates those which have complied with the requisitions of the amended law of the last general assembly. By this it will be seen that the actual securities in stocks amount to two million forty-nine thousand and five hundred and forty-four dollars. The amount of notes received by them for issue, one million six hundred and seventy-four thousand and eight hundred and seventy-two dollars.

These securities consist of the following State stocks, viz:

Indiana 6 per cents	$12,000 00
Indiana 5 per cents	700,600 00
Indiana 2½ per cents	387,444 00
Virginia 6 per cents	228,000 00
Tennessee 6 per cents	12,000 00
Missouri 6 per cents	265,000 00
Georgia 6 per cents	73,000 00
Louisiana 6 per cents	298,000 00
Kentucky 6 per cents	42,500 00
North Carolina 6 per cents	30,000 00
Pennsylvania 5 per cents	1,000 00

Thus it will be seen that the securities thus deposited are the bonds of those States which pay their interest thereon regularly semi-annually, and are of the very best class of State bonds, whose value is more permanently fixed than the bonds of other States, and liable but to slight fluctuations.

Those specie-paying free banks whose securities were not sufficient at the lowest market value to cover their outstanding circulation, were required to surrender an amount of their issues, or deposite additional bonds to make their securities, on this basis, to cover their circulation dollar for dollar. In almost every instance this requisition has been complied with. This, in connection with the fact that the securities of those banks which have accepted the provisions of the amended law are taken at the lowest market value, and *ten per cent.* additional retained above their circulation, justifies the assertion that the circulating medium of no other State is better secured than that of Indiana.

The experiment of free banking in Indiana, disastrous as it has been in some particulars, has demonstrated most conclusively the safety and wisdom of the system. The original bill was crude and imperfect, admitting of such a construction as held out to irresponsible men inducements and facilities for embarking largely in the business of banking, without the ability to sustain themselves in a period of revulsion.

That revulsion came at a time of universal commercial depression, when the circulation of the free banks had been expanded to over nine millions of dollars, when the rate of exchange ruled heavily against the West, and a suspension of a large majority of the banks had cre-

ated a wide-spread panic, forcing home the entire circulation for redemption; and yet the loss to which the bill-holder was necessarily subjected, in many cases, did not exceed five per cent., and in no case exceeded twenty per cent. of the amount in his hands. While, in numerous instances, in other States, under the system so much lauded by the opponents of free banking, when the securities were all in the vaults of the banker, the wreck had been complete, the issues of the banks proving entirely worthless in the hands of the holders, here was a basis, which although insufficient to reimburse the bill-holder in full, furnished a guaranty against, and ultimately saved him from any heavy sacrifice. Whatever defects there were, it was evident, could not be attributed to the free banking system, but resulted from the ambiguity of the law itself.

The amendatory act, enacted by the legislature at its last session, was designed to remedy these defects, to guard against erroneous constructions of the law by the officers administering it, to prevent the receipt of doubtful or insufficient security, and to require the deposite of such an amount of security as should, in any emergency, be adequate for the protection of the bill-holder. And, so far, the expectations of the authors of the amended law have been fully realized. Several of the specie-paying banks have come under the provisions of the amended statute, and assurances given that all will do so within the period named in the act. No suspension has taken place, even temporarily: and should any occur, the public are fully protected.

While the law does not extend to men without responsibility, to speculators and adventurers, facilities for flooding the State with an irredeemable issue, it is yet liberal enough in its provisions to justify men of capital, integrity, and business capacity, to embark in banking to the extent of the wants of the community. Such, so far as we can judge, are the men now engaged in free banking in the State of Indiana, and we regard them as fully entitled to the confidence of the public.

No safer circulation can be produced than the issue of the specie-paying free banks, nor any so much entitled to the approbation and encouragement of our citizens. It is the interest of the banker to have this issue promptly convertible into gold or silver at the pleasure of the holder, and it is, therefore, a closer approximation to the constitutional currency than any other. From these manifest advantages of the system, we feel fully assured that it will increase in popular favor, and that our citizens will be slow in extending their confidence to any mode of banking which fails to furnish the guaranty of ample collateral securities, deposited in the hands of disinterested and responsible officers of State.

RECAPITULATION,

Showing the circulation outstanding January 25th, 1855, the amount since redeemed, the balance yet outstanding, and the securities and proceeds on hand.

Names of banks.	CIRCULATION.		Balance outstanding.	Securities at par value & proceeds.
	Out Jan. 25, 1855.	Redeemed.		
Bank of Connersville	$271,882	$237,127	$34,755	$30,354 72
State Stock Bank of Indiana	90,850	84,352	6,498	5,581 02
Government Stock Bank	17,300	17,300	.....	.....
Merchants' Bank at Lafayette	16,677	16,677	.....	.....
Merchants' Bank at Springfield	6,103	6,048	55	.....
Wabash Valley Bank	126,612	121,870	4,742	4,155 56
State Stock Bank at Logansport	33,612	33,000	612	.....
Plymouth Bank	31,734	30,000	1,734	3,500 00
Drovers' Bank at Rome	32,790	30,000	2,790	3,000 00
Public Stock Bank at Newport	31,808	31,808	.....	.....
Bank of North America at Newport	42,710	38,000	4,710	5,000 00
State Stock Security Bank at Newport	20,750	20,750	.....	.....
Western Bank at Plymouth	58,399	51,600	6,799	7,500 00
Northern Indiana Bank at Logansport	58,902	54,000	4,902	5,000 00
New York Stock Bank at Vincennes	49,000	46,000	3,000	3,000 00
Elkhart County Bank at Goshen	133,425	127,879	5,546	4,566 68
Steuben County Bank	68,338	65,358	2,980	2,980 00
Bank of Albany	16,935	14,426	2,509	2,263 10
State Stock Bank at Jamestown	129,595	121,000	8,595	8,500 00
Bank of Covington	83,388	79,500	3,888	4,000 00
Great Western Bank	50,791	46,400	4,391	4,500 00
Bank of Rochester	98,356	94,500	3,856	4,000 00
Bank of Rensselaer	60,583	58,500	2,053	2,000 00
Wayne Bank at Logansport	52,820	50,940	1,880	2,360 00
Wayne Bank at Richmond	32,905	31,485	1,420	1,910 00
Bank of Attica	92,590	88,371	4,219	3,775 80
Delaware County Bank	40,850	39,308	1,542	1,500 00
North Western Bank	123,500	118,625	4,875	4,875 00
Bank of America at Morocco	38,998	37,071	1,927	1,685 95
Bank of Fort Wayne	63,975	62,000	1,975	2,000 00
Atlantic Bank at Jackson	13,803	13,220	580	483 05
Wabash River Bank at Newville	69,000	69,000	.....	.....
Traders' Bank at Terre Haute	23,998	22,000	1,998	2,000 00
State Stock Bank at Marion	39,503	36,000	2,903	3,000 00
Wabash River Bank at Jasper	127,925	127,925	.....	.....
Traders' Bank at Nashville	68,000	66,238	2,662	2,402 75
Greene County Bank	58,000	57,650	350	280 46
Farmers and Mechanics' Bank at Rensselaer	33,612	32,500	1,112	1,000 00
Laurel Bank	56,000	54,274	1,726	1,448 30
Kalamazoo Bank	27,998	26,000	1,998	2,000 00
Upper Wabash Bank	99,710	97,235	2,475	2,475 00
Perry County Bank	61,999	61,999	.....	.....
Farmers' Bank at Jasper	32,362	26,650	5,712	6,500 00
Bank of Albion	30,480	27,100	3,380	4,000 00
Bank of South Bend	40,890	38,230	2,660	2,660 00
Orange Bank	12,800	12,493	307	307 00
Bank of T. Wadsworth	998	947	51	46 41
Wabash River Bank at New Corydon	37,000	34,610	2,390	2,390 00
Bank of Rockport	6,000	5,640	360	360 00
Bank of Perrysville	9,996	9,694	302	302 00
Bank of Bridgeport	13,898	13,582	316	293 73
Starke County Bank	1,480	1,440	40	40 00
Agricultural Bank	15,900	12,000	2,900	3,000 00
Totals	2,868,403	2,711,928	156,175	152,996 53

Statement of the names and location of the specie-paying free banks of Indiana, the kind and amount of securities on deposite, and the amount of circulating notes outstanding January 1, 1856.

Banks.	Location.	Indiana 5 per cent. stocks.	Indiana 2½ per cent. stocks.	Indiana 6 per cent. stocks.	Virginia 6 per cent. stocks.	Louisiana 6 per cent. stocks.	Missouri 6 per cent. stocks.	Georgia 6 and 7 per cent. stocks.	Kentucky 6 per cent. stocks.	Tennessee 6 per cent. stocks.	Pennsylvania 5 per cent. stocks.	North Carolina 6 per cent. stocks.	Total am't of stocks deposited; par value.	Amount of circulation issued upon said stocks.
Prairie City Bank*	Terre Haute	$163,000	$10,000		$6,000	$500	$1,000					$1,000	$181,500	$140,371
Southern Bank of Indiana*	Terre Haute	68,000			38,000	1,500	37,000						144,500	118,986
Gramercy Bank	Lafayette	15,500				9,000	7,000						31,500	28,385
Indiana Stock Bank	Lapoole	50,000											50,000	47,627
Traders' Bank	Indianapolis		9,000										9,000	3,946
Canal Bank	Evansville	50,000											50,000	40,002
Fayette County Bank	Connersville				22,000								22,000	20,000
Bank of Indiana	Michigan City	55,000											55,000	49,998
Crescent City Bank*	Evansville	74,000					20,000		$2,500				97,100	74,925
Indiana Bank	Madison	500	41,077		2,000		35,000						78,577	55,300
Central Bank*	Indianapolis			$7,000	31,000	29,000	33,000						100,000	86,871
N. Y. and Va. State Stock B'k	Evansville				6,000								6,000	1,951
Brookville Bank	Brookville	12,000			9,000								21,000	19,801
Bank of Goshen	Goshen	21,000				29,500				$9,000			59,500	52,321
Lagrange Bank*	Lima	14,000	22,050			21,000			13,000			5,000	75,050	60,082
Hoosier Bank	Logansport				35,000		16,000						51,000	49,985
Bank of Syracuse	Syracuse	1,000	60,100			2,500							63,600	31,393
Bank of Elkhart	Elkhart	25,500											25,500	25,498
Cambridge City Bank	Cambridge City	30,000											30,000	25,000
Bank of Rockville*	Wabash					54,000							54,000	50,000
Tippecanoe Bank*	Logansport	1,500	46,000		12,000	13,500	12,000						85,000	55,103
Farmers' Bank of Westfield	Westfield	20,000	22,979			1,000							43,979	42,152
Kentucky Stock Bank	Columbus	14,500				11,000	1,000	4,000	11,000				50,000	18,000
Farmers and Mechanics' B'k*	Indianapolis	2,000	85,278	5,000		1,500					$1,000		94,778	51,587
Bank of Warsaw	Warsaw	6,000	26,167			6,000							63,167	38,177
Merchants and Mechanics' B'k.	New Albany	4,000						21,000	11,000	3,000			40,000	29,018
Bank of Mount Vernon	Mount Vernon							6,500				1,000	50,500	50,188
Indian Reserve Bank	Kokomo				25,000								25,000	23,618
Bank of Salem	Salem					29,000	26,000						55,000	23,996
Salem Bank	Corydon	6,500			5,000	41,000							52,500	19,959
Shawnee Bank	Alton	1,000				12,500							13,500	11,965
Huntington County Bank	Huntington				21,000								21,000	21,000
Bank of Monticello	Monticello				10,000								10,000	9,540
Bank of the Capitol	Indianapolis		40,000										40,000	21,890
Bank of North America	Clinton	7,000			4,000		6,000						17,000	15,790
Bank of Paoli	Paoli					27,500	21,000						48,500	40,537
Savings Bank	Connersville				2,000	1,000	2,000						5,000	4,000
Parke County Bank*	Rockville	82,000	1,000										83,000	62,545
		730,600	387,444	12,000	228,000	298,000	240,000	73,000	42,500	12,000	1,000	30,000	2,054,544	1,650,958

* These banks have complied with the requisitions of the general banking law as amended March 3, 1855.

V 2.—*Statement exhibiting the condition of the Indiana free banks for the six months ending the first Monday of January*, 1856.

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Shawnee Bank	Attica	$13,500	$27,074	$16,400	$4,500	....	$1,936	$14,398	$1,467	$13,303	$11,961	$39,561	$10,000	....
Gramercy Bank	Lafayette	50,000	85,681	50,000	....	....	25,290	16,919	....	1,504	31,385	72,192	....	$28,140
Cambridge City	Cambridge city	30,000	114,515	105,000	....	1,000	5,012	26,971	10,561	16,261	25,000	67,491	....	....
Rockville	Wabash	77,500	98,955	21,000	....	....	....	4,708	....	2,680	19,800	30,319	5,000	....
Indian Reserve	Kokomo	98,380	27,391	25,000	....	....	3,071	5,301	....	8,781	20,616	22,319	....	....
Lagrange Bank	Lima	65,780	24,380	20,000	....	6,582	....	2,791	3,968	9,177	60,009	25,620	....	....
Bank of Elkhart	Elkhart	32,949	11,624	32,949	....	....	5,308	1,919	10,159	6,?95	25,198	6,686	....	16,384
Southern Bank of Indiana	Terre Haute	141,500	189,357	200,000	....	1,144	20,111	17,901	12,9?1	6?,509	119,986	79,063	....	12,000
Prairie City Bank	do	179,200	176,642	200,000	7,393	30,866	6,947	62,956	....	16,306	168,386	133,162	3,152	....
Indiana Stock Bank	Laporte	50,000	21,908	50,649	3,927	3,867	40,809	8,?29	....	10,157	....	47,622	11,717	....
Farmers' Bank	Westfield	52,979	10,221	51,979	....	....	22,587	....	....	10,28?	33,152	....	....	....
Hoosier Bank	Logansport	51,000	73,918	50,000	....	27,601	1,061	18,?56	....	17,?04	15,131	91,471	....	....
Bank of Rockville	Wabash	54,550	4,658	[illegible]	....	21,722	16,7?1	8,?87	....	7,?91	50,000	....	191	10,016
Huntington County Bank	Huntington	12,000	3,920	18,?00	....	400	1,551	9,?00	9,6??	4,816	90,095	5,459	....	23,000
Parke County Bank	Rockville	53,223	69,561	60,?0?	....	....	18,580	16,???	10,2??	10,871	51,809	41,296	1,091	....
Indiana Bank	Madison	110,500	988,067	6?,?6?	10,113	2,135	4,369	17,???	....	15,419	55,300	179,163	20,801	....
Bank of Indiana	Michigan city	50,000	40,667	50,000	....	....	10,984	1,1?1	9,311	7,?6?	32,678	18,736	3,136	....
Bank of Warsaw	Warsaw	41,788	17,724	5?,177	....	5,064	11,588	6,?0?	....	6,180	38,177	90,100	....	300
Bank of Paoli	Paoli	50,000	45,574	2?,?80	....	1,749	23,116	1?,1?1	[illegible]	4,9?0	91,006	16,650	981	19,129
Salem Bank	Salem	50,000	51,199	50,000	....	2,500	708	3,???	16,???	[illegible]	19,072	96,9?0	....	....
Crescent City Bank	Evansville	97,100	63,641	[illegible]	8,615	1,190	5,4??	[illegible]	[illegible]	21,??9	61,065	62,006	8,631	....
Kentucky Stock Bank	Columbus	50,000	55,723	50,000	....	600	1,116	[illegible]	[illegible]	11,8?1	18,000	20,9?1	....	....
Canal Bank	Evansville	100,000	150,733	50,000	....	500	8,119	[illegible]	[illegible]	10,???	75,118	11,880	16,795	....
Bank of the Capitol	Indianapolis	96,954	109,280	96,?00	....	19,586	26,???	[illegible]	[illegible]	11,???	[illegible]	185,1??	4,161	....
Bank of Mount Vernon	Mount Vernon	70,540	19,113	[illegible]	....	....	....	[illegible]	[illegible]	[illegible]	50,368	5,000	[illegible]	....
Central Bank	Indianapolis	91,677	164,822	91,???	1,440	....	1,???	[illegible]	[illegible]	[illegible]	80,190	42,1??	?,165	....
Fayette County Bank	Connersville	33,900	81,167	22,000	9,114	....	15,???	[illegible]	[illegible]	4,???	94,000	45,601	9,?98	26,316
Savings Bank	....	9,150	69,2?0	54,650	4,151	....	[illegible]	[illegible]	[illegible]	4,???	5,000	19,341	....	1,5?1
Bank of Goshen	....	67,583	33,110	31,???	1,545	....	4,9??	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	19,157	7,100
Bank of Syracuse	....	41,776	....	[illegible]	[illegible]	....	....	[illegible]	[illegible]	[illegible]	[illegible]	....	....	4,000
Tippecanoe Bank	....	46,???	8,?2?	25,???	2,0??	....	1,???	[illegible]	[illegible]	[illegible]	[illegible]	9,???	5,000	2,400
Bank of North America	Clinton	15,750	9,475	15,???	....	....	11	[illegible]	[illegible]	[illegible]	15,???	....	....	....
Total of 32 banks	....	1,???,21?	2,???,019	[illegible]	54,194	1??,?06	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1,???,917	[illegible]	161,975

W.—*Quarterly bank statement exhibiting the condition of the several incorporated banking institutions of the State of Ohio, on the first Monday of February*, 1856, *as shown by their returns made under oath to the Auditor of State.*

Names of banks.	RESOURCES. Notes and bills discounted.	Specie.	Notes of other banks.	Due from other banks and bankers.	Eastern deposites.	Checks and other cash items.	Bonds of U. S. and State of Ohio.	Real estate and personal property.	Other resources.	Total resources.
INDEPENDENT BANKS.*										
1. Bank of Geauga, Painesville	$263,577 49	$25,996 78	$14,023 00	$3,438 86	$44,177 78	$2,579 21	$141,351 03	$5,000 00	$13,026 86	$453,171 01
2. Canal Bank of Cleveland	....	....	....	....	....	....	....	....	....	....
3. City Bank of Cleveland	270,257 80	35,280 13	32,518 00	6,151 92	32,937 24	965 47	125,000 00	200 00	1,358 97	504,869 53
4. City Bank of Columbus	....	....	....	....	....	....	....	....	....	....
5. City Bank of Cincinnati	....	....	....	....	....	....	....	....	....	....
6. Commercial Bank of Cincinnati	424,267 72	10,732 03	94,364 00	30,305 49	27,559 72	....	5,000 00	....	5,113 03	597,341 99
7. Franklin Bank of Zanesville	207,317 85	20,656 15	37,759 00	2,005 31	18,204 91	14,448 07	130,250 00	2,568 00	22,977 74	456,887 03
8. Mahoning Co. Bank, Youngstown	205,385 62	17,022 50	9,280 00	21,425 29	33,722 85	608 33	106,500 00	800 00	855 51	395,600 10
9. Seneca County Bank, Tiffin	125,487 37	26,389 57	24,812 00	5,576 32	49,938 20	1,748 59	201,628 14	....	11,584 76	447,155 95
10. Sandusky City Bank	....	....	....	....	....	....	....	....	....	....
11. Western Reserve Bank, Warren	230,883 19	71,178 63	15,013 00	26,114 49	88,137 99	....	173,105 64	5,900 00	988 02	611,320 96
Total Independent Banks	1,667,177 04	207,246 79	227,969 00	95,017 68	294,678 69	20,349 67	883,534 81	14,468 00	55,904 89	3,466,346 57
FREE BANKS.†							State sto'ks depos'd with Aud			
1. Bank of Commerce, Cleveland	193,675 88	14,101 40	14,074 00	5,961 48	21,006 26	421 86	86,873 62	2,199 21	14,793 36	350,107 07
2. Bank of Marion	45,027 42	15,159 77	6,260 00	9,813 75	16,062 34	....	100,100 00	1,873 57	10,259 31	197,556 16
3. Champaign County Bank, Urbana	112,376 74	10,845 69	10,829 00	14,157 48	18,477 36	3,280 77	61,107 57	270 91	98 53	231,454 05
4. Franklin Bank of Portage County	56,239 86	10,675 81	2,675 00	1,118 16	37,601 40	289 71	59,198 87	455 33	4,492 87	172,747 01
5. Forest City Bank, Cleveland	93,902 09	7,063 40	21,756 00	3,512 95	7,570 89	206 43	28,000 00	12,938 04	5,775 97	183,725 63
6. Iron Bank of Ironton	29,712 98	13,569 54	16,005 90	38,045 88	25,352 20	....	90,000 00	1,585 83	16,960 75	231,432 15
7. Merchants' Bank of Massillon	152,912 95	17,913 10	4,853 00	3,545 30	18,429 25	68 84	100,100 00	297 75	7,209 13	305,329 29
8. Miami Valley Bank, Dayton‡	....	....	....	....	....	....	....	....	....	....
9. Pickaway Co. Bank, Circleville	316,186 56	19,775 88	28,713 00	18,961 96	84,605 21	....	89,917 00	9,969 67	....	568,129 28
10. Savings Bank, Cincinnati‡	....	....	....	....	....	....	....	....	....	....
11. Springfield Bank	167,132 68	13,548 01	22,823 00	2,960 68	17,943 06	476 49	104,989 77	446 58	5,419 18	335,759 45
12. Stark County Bank, Canton	23,031 65	7,909 01	5,866 25	22,039 73	13,505 15	....	41,961 54	2,100 00	....	115,713 33
13. Union Bank, Sandusky City	152,815 87	6,811 22	9,665 00	12,281 08	10,578 64	3,549 43	25,000 00	3,851 25	46,231 82	270,784 31
Total Free Banks	1,343,008 61	136,672 80	146,549 25	125,398 45	271,131 69	8,293 50	787,248 37	36,188 14	108,240 92	2,962,731 73

* Circulation secured by Ohio and United States stocks deposited with State Treasurer.
† Circulation secured by Ohio and United States stocks deposited with State Auditor.
‡ The outstanding circulation of the Miami Valley Bank is $90,310, and of the Savings Bank of Cincinnati $2,000.