

Y.

ANNUAL REPORT OF THE BANK COMPTROLLER OF THE STATE OF WISCONSIN
FOR THE YEAR 1855.BANK COMPTROLLER'S OFFICE
Madison, January 21, 1856.

In pursuance of law, the bank comptroller has the honor of transmitting the following report of the transactions of his office for the year 1855:

At the date of my last annual report, the aggregate capital of the banks organized under the general banking law of this State, was \$1,450,000.

During the past year, ten banking associations with an aggregate capital of \$345,000 have been organized, and have deposited the securities required by law, to entitle them to receive circulating notes.

The names and location, the amount of securities deposited, and the amount of circulation issued to each banking association, is as follows:

Names of banks.	Capital.	Securities.	Circulation.
Bank of Beloit.....	\$60,000 00	\$55,000 00	\$7,443 00
Janesville City Bank.....	25,000 00	25,000 00	2,173 00
Kenosha County Bank.....	35,000 00	40,000 00	5,473 00
Waupaca County Bank.....	25,000 00	25,000 00	2,473 00
Dodge County Bank.....	50,000 00	50,000 00	5,723 00
Bank of Fox Lake.....	25,000 00	27,000 00	3,023 00
Oakwood Bank.....	50,000 00	31,300 00	5,403 00
Winnebago County Bank.....	25,000 00	27,000 00	3,103 00
Walworth County Bank.....	25,000 00	25,000 00	2,003 00
Central Bank of Wisconsin.....	25,000 00	25,000 00	2,003 00

The whole number of banks organized and doing business on the first Monday of January, A. D. 1856, was thirty-two, with an aggregate capital of.....

The banking capital of the State has been increased during the past year.....

Notwithstanding the closing of four banking associations, having an aggregate capital of.....

The names, location, and amount of capital stock of each of the closed banks, is as follows:

Oshkosh City Bank, Oshkosh.....	\$50,000
Germania Bank, Milwaukie.....	25,000
Bank of the West, Madison.....	100,000
Exchange Bank, Milwaukie.....	50,000
	225,000
	225,000

The whole amount of countersigned notes issued to the banks, and outstanding on the 1st Monday of January, 1856, was.....

Which is secured by the deposite of State stocks and specie, in the sum of.....

\$1,153,284
1,246,898 75

House Executive Documents, 93-103, 34th Congress,
1st Session, 1855-56 858 197
THROUGHOUT THE UNION.

As follows:

Virginia State stocks, 6 per cent	\$277,500 00
Missouri.....do.....do.....	363,000 00
Tennessee.....do.....do.....	205,000 00
N. Carolina.....do.....do.....	77,000 00
Kentucky.....do.....do.....	77,000 00
Louisiana.....do.....do.....	31,500 00
Michigan.....do.....do.....	11,000 00
Wisconsin.....do.....7 per cent	50,000 00
Wisconsin.....do.....8 per cent	50,000 00
Georgia.....do.....6 per cent	25,000 00
Georgia.....do.....7 per cent	20,000 00
California.....do.....7 per cent	33,000 00
Gold.....	26,898 75
Total.....	1,246,898 75

A particular description of the stocks deposited by each bank will be found in the appendix attached to this report.

From the reports made to this office on the first Monday of January, 1856, by thirty banks, (the Dodge County Bank and the Oakwood Bank not reported,) the following items are gathered, to wit:

Capital.....	\$1,870,000 00
Circulation, (outstanding)	1,060,165 00
Deposites.....	2,806,341 61
Specie	531,713 64
Cash items.....	57,218 89
Public securities.....	1,170,422 93
Private securities.....	3,936,043 14

Tables attached to this report will exhibit the semi-annual reports of the banks on the first Monday of July, 1855, and the first Monday of January, 1856.

The whole amount of taxes collected from the several banks of this State for the year 1855, was.....

\$23,970 83
18,165 63

Whole amount of taxes collected in 1854, was.....

5,805 20

Showing an increase of revenue from that source for the past year of.....

Since the date of my last annual report, the circulating notes of the Oshkosh City Bank at Oshkosh, as well as the circulating notes of the Germania Bank at Milwaukie, having been protested for non-payment, and the protested notes, together with the protests filed in this office, as provided by the 23d section of the banking law, the comptroller notified the officers of said banks to redeem such notes; and they neglecting so to do within the period limited by law, notice was immediately given that all the circulating notes of said institutions should be presented at this office for redemption. The securities deposited to secure the redemption of the same were accordingly ad-

vertised and sold at the Merchants' Exchange in the city of New York, on the 12th day of March last; and it is gratifying here to state that the proceeds of such sale were sufficient to secure the redemption of all the outstanding circulating notes of each of said banks at par, which is not only an evidence of the excellency of our banking law, but of the complete security it gives to the public against all loss upon notes issued in conformity to its provisions.

BANK OF THE WEST.

On the second day of May last, the officers of the Bank of the West, at Madison, notified the bank comptroller that the said institution had closed its business and relinquished all right of further exercising its corporate powers, and having deposited a sum sufficient to redeem all their outstanding circulating notes. Notice was therefore given that all the circulating notes of said banking association would be redeemed at par on presentation at this office; and all the stocks deposited to secure the redemption of the circulation of said bank were surrendered. The first publication of the said notice was made on the seventh day of May, 1855.

On that day the outstanding circulation of the said bank amounted to	\$17,700
Amount of cash deposited with the comptroller to redeem the said notes was.....	17,700

EXCHANGE BANK.

On the sixteenth day of July last, the Exchange Bank of Wm. J. Bell & Co., at Milwaukie, filed a similar notice, and deposited in this office a sum sufficient to redeem its outstanding circulating notes. The first publication of the notice for the redemption of its notes was made on the 24th day of July, 1855.

On that day the outstanding circulation of said bank was.....	\$7,492 00
Amount of cash deposited with the comptroller to redeem the same was	7,492 00

The 36th section of the banking law provides that any banking association relinquishing its business, and depositing a sufficient sum with the comptroller to redeem its outstanding circulating notes, shall give notice for two years in some newspaper published in the county in which the bank is located, that all the circulating notes of such bank must be presented at the comptroller's office for redemption within two years from the date of such notice, or that the funds deposited for the redemption of the notes will be given up to the association.

Statement of the amount of capital stock, the amount of countersigned notes issued to each bank, and the amount of securities on deposit to secure the redemption of such notes, on the first Monday of January, 1856.

Names of banks.	Capital stock.	Circulation outstanding.	Amount of securities deposited.
State Bank, Madison	\$50,000 00	\$39,401 00	\$40,000 00
Wisconsin Marine and Fire Insurance Company, Milwaukie	100,000 00	49,995 00	50,000 00
Bank of Racine, Racine	50,000 00	49,994 00	53,000 00
Rock River Bank, Beloit	50,000 00	50,000 00	56,000 00
City Bank of Kenosha	50,000 00	48,450 00	51,000 00
State Bank of Wisconsin, Milwaukie	250,000 00	64,800 00	70,000 00
Wisconsin Bank, Mineral Point	50,000 00	20,998 00	23,000 00
Farmers and Millers' Bank, Milwaukie	250,000 00	44,150 00	45,000 00
Jefferson County Bank, Watertown	50,000 00	50,000 00	55,000 00
Badger State Bank, Janesville	50,000 00	23,741 00	25,000 00
Racine County Bank, Racine	100,000 00	47,086 00	50,000 00
City Bank of Racine, Racine	50,000 00	46,285 00	50,000 00
Bank of Fond du Lac	25,000 00	24,651 00	26,000 00
Bank of Commerce, Milwaukie	100,000 00	20,250 00	23,000 00
Columbia County Bank, Portage city	50,000 00	29,453 00	31,000 00
Fox River Bank, Green Bay	25,000 00	24,998 00	27,000 00
Bank of Watertown, Watertown	50,000 00	40,992 00	53,000 00
Northern Bank, Howard	50,000 00	35,147 00	37,000 00
Dane County Bank, Madison	50,000 00	50,000 00	54,000 00
People's Bank, Milwaukie	25,000 00	24,997 00	25,000 00
Bank of Milwaukie	100,000 00	29,246 00	30,000 00
Bank of the Northwest, Fond du Lac	50,000 00	44,605 00	48,000 00
Bank of Beloit	60,000 00	39,812 00	55,000 00
Janesville City Bank	25,000 00	23,751 00	25,000 00
Kenosha County Bank	35,000 00	34,999 00	40,000 00
Dodge County Bank, Beaver Dam	40,000 00	26,748 00	28,000 00
Waukesha County Bank	25,000 00	25,000 00	28,000 00
Bank of Fox Lake	25,000 00	25,000 00	27,000 00
Oakwood Bank, North Pepin	50,000 00	27,000 00	31,300 00
Winnebago County Bank, Neenah	25,000 00	24,099 00	27,000 00
Walworth County Bank, Delavan	25,000 00	23,000 00	25,000 00
Central Bank, Janesville	25,000 00	23,180 00	25,000 00

Statement exhibiting the whole amount of circulating notes returned to this office, for the purpose of being cancelled, during the past year.

State Bank of Madison	\$4,881
Bank of Racine, Racine	45
Rock River Bank, Beloit	88
City Bank of Kenosha, Kenosha	637
State Bank of Wisconsin	51,000
Wisconsin Bank, Mineral Point	26,055
Farmers and Millers' Bank, Milwaukie	5,743
Jefferson County Bank, Watertown	2,050
Badger State Bank, Janesville	5,399
Racine County Bank, Racine	1,133
City Bank of Racine	5,000
Bank of Fond du Lac	1,236
Bank of Commerce, Milwaukie	15,750
Bank of Watertown	14
Dane County Bank, Madison	7,544
People's Bank, Milwaukie	3,000
Bank of Milwaukie	14,170
	143,745

Banks winding up.

Oshkosh City Bank, Oshkosh.....	47,860
Germania Bank, Milwaukie.....	21,994
Exchange Bank, Milwaukie.....	20,017
Bank of the West, Madison.....	27,555
	117,426
	<u>261,171</u>

The banks organized under our general banking law have, during the year just closed, done a safe, profitable, and legitimate business. The amount of capital invested has yielded fair returns. Their entire currency is well secured by the deposite of State stocks, and their reports show an unusual amount of specie in their vaults. Public confidence in their currency is perfect, and the integrity of their management is shown by the large amount of individual deposits.

The confidence of our citizens in our banking system is so general, and its operations have been so satisfactory, that I have not in this report proposed any alterations or improvements in its provisions, but have confined myself to a simple statement of the condition of the banks and the business of this department.

All of which is respectfully submitted.

WILLIAM M. DENNIS,
Bank Comptroller.

Statement of the condition of the banks in the State of Wisconsin on Monday, January 7, 1856.

Names of banks.	RESOURCES.			
	Loans and discounts, except to directors and brokers.	Due from directors of this bank.	Due from brokers.	Over-drafts.
The State Bank, Madison	\$98,970 88			\$337 13
Wis. Marine & Fire Ins. Compy., Milwaukie	380,811 47			4,114 48
Bank of Racine, Racine	128,665 07			1,081 61
Rock River Bank, Beloit	79,457 18			9,528 13
City Bank of Kenosha, Kenosha	144,568 97	\$2,850 00		1,600 45
State Bank of Wisconsin, Milwaukie	621,455 85	33,429 12		1,009 83
Wisconsin Bank, Mineral Point	73,947 69			6,209 12
Farmers and Millers' Bank, Milwaukie	477,406 91	31,073 32		617 08
Jefferson County Bank, Watertown	79,203 29			769 72
Badger State Bank, Janesville	127,311 22			259 90
Racine County Bank, Racine	227,473 58	7,400 00		959 23
City Bank of Racine, Racine	108,363 15			1,201 50
Bank of Fond du Lac, Fond du Lac	67,920 67			2,042 00
Bank of Commerce, Milwaukie	84,360 60	5,784 64		2,599 35
Columbia County Bank, Portage City	53,658 50			131 91
Fox River Bank, Green Bay	5,193 30			317 67
Northern Bank, Howard	36,690 22			28 68
Bank of Watertown, Watertown	88,250 47	632 55		3,557 98
Dane County Bank, Madison	83,279 29			498 86
People's Bank, Milwaukie	79,806 92			1,201 50
Bank of Milwaukie, Milwaukie	243,762 20			1,565 43
Bank of the Northwest, Fond du Lac	45,937 48	300 00		1,565 43
Bank of Beloit, Beloit	48,458 05	4,262 53		2,153 38
Janesville City Bank, Janesville	109,020 55			154 04
Kenosha County Bank, Kenosha	86,469 69			1,375 09
Dodge County Bank, Beaver Dam	No report.			55,000 00
Waukesha County Bank, Waukesha	42,694 71			118 68
Bank of Fox Lake	21,282 86			635 52
** Winnebago County Bank	17,557 26			2,363 47
† Oakwood Bank	No report.			37,000 00
†† Walworth County Bank	20,880 32	7,963 13		1,711 26
§§ Central Bank of Wisconsin	24,004 20	3,267 37		329 05
Total.....	3,667,196 83	100,410 48	64,184 47	29,963 55
				1,170,422 93

* \$2,634 92 of it reported as premium paid on stocks.

† Including premium paid.

‡ \$727 74 of it reported as premium paid.

§ \$75 of it reported as premium paid.

|| Commenced business August 20, 1855.

** Commenced business September 19, 1855.

†† Commenced business September 8, 1855.

|| Commenced business October 1, 1855.

§§ Commenced business September 5, 1855.

32

Statement of the condition of the banks in Wisconsin—Continued.

Names of banks.	RESOURCES.				
	Stocks not deposited with State treasurer.	Promiss'ry notes other than for loans and discounts.	Specie.	Cash items.	Real estate.
The State Bank, Madison.....		\$40,165 43		\$8,500 00	
Wis. Marine & Fire Ins. Comp'y, Milwaukee.....		67,465 97	2,137 02	2,180 23	
Bank of Racine, Racine.....	\$2,000 00	17,293 43	1,025 36	.....
Rock River Bank, Beloit.....		10,341 39	258 55	.....
City Bank of Kenosha, Kenosha.....	4,500 00	16,157 63	1,647 30	7,773 97	
State Bank of Wisconsin, Milwaukee.....		56,671 85	10,311 87	150,500 00	
Wisconsin Bank, Mineral Point.....		6,339 64	10,000 00	.....
Farmers and Millers' Bank, Milwaukee.....	\$6,496 04	33,466 16	7,000 49	13,620 69	
Jefferson County Bank, Watertown.....		12,216 06	3,351 25	5,020 63	
Badger State Bank, Janesville.....		18,763 78	222 92	423 63	
Racine County Bank, Racine.....		13,936 03	493 63	.....
City Bank of Racine, Racine.....	\$1,600 00	13,797 70	971 23	.....
Bank of Fond du Lac, Fond du Lac.....		14,924 43	1,320 03	6,643 63	
Bank of Commerce, Milwaukee.....		10,360 22	4,238 27	91,227 73	
Columbia County Bank, Portage City.....		9,014 91	.....	8,623 37	
Fox River Bank, Green Bay.....	11,665 00	30,504 79	11,173 17	1,000 18	1,169 33
Northern Bank, Howard.....		17,297 38	500 00	.....
Bank of Watertown, Watertown.....		11,633 95	1,243 00	8,720 23	
Dane County Bank, Madison.....	5,000 00	18,352 90	14,000 00	172,111 74	
People's Bank, Milwaukee.....		10,408 94	601 00	1,823 34	
Bank of Milwaukee, Milwaukee.....		18,720 04	781 76	.....
Bank of the Northwest, Fond du Lac.....		11,823 00	10,306 88	11,540 68	4,000 00
Bank of Beloit, Beloit.....	24,000 00	21,454 97	103,893 11	.....
Janesville City Bank, Janesville.....		9,114 50	61 00	.....
Kenosha County Bank, Kenosha.....		8,180 61	363 19	.....
Waukesha County Bank, Waukesha.....	No report.		16,079 04	354 17	.....
Bank of Fox Lake.....			6,381 15	305 07	.....
Winnebago County Bank.....			11,249 52	487 75	.....
Oakwood Bank.....	No report.		5,665 33	1,439 23	125 20
Walworth County Bank.....		100 00	14,556 61	.....
Central Bank of Wisconsin.....					
Total.....		29,661 04	74,987 79	531,713 64	37,318 53
					51,021 53

* Reported as office furniture, and renting old office.
 † Including property and fixtures.
 ‡ In hands of bank comptroller.
 § Including premium paid on all stocks.
 || \$935 94 of it reported as office furniture.
 ¶ Reported as personal property.
 ** Including personal property.
 §§ Including office fixtures.
 §§ \$1,500 of it being for safe, plate, and outfit.
 §§ \$1,148 23 reported as office furniture.

Statement of the condition of the banks in Wisconsin—Continued.

Names of banks.	RESOURCES.						
	Loss and expense account.	Bills of solvent banks on hand.	Bills of suspended banks.	Due from banks.	Total resources.		
The State Bank, Madison.....		\$29,221 00		\$21,748 38	\$239,774 63		
Wis. Marine & Fire Ins. Comp'y, Milwaukee.....		69,195 00		61,291 68	637,529 54		
Bank of Racine, Racine.....		33,617 00		4,696 04	248,273 47		
Rock River Bank, Beloit.....		19,080 00		9,056 68	185,322 38		
City Bank of Kenosha, Kenosha.....		28,050 00		19,043 94	262,090 66		
State Bank of Wisconsin, Milwaukee.....	\$234 62		13,104 00	26,693 73	858,610 16		
Wisconsin Bank, Mineral Point.....		1,787 00		449 59	106,161 00		
Farmers and Millers' Bank, Milwaukee.....	\$2,648 58	34,539 00	43 00	26,121 73	641,841 22		
Jefferson County Bank, Watertown.....		12,892 00		16 00	10,224 71	178,163 18	
Badger State Bank, Janesville.....	\$1,316 23	33,717 75		67 00	228,794 32		
Racine County Bank, Racine.....		26,584 00		234 00	33,451 83	361,272 76	
City Bank of Racine, Racine.....		50,345 00		1,027 70	229,912 20		
Bank of Fond du Lac, Fond du Lac.....		18,884 00		2,107 06	141,607 45		
Bank of Commerce, Milwaukee.....		3,983 09		7,532 00	4,653 97	147,901 88	
Columbia County Bank, Portage City.....		610 00		4,113 00	6,092 43	144,230 63	
Fox River Bank, Green Bay.....		998 97		5,455 00	5,534 67	115,294 54	
Northern Bank, Howard.....		9,612 00		39 00	15,830 49	120,535 56	
Bank of Watertown, Watertown.....	\$2,071 86	9,260 00		174 00	182,858 15		
Dane County Bank, Madison.....		17,494 00		82 00	14,382 37	196,459 47	
People's Bank, Milwaukee.....	\$1,300 09	15,767 00		309 00	17,055 93	143,220 13	
Bank of Milwaukee, Milwaukee.....		279 63		44,462 00	124 00	26,949 47	368,262 57
Bank of the Northwest, Fond du Lac.....				11,771 00	23 00	9,759 59	145,760 05
Bank of Beloit, Beloit.....				18,709 00	10 00	5,835 66	182,998 41
Janesville City Bank, Janesville.....		40,408 24			9,032 54	192,666 85	
Kenosha County Bank, Kenosha.....	**2,961 86	9,506 00			161 78	148,212 41	
Dodge County Bank, Beaver Dam.....	No report.						
Waukesha County Bank, Waukesha.....	\$1436 51	3,800 00			2,083 84	110,985 30	
Bank of Fox Lake.....		909 77			7,158 83	71,021 16	
Winnebago County Bank.....		1,157 89			11,690 21	86,018 89	
Oakwood Bank.....	No report.						
Watworth County Bank.....	\$12,457 98	6,707 00			2,963 52	73,458 55	
Central Bank of Wisconsin.....	|||1,091 87	10,284 00			10,444 25	91,104 63	
Total.....		24,548 66	603,848 99	1,501 00	363,161 32	6,810,381 19	

* Including bankers.
 † Including fixtures.
 ‡ Including outfit.
 || Reported as office furniture, plate, &c.
 § Reported as fixtures and bank note plate.
 ¶ Including brokers.
 ** Including bank note plate, outfit, and personal estate.
 §§ Including office furniture.
 §§ Including office furniture and outfit.
 §§§ Reported as furniture, plate, and printing.

Statement of the condition of the banks in Wisconsin—Continued.

Names of banks.	LIABILITIES.				
	Capital.	Registered notes in circulation.	Due to depositors on demand.	Due to others not included under either of the above heads.	Total liabilities.
The State Bank, Madison.	\$50,000 00	\$39,401 00	\$132,227 64	\$18,146 01	\$239,774 65
Wis. Marine & Fire Ins. Comp'y, Milw'kue.	100,000 00	49,226 00	338,015 82	150,257 72	637,529 54
Bank of Racine, Racine.	50,000 00	49,934 00	138,466 23	9,873 24	218,273 47
Rock River Bank, Beloit.	50,000 00	50,000 00	43,173 71	42,148 67	165,322 38
City Bank of Kenosha, Kenosha.	50,000 00	48,270 00	136,276 23	27,554 43	162,448 66
State Bank of Wisconsin, Milwaukee.	250,000 00	64,750 00	381,411 30	26,631 21	558,610 16
Wisconsin Bank, Mineral Point.	50,000 00	26,939 00	2,570 79	106,161 00	162,600 89
Farmers and Millers' Bank, Milwaukie.	250,000 00	42,036 00	246,274 76	103,510 46	641,841 23
Jefferson County Bank, Watertown.	50,000 00	49,639 00	78,594 18	178,163 18	226,396 36
Badger State Bank, Janesville.	50,000 00	21,430 00	139,143 72	16,915 60	228,294 39
Racine County Bank, Racine.	100,000 00	45,718 00	143,056 45	22,500 33	361,273 78
City Bank of Racine, Racine.	50,000 00	46,286 00	88,129 34	47,496 86	229,913 20
Bank of Fond du Lac, Fond du Lac.	25,000 00	24,298 00	81,483 75	16,825 70	141,607 45
Bank of Commerce, Milwaukee.	100,000 00	17,998 00	11,789 58	18,114 33	147,201 69
Columbia County Bank, Portage City.	50,000 00	20,403 00	31,923 87	9,813 70	114,220 03
Fox River Bank, Green Bay.	25,000 00	24,624 00	25,829 44	36,843 10	115,294 54
Northern Bank, Howard.	50,000 00	34,970 00	31,060 06	4,504 59	120,573 68
Bank of Watertown, Watertown.	50,000 00	49,996 00	52,324 56	30,511 59	182,858 15
Dane County Bank, Madison.	50,000 00	50,000 00	69,459 47	7,000 00	199,459 47
People's Bank, Milwaukee.	25,000 00	21,858 00	79,966 91	20,414 22	143,232 13
Bank of Milwaukee, Milwaukee.	100,000 00	28,348 00	126,833 89	113,080 68	368,262 57
Bank of the Northwest, Fond du Lac.	50,000 00	36,488 00	54,219 22	3,052 83	145,760 03
Bank of Beloit, Beloit.	60,000 00	39,842 00	66,956 96	16,323 43	189,098 41
Janesville City Bank, Janesville.	25,000 00	23,731 00	62,130 20	61,796 65	192,686 85
Kenosha County Bank, Kenosha.	35,000 00	34,578 00	35,037 58	43,506 83	148,219 41
Dodge County Bank, Beaver Dam.	No report.	25,000 00	25,000 00	*5,151 85	110,033 33
Waukesha County Bank, Waukesha.	25,000 00	25,000 00	16,881 86	4,139 38	71,021 10
Bank of Fox Lake.	25,000 00	23,874 00	26,402 08	10,743 61	83,018 03
Winnebago County Bank.	No report.	25,000 00	23,000 00	9,527 83	72,458 55
Oakwood Bank.	25,000 00	15,400 00	40,912 50	19,703 13	91,104 63
Walworth County Bank.	Total.....	1,870,000 00	1,060,165 00	2,806,341 61	1,073,874 52
Central Bank of Wisconsin.					3,810,531 19

* \$1,428 35 of it reported as unpaid dividends.

† \$1,404 98 reported as profits.

OFFICE BANK COMPTROLLER, MADISON, Wis., January 19, 1856.
 I certify that the foregoing statement is an abstract of the semi-annual reports made to this office by the several banks that made reports (as far as it was practicable to arrange the items of the returns under general heads) in pursuance of the provisions of the 41st section of the act entitled "An act to authorize the business of banking," approved April 19, 1852.

WILLIAM M. DENNIS, Bank Comptroller.

Summary of the items of capital, circulation and deposits, specie and cash items, public securities and private securities, of the banks of the State of Wisconsin, on the morning of Monday, January 7, 1856.

Capital.....	\$1,870,000 00
Circulation.....	1,060,165 00
Deposites.....	2,806,341 61
Specie.....	531,713 64
Cash items.....	57,218 53
Public securities.....	1,170,422 03
Private securities.....	3,836,043 14

Statement in detail of the stocks held for each banking association, and the amount of circulation issued and outstanding on the same, on the first Monday of January, 1856.

STATE BANK, MADISON.

Wisconsin 8's	\$20,000
Wisconsin 7's	8,000
Missouri 6's.....	12,000
Circulation	39,401
	\$40,000

WISCONSIN MARINE AND FIRE INSURANCE COMPANY, MILWAUKIE.

Wisconsin 8's	20,000
Wisconsin 7's	30,000
Circulation	49,995
	50,000

BANK OF RACINE, RACINE.

Virginia 6's.....	5,000
Tennessee 6's.....	10,000
Missouri 6's.....	38,000
Circulation	53,000
	49,994

ROCK RIVER BANK, BELOIT.

Virginia 6's.....	40,000
Kentucky 6's.....	5,000
Missouri 6's.....	11,000
Circulation	56,000
	50,000

CITY BANK OF KENOSHA, KENOSHA.

Virginia 6's.....	25,000
Kentucky 6's.....	13,000
Georgia 6's.....	12,000
Louisiana 6's.....	1,000
Circulation	51,000
	48,450

STATE BANK OF WISCONSIN, MILWAUKIE.

Tennessee 6's.....	31,000
Kentucky 6's.....	6,000
Missouri 6's	33,000
Circulation	70,000
	64,800

CONDITION OF THE BANKS

WISCONSIN BANK, MINERAL POINT.

Missouri 6's	\$17,000
Specie.....	6,000
Circulation	<u> </u>
	\$23,000
	20,998

FARMERS AND MILLERS' BANK, MILWAUKEE.

Kentucky 6's	33,000
Tennessee 6's	7,000
Louisiana 6's.....	5,000
Circulation	<u> </u>
	45,000
	44,150

JEFFERSON COUNTY BANK, WATERTOWN.

Virginia 6's	50,000
California 7's.....	5,000
Circulation	<u> </u>
	55,000
	50,000

BADGER STATE BANK, JANEVILLE.

Missouri 6's	25,000
Circulation	<u> </u>

RACINE COUNTY BANK, RACINE.

Virginia 6's	25,000
Louisiana 6's	7,000
Tennessee 6's.....	13,000
Missouri 6's.....	5,000
Circulation	<u> </u>
	50,000
	47,086

CITY BANK OF RACINE, RACINE.

Tennessee 6's.....	13,000
Virginia 6's.....	17,000
Missouri 6's.....	20,000
Circulation	<u> </u>
	50,000
	46,286

BANK OF FOND DU LAC, FOND DU LAC.

Tennessee 6's.....	25,000
Missouri 6's.....	1,000
Circulation	<u> </u>
	26,000
	24,651

THROUGHOUT THE UNION.

BANK OF COMMERCE, MILWAUKEE.

Tennessee 6's	\$23,000
Circulation	20,250

COLUMBIA COUNTY BANK, PORTAGE CITY.

Missouri 6's.....	\$12,000
North Carolina 6's.....	4,000
Wisconsin 8's	10,000
Tennessee 6's.....	5,000
Circulation	<u> </u>
	31,000
	29,493

FOX RIVER BANK, GREEN BAY.

Virginia 6's	10,000
Missouri 6's.....	3,000
Tennessee 6's.....	14,000
Circulation	<u> </u>
	27,000
	24,998

NORTHERN BANK, HOWARD.

Virginia 6's.....	25,000
Missouri 6's.....	12,000
Circulation	<u> </u>
	37,000
	35,147

BANK OF WATERTOWN, WATERTOWN.

North Carolina 6's.....	18,000
Michigan 6's.....	11,000
Tennessee 6's.....	10,000
Kentucky 6's.....	4,000
Louisiana 6's.....	3,000
Wisconsin 7's	7,000
Circulation	<u> </u>
	53,000
	49,992

DANE COUNTY BANK, MADISON.

Missouri 6's.....	10,000
Tennessee 6's	10,000
North Carolina 6's.....	25,000
Georgia 6's.....	5,000
Specie.....	4,000
Circulation	<u> </u>
	54,000
	50,000

CONDITION OF THE BANKS

PEOPLE'S BANK, MILWAUKIE.

Georgia 7's.....	\$20,000
Virginia 6's.....	5,000
Circulation.....	
	\$25,000

BANK OF MILWAUKIE, MILWAUKIE.

North Carolina 6's.....	9,000
Kentucky 6's.....	16,000
Wisconsin 7's.....	5,000
Circulation.....	
	30,000

BANK OF THE NORTHWEST, FOND DU LAC.

Missouri 6's.....	25,000
California 7's.....	3,000
Tennessee 6's.....	5,000
North Carolina 6's.....	10,000
Georgia 6's.....	5,000
Circulation.....	
	48,000

BANK OF BELOIT, BELOIT.

Missouri 6's.....	55,000
Circulation.....	39,842

JANESVILLE CITY BANK, JANESVILLE.

Virginia 6's.....	19,000
Missouri 6's.....	6,000
Circulation.....	

KENOSHA COUNTY BANK, KENOSHA.

Missouri 6's.....	11,000
Virginia 6's.....	4,000
Louisiana 6's.....	10,000
California 7's.....	15,000
Circulation.....	
	40,000

DODGE COUNTY BANK, BEAVER DAM.

Tennessee 6's.....	10,000
Georgia 6's.....	3,000
North Carolina 6's.....	11,000

THROUGHOUT THE UNION.

Louisiana 6's.....	\$500
Virginia 6's.....	500
Specie.....	3,000
Circulation.....	
	\$28,000

26,748

WAUKESHA COUNTY BANK, WAUKESHA.

Missouri 6's.....	10,000
Virginia 6's.....	5,000
Louisiana 6's.....	5,000
California 7's.....	5,000
Tennessee 6's.....	3,000
Circulation.....	
	28,000

25,000

BANK OF FOX LAKE, FOX LAKE.

Virginia 6's.....	15,000
Missouri 6's.....	5,000
California 7's.....	5,000
Tennessee 6's.....	2,000
Circulation.....	
	27,000

25,000

WINNEBAGO COUNTY BANK, NEENAH.

Missouri 6's.....	17,000
Virginia 6's.....	10,000
Circulation.....	

24,099

OAKWOOD BANK, NORTH PEPIN.

Missouri 6's.....	26,000
Virginia 6's.....	5,000
Specie.....	300
Circulation.....	
	31,300

27,000

WALWORTH COUNTY BANK, DELAVAN.

Tennessee 6's.....	20,000
Virginia 6's.....	3,000
Missouri 6's.....	2,000
Circulation.....	
	25,000

23,000

CENTRAL BANK OF WISCONSIN, JANESVILLE.

Virginia 6's.....	14,000
H. Ex. Doc. 102 — 14	

CONDITION OF THE BANKS

Tennessee 6's..... \$4,000
Missouri 6's..... 7,000

Circulation.....

\$25,000
23,000

BANKS WINDING UP.

OSHKOSH CITY BANK, OSHKOSH.

Specie.....
Circulation.....

2,040
2,040

GERMANIA BANK, MILWAUKIE.

Specie.....
Circulation.....

506
506

EXCHANGE BANK, MILWAUKIE.

Specie.....
Circulation.....

2,475
2,475

BANK OF THE WEST, MADISON.

Specie.....
Circulation.....

7,445
7,445

THROUGHOUT THE UNION.

AA.—Synopsis of the returns of the banks in the different States at the dates annexed.

State.	Date.	Capital.	Lands & dis-	Stocks.	Real estate.	Other invest-	Banks by other	Notes of oth-	Deposits.	Due to other	Other banki-	
Maine.....	Oct., 1850	\$2,918,000	\$5,810,250	\$111,905	\$778,955	\$187,435	\$157,584	286,071	\$18,066	\$38,285		
	June, 1854	5,913,870	11,166,319	116,342	1,581,996	1,345,490	1,162,610	5,417,150	2,46,470	99,202		
	Dec., 1854	60	6,383,369	12,114,697	123,001	1,681,637	534,675	1,163,522	4,623,906	3,16,104	161,592	
New Hampshire.....	Dec., 1855	71	7,361,252	13,181,908	88,850	1,731,065	539,974	1,025,208	5,691,815	2,914,601	172,628	19,559
	Dec., 1856	75	7,889,793	13,066,956	113,789	1,396,130	404,501	733,085	5,077,248	2,011,928	118,750	104,173
Vermont.....	Dec., 1850	22	2,375,900	3,891,190	43,477	447,453	91,414	129,399	1,807,111	166,634	.....
	Dec., 1852	35	2,336,600	6,518,188	54,153	587,859	157,662	160,926	1,754,459	166,579	.....
	June, 1854	35	3,416,000	6,664,015	53,739	603,425	103,152	162,319	1,791,506	166,357	.....
	Dec., 1854	36	3,626,000	6,891,621	52,332	607,139	111,684	172,512	1,999,762	166,071	.....
	Dec., 1855	46	4,449,300	8,037,497	56,518	692,447	134,670	176,494	2,078,548	175,410	.....
	Aug., 1850	27	2,197,240	4,623,719	94,497	94,497	121,637	127,385	2,856,927	146,703	32,964	.....
	Aug., 1853	33	2,914,640	6,810,929	117,135	104,768	816,324	185,919	1,754,459	124,216	22,136	979
	Aug., 1854	40	3,575,656	6,672,351	140,884	85,128	125,962	124,051	188,680	178,709	15,170	15,175
	July and Au-	42	3,003,480	6,710,928	151,875	49,488	115,362	32,845	201,538	174,341	801,039	4,758
Massachusetts.....	Sept., 1850	126	38,925,050	63,320,024	988,225	5,235,003	4,048,321	2,993,178	11,176,827	6,549,029	49,084	
	Sept., 1853	137	43,270,500	77,173,079	1,030,482	6,668,412	5,146,161	3,363,752	12,005,827	6,003,294	563,313	
	Aug., 1854	134	54,482,650	92,941,863	1,281,601	6,186,322	5,325,341	3,828,482	12,721,501	6,930,968	494,543	
	Aug., 1855	169	58,638,539	95,306,711	1,281,601	7,010,323	4,547,710	4,403,492	13,621,624	7,728,476	362,616	
Rhode Island.....	Sept., 1850	63	11,455,492	15,492,547	151,977	283,844	13,461	441,164	537,761	297,361	2,553,665	1,488,204
	Sept., 1853	77	15,917,429	22,644,911	12,414	26,145	1,004,863	844,781	309,115	309,115	6,550,586	132,773
	Sept., 1854	87	17,511,162	23,234,304	11,988	263,164	35,429	928,619	860,724	315,605	2,235,830	1,023,616
	Sept., 1855	92	18,682,692	26,385,458	131,072	70,285	1,245,362	1,157,251	385,167	5,04,104	1,046,658	329,425
Connecticut.....	April, 1850	43	9,907,503	15,607,315	396,035	388,983	1,035,151	1,657,411	245,749	103,614	1,192,349	357,339
	April, 1853	55	13,164,94	24,601,165	64,982	384,800	713,414	1,890,085	426,538	102,904	1,620,552	488,763
	April, 1854	63	15,507,591	28,292,821	1,294,677	386,912	564,322	2,205,062	475,522	206,422	1,307,381	1,170,360
	April, 1855	68	147,885	23,704,458	1,391,218	375,019	675,037	2,272,698	341,754	281,220	610,101	671,102
New York.....	Sept., 1850	198	48,618,762	107,192,380	13,177,944	3,281,889	736,120	10,403,609	3,031,957	4,98,824	10,045,826	1,008,635
	Dec., 1853	213	50,818,950	153,168,468	1,453,985	5,272,039	151,528	890,18,175,670	1,439,732	573,887	1,917,21	873,928
	June, 1854	231	91,589,239	161,974,926	1,453,985	665,862	1,625,581	3,488,389	1,568,774	1,587,554	181,20	297,967
	Sept., 1855	239	83,773,288	103,216,392	30,820,053	5,178,159	761,045	4,755,902	2,501,967	1,551,703	1,729,429	5,884,024
New Jersey.....	Jan., 1851	96	3,754,900	7,138,977	1,294,677	270,546	1,625,581	2,665,914,16,453,329	1,661,563	1,507,780	847,810	1,192,456
	Jan., 1854	38	5,197,741	10,683,627	974,895	267,804	2,688,038	18,096,542	10,910,330	31,340,003	88,832	365,502
	Jan., 1855	32	5,314,885	9,177,324	821,964	428,378	4,66,658	32,849	805,533	4,917,412	4,133,454	486,561
	Jan., 1856	35	5,682,262	10,900,919	760,1697	188,396	1,616,707	418,392	826,452	3,552,585	4,290,462	483,875
					71,587	1,639,240	502,949	1,639,079	782,650	4,325,079	3,984,541	616,321