ANNUAL REPORT

1854

OF THE

AUDITOR OF STATE,

FOR THE

STATE OF INDIANA.

SHOWING THE RECEIPTS AND DISBURSEMENTS OF THE TREASURY DEPARTMENT FOR THE FISCAL YEAR ENDING OCTOBER 31, 1854.

TO THE GENERAL ASSEMBLY.

INDIANA DIVISION
INDIANA STATE LIBRARY

INDIANAPOLIS:
AUSTIN H. BROWN, STATE PRINTER.
1854.

NUMBER X.

FREE BANKING.

The duties of the Auditor in the Banking Department of his office, have been peculiarly important, laborious and responsible. From about the first of May, last, from several relative causes, a heavy run commenced upon the State Stock Banks of Indiana, for coin. The scarcity and demand for Eastern Exchange, which yielded a sufficient profit to the Brokers of our neighboring cities to induce them to collect and assort the notes of our banks, and to send them home in large sums for redemption in coin, caused such a drain upon their specie as to give them great trouble to keep an adequate supply on hand. So inveterate was the demand for *coin* and nothing but coin, that many of the banks which had provided themselves with Eastern exchange, and offered it to those who presented large amounts of their paper, were told in reply, that the notes promised to pay dollars, and that exchange would not be taken instead thereof. This unprecedented, and almost unheard of run, continued to increase for more than sixty days, before any one of those banks declined to furnish to the numerous hands of brokers and bankers, who continued to assort and send home their paper, the heavy sums demanded by them in specie.

A crisis then showed itself in the whole monetary operations of the Western country. A large number of bankers and brokers in Cincinnati, who had supplied themselves in a great measure, with exchange and coin drawn from the Indiana Banks, under their assorting system, were compelled to suspend business, when they could no longer use the Indiana Banks as the fountains of their existence. Indeed, several of the Ohio banks, in other cities than Cincinnati, felt the same want of a place for the supply of the precious metals, and at Cleaveland, Columbus, Circleville, Toledo and Sandusky, banks which had hitherto been in full confidence, were also brought to suspension, and their notes to a very severe and ruinous rate of discount. Chicago and Illinois generally were next the theatre of the effects of this combined demand for coin, also, resulting in the failure of several banking houses, and a depreciation of their notes. The fact that the notes of the Indiana banks, under the General Banking Law, were secured by interest paying bonds of the several States of the Union, and in many instances by the very best securities that any State issues, seemed to be of no value in the estimate put upon their notes by the public. A general depreciation ensued. Those banks which continued through all the pressure that was made upon them, to redeem in coin, were alike discredited with those which had refused to pay to brokers, bankers and their agents. There are many banks in the State, which have rigidly complied with the demands made upon them for specie at all times, when they

might have saved or made much money by refusing to pay, and by surrendering bonds to note holders.

Added to the disorganization of financial affairs in the West, at the same time, an unusual stringent state of the money market exhibited itself in New York, and the other great commercial cities in the East. This tight condition of money facilities in the East, being the point at which all heavy transactions in State Stocks and bonds are usually made, served materially to depress Indiana Stock secured paper, for capitalists could not be found, who were able and willing to protect the paper to purchase the State bonds which secured it, unless they were sold at unreasonable depreciation and loss.

The excited and unsettled condition of European affairs seemed, at this crisis, to be also unfavorable to the Stock market of New York, and there was a consequent falling off of foreign orders for the purchase of State Stocks. The large amount of those Stocks which by the redemption of bank paper was liable to be thrown upon an already depressed market, produced the conviction upon my mind, that if they were, by operation of law, to be forced to sale for what they would or might bring, much loss must ultimately result to the public by an insufficiency of the securities to meet the issues of the banks. If a bank has notes out to the amount of one hundred thousand dollars, which were issued upon an equal sum in State bonds, if those bonds be forced into market at a loss of twenty per cent, a deficiency of twenty thousand dollars must be the result, which sum must fall upon the note holders, if there be no other assetts or personal responsibility.

To avoid such a state of things, I resolved, after due deliberation, to exercise such power as was conferred upon me by law, to give as much opportunity as the emergency would allow, for a re-action in the money markets, and to give opportunity to foreign capitalists, through their friends in this country, to make orders from abroad. It is my belief that in thus acting under the law, the bill holder was benefitted, and the interests of the bond owner promoted, and, that, at no distant day a heavy foreign competition in our own markets will bring our State securities back to their face, and to their full value. In order that all persons interested in these results should be placed upon a footing of equality, I published a Circular, dated on the first day of November last, and which is in these words, to-wit:

CIRCULAR.

OFFICE OF AUDITOR OF STATE,
Indianapolis, Nov. 1, 1854.

To correct an erroneous impression, entertained by many persons, that the holder of notes of the Stock banks, having them

protested thereby acquires a priority in the payment, the undersigned deems it his duty to state that such is not the fact. In case of the winding up of any bank under the Statute, the notes *not* protested, are placed on the same footing as those which have been protested, and a dividend of the assets will be made *pro rata.*

Holders of notes should also bear in mind that the amount of the dividend would be essentially diminished by the costs and fees of protests, and expenses of sales of assets.

The undersigned has also determined, that in discharging his duty to all the creditors of any bank which may be forced into liquidation, he will not proceed to offer any of the assets of such bank in the market, until after at least sixty days' notice in New York, London and Paris, so as to insure the largest and best price for the securities, and not then, if, in his opinion, the ultimate interests of all concerned will be promoted by a further extension.

He is, also, authorized to exchange the State Stocks deposited in his office as collateral by several of the banks, at par for their circulation, when presented in sums of not less than one thousand dollars.

JOHN P. DUNN,
Auditor of State.

So great has been the commotion throughout the whole country, on the subject of money and currency, that the history of the times has marked it as an epoch. The whole effect may not yet have been felt, nor the great results known.

The circulation or issues of the banks organized under the security system of our general banking law, was on the first of May last, near nine million of dollars, since which period, and up to the 15th of December there has been cancelled and destroyed of said amount, near the sum of two million, eight hundred and fifty-four thousand, two hundred and seventy-nine dollars, thus reducing to less than six millions, at that day, since which time the work of redemption and cancellation is still in rapid and extensive progress, giving almost positive assurance that full five-sevenths of the whole amount ever issued, will be retired before the first of May next, which will leave but about two millions in circulation or existence at that time: provided the same unfavorable course is pursued by the public in demanding coin for every bill which falls into their hands.

In such a contraction of the circulating medium of a State, so vigorous, industrious and enterprising as Indiana, much embarrassment and difficulty must ensue, unless some other and better circulation shall fill this suddenly vacuum.

It will be one of the most difficult and important duties of the Legislative department to devise a system which can furnish, on a safe and reliable basis, so large a sum, or a sum sufficient for the trade, business, and commerce of our people. The want of confidence, now so generally diffused, in reference to banks or

bankers, will make it exceedingly difficult to organize any system of credit, as represented by paper promises to pay, which will command the confidence of the puplic.

If bank notes issued upon the stocks of States which have never failed to pay the interest as it became due upon their bonds, with the additional securities of personal responsibilities, in many cases worth more than the whole issues of the bank, and the whole specie and assets of the bank faithfully applied to the redemption of their notes, are insufficient to inspire confidence, in the safety and value of the paper, then indeed, it would seem to be very questionable whether any system of paper currency would be regarded with public favor. Indeed, those banks which have been most prompt and unceasing in the redemption of every note as it is presented, have met with but little more favor, than have those who conveniently allowed the brokers, bankers, and other bill holders to take what they can get under the compromises of parties or the strength of the law. If this want of puplic confidence, this desire to make trade and traffic of exchange and of coin shall continue, and what shall abate it? What hope is there that the old system of mere confidence banking, with power to issue two or three dollars in paper to every dollar of specie in their vaults, and in many cases five dollars to one in coin, can ever again obtain favor, countenance or confidence among a people who can compare the advantages and disadvantages of real security and nominal words of confidence. It is true that the paper of the Indiana Stock Banks has depreciated under the general panic, and has been sold at a loss, but to all who took the trouble to read and to learn, it was always manifest, that there was no great necessity for large losses. Whilst on the other hand, old and respectable confidence banks which failed in Ohio and elsewhere, were so little upheld by public opinion, and the protestations of their officers, that their notes fell almost valueless in the hands of innocent holders.

The securities of no bank have been lessened in any instance, but, where parties, by agreement, have surrendered notes and taken bonds. Care has been taken to give the least valuable securities first, so that no deterioration should ultimately occur.

Where banks have failed, or may fail, to protect, or take up their notes to the satisfaction of holders thereof, I have determined to collect the accrued interest upon their bonds, and reinvest it in additional securities, to strengthen the fund for the redemption of their notes, by the action of compound interest.

It is quite probable that a number of the existing stock banks, will voluntarily close their operations and finally wind up. Several have already signified their intention to close, and are engaged in redeeming all their issues. Others have made their arrangements to continue business in a legitimate and regular manner provided the action of the legislature be such as to permit them to operate without embarrassing and impracticable restrictions.

It is obvious that the existing banking law, requires careful revision and amendments.

The great amount of capital which has been invested in banks in the State, should be permitted to remain, if it be content to remain upon terms compatible with the public interest, and that interest can only be properly protected by requiring the most certain and prompt payment of all the notes of every bank that may be allowed to issue bills.

No security should be taken upon any other pretext or basis, than the absolute intrinsic value of such security. Five per cent. and six per cent. bonds should only be estimated at the relative value between them, without reference to any fluctuating condition of the market, which may be made to vary according to the cupidity and stock jobbing schemes of those who expect to profit by ephemeral prices or ficticious or fancy rates of the stock market.

The reliable character of the State and its ability to pay the interest upon its bonds, should form the principal estimate of their value.

There are some alterations and restrictions to be made to the present law which seem to attract general attention. It is conceeded that every bank should have a location and a business house, of a permanent character. That it should be subjected to the ordinary rules of banking business. It should be kept open at least five hours in each day—it should have a due portion of responsible stockholders—it should never be permitted to suspend specie payments except upon the forfeiture of all of its franchises—it should give such undoubted security, as to availability and value as would leave no apprehension on the mind of the bill holders, of its ability and certainty to pay the last cent of its issues. It is suggested, as to location, to prevent the practice of selecting remote and unknown situations, that no bank should be located at any point which does not contain from two to three thousand permanent citizens. That an amount of from twenty to twenty-five per cent. of securities, over and above the amount of bills issued, be required in all cases, that such security should either be in good interest paying bonds, equal to six per cents., or in good real estate, valued at a two-thirds value, without reference to the improvements of a perishable nature thereon, to be appraised by disinterested appraisers, under oath, in such manner as similar real estate is taken in security for the trust funds of the State.

It is also respectfully suggested, to require the establishment of an agency of equalization or redemption, at Indianapolis, or at some other convenient and proper point in the State, where the several banks will be compelled to have their paper redeemed in eastern sight exchange at a rate varying from one to one and a half per cent., where bill holders may be disposed to receive such exchange, at such rates. A plan similar to this in principle, is in existence in New York, and in Massachusetts, and serves to keep

up a uniform value of the notes of all the banks, however remotely they may be located.

If, under such a regulation, bill holders refuse to receive exchange, as before suggested, then the bank upon which they may hold bills, should have such reasonable time as may be just, to furnish and pay coin.

With these and such other improvements as experience and the wisdom of the Legislature may indicate, it is confidently believed that a very useful, safe and necessary system of Banking may exist, capable of resisting the effects of *panics* and *pressures*, and of affording a circulating medium which will have credit, both at home and abroad, and which is absolutely necessary to the business wants of our enterprising community.

Whilst I have never been the advocate of any system of banking, as being better than the use of the precious metals, I am free to say that I think the day has passed when the people will be willing to create or sustain any other system of Banking than that which is based upon the most positive and available securities.

As the charter of the State Bank of Indiana will expire before another Legislature shall convene, it will be the duty of the present General Assembly to make such disposition of the interests of the State now in that institution, as will best accord with the safety of those large funds, which consist of the capital stock, sinking fund securities, surplus fund of the Bank, real estate and banking houses, together with a variety of other assets and claims. The following exhibit shows the condition of the State Bank of Indiana on the 31st day of October, A. D. 1854, as is shown by its officers in their report of that date, viz:

STATEMENT OF THE STATE BANK OF INDIANA ON OCTOBER 31, 1854.

Means.

Bills discounted	$863,574 47	
Bills of exchange	3,335,010 98	
		$4,198,585 45
Suspended debt	1,800,600 48	
Banking houses and furniture	150,596 82	
Other real estate	45,862 02	
		379,089 32
Due from Eastern Banking institutions	514,067 32	
Due from other banking institutions,	694,045 70	
Remittances and other items	173,573 79	
		1,354,655 81
Notes of other banks	272,879 00	
Gold and silver	1,086,962 86	
		1,359,847 85
		$7,319,178 41

STATEMENT NO. 25.

Showing an Abstract of the condition and operation of the Indiana Free Banks therein named, for the six months ending July 1st, A. D. 1854.

DR.

Number.	Names of Banks.	Capital Stock.	Notes Discounted and Bills of Exchange.	Remittances and Notes of other Banks.	Amount of Debts Due to Bank.	Real and Personal Property for Bank Purposes.	Gold and Silver on hand.	Dividends, Premiums and Expenses paid.	Total Am't
1	Bank of North America	$60,000 00	$1,000 00	.....	$51,500 00	.....	87,500 00	.....	$120,000 00
2	Bank of Attica	154,440 00	128,092 92	$14,168 00	5,322 41	.....	18,825 02	$11,862 00	333,310 35
3	Bank of Connersville	623,195 00	69,166 82	17,058 00	92,963 92	$10,000 00	75,386 87	.....	887,770 61
4	Bank of Covington	155,000 00	63,503 00	10,853 00	9,869 94	.....	20,391 82	8,000 00	267,617 76
5	Bank of Fort Wayne	100,000 00	38,299 78	52,368 79	6,500 70	.....	11,841 20	.....	209,070 47
6	Bank of Goshen	200,000 00	79,222 23	75,156 99	36,643 91	.....	25,374 74	.....	409,397 87
7	Bank of Indiana, at Michigan City	50,000 00	42,424 56	12,434 00	3,953 18	.....	8,683 50	2,618 07	119,513 31
8	Bank of Mount Vernon	53,000 00	9,337 65	6,074 00	46,402 44	.....	9,130 31	.....	123,944 40
9	Bank of South Bend	450,000 00	100,000 00	400 00	2,900 00	765 18	14,000 30	7,000 00	925,005 48
10	Brookville Bank	86,686 55	118,958 30	16,807 00	982 42	.....	12,913 31	2,848 81	239,196 39
11	Bank of Albany	86,000 00	.....	.....	.....	.....	5,000 00	.....	91,000 00
12	Canal Bank	50,000 00	142,769 07	30,102 00	51,586 13	.....	13,003 21	1,559 84	289,021 25
13	Crescent City Bank	59,600 00	63,146 44	13,046 25	35,543 93	7,351 91	14,542 73	.....	193,230 96
14	Central Bank	245,920 00	106,665 81	58,496 00	109,604 26	5,135 70	34,834 69	6,831 89	567,488 35
15	Cambridge City Bank	5,000 00	127,386 43	9,189 00	12,530 95	.....	1,700 38	.....	155,806 76
16	Drovers' Bank	50,000 00	35,000 00	.....	.....	.....	15,000 00	.....	100,000 00
17	Delaware County Bank	96,000 00	4,195 50	13,357 00	7,633 82	783 61	16,679 93	1,110 53	140,060 45
18	Elkhart County Bank	320,000 00	.....	.....	304,512 37	.....	40,851 25	.....	665,363 62
19	Farmers and Mechanics' Bank, Ind'pls	50,000 00	2,185 00	4,824 00	3,303 67	1,044 50	12,155 79	2,402 60	75,921 56
20	Fayette County Bank	87,512 50	124,784 67	20,060 00	11,283 19	2,868 30	12,167 21	.....	358,675 90
21	Farmers' Bank, Westfield	85,694 85	.....	.....	182,191 01	.....	10,000 00	.....	277,885 86
22	Gramercy Bank	102,500 00	122,742 95	10,117 00	.....	.....	12,463 28	.....	247,823 23
23	Great Western Bank	139,900 00	181,608 32	7,137 42	125,995 30	.....	30,588 90	.....	485,229 94
24	Government Stock Bank	90,000 00	.....	.....	.....	.....	12,000 00	.....	102,000 00
25	Hoosier Bank	50,000 00	24,196 37	9,866 09	9,767 76	.....	7,624 19	4,609 22	106,063 48
26	Indiana Stock Bank, Laporte	100,156 00	50,346 21	23,989 71	48,527 62	2,850 00	13,119 75	2,053 29	241,102 61
27	Indiana Bank, Madison	69,986 67	183,325 11	40,757 00	42,132 01	10,030 42	8,957 62	.....	359,434 83
28	Kalamazoo Bank	50,000 00	41,100 60	.....	5,395 61	.....	6,326 51	.....	102,821 52
29	Laurel Bank	50,000 00	7,997 00	3,577 00	34,711 00	.....	7,012 00	.....	103,298 50
30	New York Stock Bank	100,000 00	101,739 61	12,305 00	3,763 36	.....	12,763 77	7,078 39	237,711 13
31	North Western Bank	79,500 00	20,000 00	.....	45,000 00	.....	10,000 00	.....	154,500 00
32	N. Y. and Virginia State Stock Bank	207,500 00	142,063 49	43,555 39	20,000 00	1,050 60	32,489 27	.....	446,658 15
33	Prairie City Bank	200,000 00	213,469 17	40,368 50	.....	7,577 33	27,240 41	10,549 15	500,604 56
34	Plymouth Bank	50,000 00	45,250 00	.....	.....	.....	6,500 00	.....	101,750 00
35	Perry County Bank	100,000 00	20,497 19	5,895 19	13,977 70	.....	9,386 55	.....	149,256 23
36	Public Stock Bank	102,000 00	103,498 00	7,427 98	.....	.....	15,720 34	10 76	228,657 08
37	Southern Bank of Indiana	177,000 00	215,590 83	30,319 13	21,793 20	1,140 00	30,407 20	18,992 23	495,242 69
38	State Stock Bank Indiana, Peru	200,000 00	.....	.....	.....	.....	26,325 75	.....	226,325 75
39	State Stock Bank, Jamestown	338,500 00	110,100 00	14,103 00	201,179 36	503 24	44,643 67	.....	709,029 87
40	Steuben County Bank	152,471 36	50,000 00	.....	100,090 00	.....	19,302 15	.....	321,773 51
41	Trader's Bank, Indianapolis	67,377 62	.....	.....	.....	.....	9,000 62	.....	76,377 62
42	Upper Wabash Bank	133,000 00	133,849 84	5,682 00	23,464 45	1,339 82	18,876 65	6,253 75	323,966 79
43	Wabash Valley Bank	200,597 00	262,921 21	24,204 00	76,734 42	370 00	27,078 29	13,719 63	599,624 55
44	Western Bank of Plymouth	100,000 00	6,640 00	.....	80,300 56	.....	13,059 44	.....	200,000 00
45	State Stock Bank, Marion	50,000 00	.....	760 00	50,000 00	.....	6,581 35	.....	107,241 35
46	Bank of Rochester	170,000 00	9,333 72	3,651 00	8,745 96	.....	20,544 68	10,778 32	223,053 10
	Grand Totals	$6,148,837 55	$3,306,406 90	$638,121 35	$1,879,715 66	$52,750 01	$807,395 08	$118,278 54	$12,737,449 24

STATEMENT NO. 25.—Continued.

Showing an Abstract of the condition and operation of the Indiana Free Banks, therein named, for the six months ending July 1st, A. D. 1854.

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Number.	Names of Banks.	Stocks deposited with Auditor of State and other stocks paid in	Amount of debts due other Banks or Associations.	Amount due to depositors.	Notes, Bills or other evidences of debt, issued by the Banks.	Dividends declared, and Surplus Fund.	Interest, Discount and Premium.	Profits and loss.	Total Amount
1	Bank of North America	$60 000	.....	.....	$60,000	.....	.....	.....	$120,000 00
2	Bank of Attica	154,440	.....	$33,349 61	144,406	$1,054 74	.....	.....	333,310 35
3	Bank of Connersville	200,000	$4,453 51	48,440 91	618 000	16,876 19	.....	.....	887,770 61
4	Bank of Covington	53,0 0	105 95	54,124 38	154,999	3,388 43	.....	.....	267 617 76
5	Bank of Fort Wayne	106,155	1,315 04	2,008 00	93 390	6,201 17	.....	.....	209,070 47
6	Bank of Goshen	101,000	10,166 38	49,916 62	101,000	.....	.....	$55 87	262,138 87
7	Bank of Indiana at Michigan City	50,000	.....	17,835 93	48,798	2,879 38	.....	.....	119,513 31
8	Bank of Mount Vernon	53,000	3,115 00	14 838 40	52 991	.....	.....	.....	123,944 40
9	Bank of South Bend	125,000	.....	.....	99,980	.....	.....	25 48	225,005 48
10	Brookville Bank	100,000	9 628 51	46 883 54	80,000	2,684 34	.....	.....	259,196 39
11	Bank of Albany	86,000	.....	5,000 00	86,000	.....	.....	.....	241,000 00
12	Canal Bank	100,000	42,599 60	69,253 31	43,998	8,172 95	.....	.....	289,021 25
13	Crescent City Bank	69,750	5,841 23	58,765 73	58,874	.....	.....	.....	193,230 96
14	Central Bank	100,000	209,304 54	42,300 26	198,500	.....	.....	17,383 55	567,488 35
15	Cambridge City Bank	105,000	2,000 00	42,223 23	.....	5,250 00	.....	1,333 53	155,806 76
16	Drovers' Bank	50,000	.....	.....	50,000	.....	.....	.....	100,000 00
17	Delaware County Bank	25,000	6,128 95	17,280 26	90,003	.....	590 42	1,057 82	140 660 45
18	Elkhart County Bank	320,000	5,363 62	20,000 00	320,000	.....	.....	.....	665,363 62
19	Farmers and Mechanics' Bank, Ind'plis	10,000	6,748 84	9,176 72	50,000	.....	.....	.....	75,925 56
20	Fayette County Bank	146,300	2,000 00	123,678 27	81,251	4,714 23	.....	732 20	358,675 90
21	Farmers' Bank, Westfield	200,000	.....	.....	76,924	.....	.....	961 86	277,885 86
22	Gramercy Bank	102 500	.....	42,823 23	102,500	.....	.....	.....	247,823 23
23	Great Western Bank	139 960	62,066 00	132,850 57	139,900	.....	.....	10,513 37	485,299 94
24	Government Stock Bank	90 000	.....	.....	.....	.....	.....	.....	90,000 00
25	Hoosier Bank	20,000	187 00	22,810 46	49,985	3,081 02	.....	.....	106,063 48
26	Indiana Stock Bank, Laporte	50,600	27,326 07	57,411 67	100,156	.....	.....	6,198 96	241,102 61
27	Indiana Bank, Madison	112,500	6,338 16	130 059 21	66,560	1,854 00	605 30	13,437 36	329,434 03
28	Kalamazoo Bank	50,000	.....	2,823 52	49,998	.....	.....	.....	102,821 52
29	Laurel Bank	50,000	3,300 50	.....	49,998	.....	.....	.....	103,298 50
	New York Stock Bank	100,000	9,735 62	16 895 77	100,000	6,000 00	.....	50,797 00	237,511 13
	North Western Bank	79,500	.....	.....	75,000	.....	.....	.....	154,500 00
	N. Y. and Virginia State Stock Bank	207,500	6,437 34	7,905 20	207,480	17,335 61	.....	7,659 25	446,658 15
32	Prairie City Bank	200,000	.....	82,945 31	200,000	10,000 00	.....	.....	500,604 56
33	Plymouth Ban	50,000	.....	500 00	50,000	1,250 00	.....	.....	101,750 00
34	Perry County Bank	73,270	.....	2,716 23	73,270	.....	.....	.....	149,256 23
35	Public Stock Bank	102,000	.....	24 659 08	101,998	.....	.....	.....	228,657 08
36	Southern Bank of Indiana	200,000	.....	104,883 62	177,000	12,000 00	1,359 17	.....	495,242 69
37	State Stock Bank Indiana, Peru	200,000	.....	.....	193,301	.....	.....	.....	393,301 00
38	State Stock Bank, Jamestown	338,500	.....	27,036 50	338,500	.....	.....	4,093 37	709,029 87
39	Steuben County Bank	150,000	16,827 34	4 946 17	150,000	.....	.....	.....	321,773 51
40	Traders' Bank, Indianapolis	67,377	9,000 62	.....	.....	.....	.....	.....	76,377 62
41	Upper Wabash Bank	133,000	27,414 54	23,454 99	131,947	1,460 44	.....	.....	323,966 79
42	Wabash Valley Bank	74,100	100,786 37	210,754 41	202,393	8,892 00	.....	2,093 77	599,024 55
43	Western Bank of Plymouth	100,000	.....	.....	100,000	.....	.....	.....	200,000 00
44	State Stock Bank, Marion	50,000	.....	5,341 35	50,000	2,000 00	.....	.....	107,341 35
45	Bank of Rochester	174,975	128 43	47 624 45	.....	.....	.....	325 22	223,053 10
	Grand Totals	$5,131,827	$578,329 16	$1,613 510 81	$5,219,100	$111,094 50	$2,554 89	$68,208 61	$12,656,647 29

STATEMENT NO. 26.

Showing an Abstract of the State Tax assessed upon the Stocks deposited by the Indiana Free Banks, in the office of State Auditor, on the 1st day of January, 1854.

Number.	Names of Banks.	Where located.	Amount of State Stocks deposited with Aud.	State Tax at 15 per cent. on the $100.
1	Bank of Connersville	Connersville	$622,195	$1,047 28
2	State Stock Bank Indiana	Peru	185,301	278 95
3	Government Stock Bank	Lafayette	50,000	75 00
4	Merchants' Bank	Lafayette	50,000	75 00
5	Gramercy Bank	Lafayette	92,500	138 75
6	Prairie City Bank	Terre Haute	200,000	300 00
7	Southern Bank Indiana	Terre Haute	138,000	207 00
8	Great Western Bank	Terre Haute	75,000	112 50
9	Wabash Valley Bank	Logansport	107,000	160 50
10	State Stock Bank	Logansport	212,000	318 00
11	Northern Indiana Bank	Logansport	42,000	63 00
12	Indiana Stock Bank	Laporte	85,156	127 73
13	Plymouth Bank	Plymouth	50,000	75 00
14	Western Bank	Plymouth	100,000	150 00
15	Drovers' Bank	Rome	50,000	75 00
16	Public Stock Bank	Newport	100,000	150 00
17	Bank North America	Newport	60,000	90 00
18	State Stock Security Bank	Newport	74,000	111 00
19	Traders bank	Indianapolis	100,900	151 35
20	Canal Bank	Evansville	50,000	75 00
21	Fayette County Bank	Connersville	56,250	84 38
22	New York Stock Bank	Vincennes	100,000	150 00
23	Bank of Indiana	Michigan City	50,000	75 00
24	Elkhart County Bank	Goshen	114,000	171 00
25	Steuben County Bank	Angola	50,000	75 00
26	Crescent City Bank	Evansville	50,000	75 00
27	Indiana Bank	Madison	51,150	76 73
28	Central Bank	Indianapolis	140,000	210 00
29	Bank of Albany	New Albany	62,634	93 95
30	State Stock Bank	Jamestown	50,000	75 00
31	Bank Covington	Covington	55,000	82 50
32	Bank of Rochester	Rochester	20,000	30 00
33	N. Y. and Virginia State Stock Bank	Evansville	50,000	75 00
		Totals	$3,369,086	$5,054 62

NOTE.—The above stocks are also subject to, and will be assessed with School, Sinking Fund, County, Road, and other Corporation Taxes.

AUDITOR.

STATEMENT No. 27.

Showing the name, location, nominal capital, amount of securities deposited with State Auditor, and amount of Bank Notes issued and cancelled, of the Indiana Free Banks, up to December 15, A. D. 1854.

Number.	Names of Banks.	Where located.	Nominal Capital.	Amount of securities deposited with State Aud. for.	Bank Notes prepared and delivered to Banks	Notes returned and cancelled.
1	Atlantic Bank	Jackson	$500,000 00	$395,859 00	$319,505 00	$34,000 00
2	Bank of Fort Wayne	Fort Wayne	200,000 00	125,000 00	136,000 00	54,010 00
3	Bank of Attica	Attica	200,000 00	108,800 00	144,492 00	36,190 00
4	Bank of North America	Newport	250,000 00	60,000 00	64,610 00	4,610 00
5	Bank of Bridgeport	Bridgeport	500,000 00	19,000 00	25,998 00	5,000 00
6	Bank of Connersville	Connersville	1,000,000 00	370,500 00	834,560 00	464,360 00
7	Bank of Rensselaer	Rensselaer	500,000 00	66,500 00	114,000 00	48,500 00
8	Bank of T. Wadsworth	Michigan City	300,000 00	5,600 00	49,998 00	45,000 00
9	Bank of Rockport	Rockport	500,000 00	6,000 00	50,000 00	44,000 00
10	Bank of South Bend	South Bend	250,000 00	73,000 00	100,000 00	27,000 00
11	Bank of Perrysville	Perrysville	200,000 00	10,000 00	9,998 00	.....
12	Bank of Albion	Albion	50,000 00	39,320 00	41,320 00	1,900 00
13	Bank of Indiana	Michigan City	50,000 00	50,000 00	49,998 00	.....
14	Brookville Bank	Brookville	100,000 00	53,000 00	95,064 00	42,064 00
15	Bank of Syracuse	Syracuse	250,000 00	67,100 00	48,000 00	8,107 00
16	Bank of America	Monroeville	500,000 00	50,000 00	49,998 00	.....
17	Bank of Elkhart	Elkhart	50,000 00	20,000 00	50,498 00	.....
18	Bank of Rockville	Rockville	200,000 00	50,000 00	50,000 00	.....
19	Bank of Goshen	Goshen	400,000 00	65,000 00	110,500 00	47,729 00
20	Bank of Mt. Vernon	Mt. Vernon	400,000 00	73,500 00	97,411 00	17,913 00
21	Bank of Auburn	Auburn	500,000 00	.....	9,998 00	9,998 00
22	Bank of Salem	Salem	250,000 00	74,000 00	99,996 00	25,000 00
23	Bank of the Capital	Indianapolis	500,000 00	10,800 00	10,800 00	.....
24	Bank of Albany	New Albany	250,000 00	23,000 00	86,073 00	63,496 00
25	Bank of Warsaw	Warsaw	200,000 00	41,200 00	46,206 00	5,000 00
26	Bank of Covington	Covington	500,000 00	114,000 00	154,999 00	40,061 00
27	Bank of Rochester	Rochester	200,000 00	132,500 00	170,001 00	38,000 00
28	Canal Bank	Evansville	100,000 00	80,000 00	20,000 00	20,002 00
29	Crescent City Bank	Evansville	200,000 00	70,000 00	77,000 00	10,000 00

STATEMENT NO. 27.—Continued.

Showing the names, location, nominal capital, amount of securities deposited with State Auditor, and amount of Bank Notes issued and cancelled, by the Indiana Free Banks, up to December 15, 1854.

Number.	Name of Banks.	Where located.	Nominal Capital.	Amount of securities deposited with State Auditor.	Bank Notes prepared and deliver'd to Banks	Notes returned and Cancelled.
30	Cambridge City Bank	Cambridge City	$200,000 00	$30,000 00	$30,000 00	.....
31	Central Bank	Indianapolis	500,000 00	114,000 00	323,000 00	$209,100 00
32	Delaware County Bank	Muncietown	500,000 00	56,000 00	90,003 00	34,224 00
33	Drovers' Bank	Rome	50,000 00	47,000 00	52,819 00	5,822 00
34	Exchange Bank	Greencastle	200,000 00	..no issue..	.....	.....
35	Elkhart County Bank	Goshen	500,000 00	157,925 00	332,500 00	174,575 00
36	Fayette County Bank	Connersville	500,000 00	60,500 00	81,051 00	20,750 00
37	Farmers' Bank, &c	Westfield	200,000 00	58 150 00	87,152 00	29,000 00
38	Farmers' and Mechanics Bank	Indianapolis	250 000 00	16,000 00	50,000 00	34,000 00
39	Farmers' Bank	Jasper	500,000 00	48,200 00	47,496 00	900 00
40	Government Stock Bank	Lafayette	250 000 00	26,500 00	94 570 00	70,769 00
41	Gromery Bank	Lafayette	200,000 00	40,000 00	102,558 00	62,949 00
42	Great Western Bank	Terre Haute	500,000 00	70,000 00	139,900 00	70,109 00
43	Green County Bank	Bloomfield	250,000 00	80,000 00	81,105 00	945 00
44	Hoosier Bank	Logansport	200,000 00	50,000 00	49,995 00	.....
45	Huntington County Bank	Huntington	300,000 00	50,000 00	49,995 00	.....
46	Indian Reserve Bank	Kokomo	300,000 00	46,000 00	47,996 00	2,000 00
47	Indiana Bank	Madison	500,000 00	55,692 00	68,400 00	13,100 00
48	Indiana Stock Bank	LaPorte	500,000 00	65,000 00	105,350 00	41 355 00
49	Kentucky Stock Bank	Columbus	50,000 00	35 500 00	35,496 00	.....
50	Kalamazoo Bank	Albion	100,000 00	50,000 00	49,998 00	.....
51	LaGrange Bank	Lima	500,000 00	57,127 00	57,122 00	.....
52	Laurel Bank	Laurel	100,000 00	56,000 00	57,000 00	1,000 00
53	Merchant's Bank	Lafayette	200,000 00	22,400 00	50,000 00	30,323 00
54	Merchants' and Mechanics' Bank	New Albany	500 000 00	50,000 00	49,998 00	.....
55	Mishawaka Bank	Mishawaka	300,000 00	..no issue..	.....	.....
56	Monticello Bank	Monticello	300,000 00	50 000 00	50,000 00	.....
57	Marshall Co. Bank	Plymouth	100,000 00	..no issue..	.....	.....
58	New York and Virginia S. S. Bank	Evansville	1,000,000 00	82,000 00	236,977 00	154 977 00
59	North Western Bank	Bloomfield	600,000 00	197,000 00	300,000 00	103,000 00
60	New York Stock Bank	Vincennes	200,000 00	72,000 00	100,000 00	27,000 00
61	Northern Indiana Bank	Logansport	500,000 00	78,000 00	99,000 00	21,000 00
62	Orange Bank	Paoryville	500,000 00	20,000 00	19,554 00	.....
63	Public Stock Bank	Newport	500,000 00	50,000 00	134,130 00	84,323 00
64	Perry County Bank	Cannelton	500,000 00	90,800 00	102,000 00	11,200 00
65	Prairie City Bank	Terre Haute	200,000 00	125,000 00	207,360 00	97,355 00
66	Peoples' Bank	Lima	200,000 00	..no issue..	.....	.....
67	Plymouth Bank	Plymouth	50,000 00	145,000 00	59,148 00	14,150 00
68	State Stock Bank	Logansport	500,000 00	63,000 00	214,186 00	151 379 00
69	State Stock Bank	Peru	200,000 00	121 300 00	200,320 00	80,178 00
70	Southern Bank Indiana	Terre Haute	200,000 00	111,000 00	152,550 00	68,550 00
71	State Stock Security Bank	Newport	250 000 00	50,000 00	106 218 00	68,643 00
72	Salem Bank	Salem	90,000 00	50,000 00	49,972 00	.....
73	Steuben Co. Bank	Angola	500,000 00	90,500 00	152,188 00	62,000 00
74	State Stock Bank	Marion	600,000 00	48,500 00	55,003 00	6,500 00
75	State Stock Bank	Jamestown	600,000 00	189,500 00	369,706 00	178,125 00
76	Savings Bank	Connersville	200,000 00	..no issue..	.....	.....
77	Traders' Bank	Indianapolis	300,000 00	26,812 00	137,566 00	110,754 00
78	Tippecanoe Bank	Winamac	100,000 00	51,000 00	56,000 00	6,000 00
79	Traders' Bank	Nashville	100,000 00	75,400 00	75,400 00	.....
80	Traders' Bank	Terre Haute	100,000 00	30,000 00	49,998 00	19,654 00
81	Upper Wabash Bank	Wabash	300,000 00	152,500 00	240,000 00	91,600 00
82	Wayne Bank Logansport	Logansport	500 000 00	77,245 00	120,000 00	43,000 00
83	Wayne Bank Richmond	Richmond	500 000 00	49,000 00	100,000 00	51,205 00
84	Wabash Valley Bank	Logansport	500,000 00	140,000 00	208,110 00	68,000 00
85	Western Bank	Plymouth	100 000 00	77,500 00	100,379 00	22,500 00
86	Wabash River Bank	Newville	500,000 00	58,000 00	60,000 00	2,000 00
87	Wabash River Bank	Jasper	600,000 00	270,000 00	300,000 00	30,000 00
88	Shawnee Bank	Attica	250,000 00	37,000 00	47,994 00	11,000 00
89	Wabash River Bank	New Corydon	500,000 00	115 000 00	120,000 00	5,000 00
	Grand Totals		$30,400,000 00	$5,904,446 00	$9,299,574 00	$3,454,279 00

STATEMENT NO. 27—Continued.

Showing the Amount and Description of Securities filed with State Auditor.

Number.	Name of Bank	Where located	Indiana 5 per cents	Ind. 2½ per cts.	Virginia 6 per cents.	Ohio 6 per cents	Kentucky 6 per cents	Tennessee 6 per cents	Georgia 7 per cents.	Louisiana 6 per cents.	Missouri 6 per cents.	North Carolina 6 per cents.	Pennsylvania 5 per cents.
1	Atlantic Bank	Jackson	.....	23,859	5,000	.....	.....	.....	.....	.....	.....	.....	.....
2	Bank of Fort Wayne	Fort Wayne	.....	.....	125,000	.....	.....	.....	.....	.....	.....	.....	.....
3	Bank of Attica	Attica	$108,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	Bank of North America	Newport	60,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5	Bank of Bridgeport	Bridgeport	19,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	Bank of Connersville	Connersville	559,500	.....	.....	11,000	.....	.....	.....	.....	.....	.....	.....
7	Bank of Rensselaer	Rensselaer	.....	.....	.....	.....	.....	.....	.....	52,500	.....	.....	14,000
8	Bank of T. Wadsworth	Michigan City	.....	.....	.....	.....	.....	.....	.....	.....	5,000	.....	.....
9	Bank of Rockport	Rockport	.....	.....	.....	.....	.....	.....	.....	.....	6,000	.....	.....
10	Bank of South Bend	South Bend	.....	.....	42,000	.....	.....	.....	.....	.....	.....	31,000	.....
11	Bank of Perrysville	Perrysville	.....	.....	6,000	.....	.....	.....	.....	.....	4,000	.....	.....
12	Bank of Albion	Albion	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	39,000
13	Bank of Indiana	Michigan City	25,000	.....	.....	.....	.....	.....	.....	.....	25,000	.....	.....
14	Brookville Bank	Brookville	19,000	.....	34,000	.....	.....	.....	.....	.....	.....	.....	.....
15	Bank of Syracuse	Syracuse	7,000	60,100	.....	.....	.....	.....	.....	.....	.....	.....	.....
16	Bank of America	Morocco	50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17	Bank of Elkhart	Elkhart	30,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18	Bank of Rockville	Rockville	.....	.....	.....	.....	.....	.....	.....	50,000	.....	.....	.....
19	Bank of Goshen	Goshen	18,000	30,000	.....	.....	.....	9,000	.....	18,000	.....	.....	.....
20	Bank of Mt. Vernon	Mt. Vernon	.....	.....	.....	.....	.....	.....	38,500	.....	.....	41,000	.....
21	Bank of Auburn	Auburn	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
22	Bank of Salem	Salem	.....	.....	.....	.....	.....	.....	.....	74,000	.....	.....	.....
23	Bank of The Capitol	Indianapolis	.....	20,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
24	Bank of Albany	New Albany	23,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
25	Bank of Warsaw	Warsaw	6,000	59,735	.....	.....	.....	.....	.....	.....	.....	.....	.....
26	Bank of Covington	Covington	.....	.....	2,000	.....	.....	.....	.....	112,000	.....	.....	.....
27	Bank of Rochester	Rochester	.....	.....	5,000	4,000	.....	.....	.....	43,000	80,000	.....	.....
28	Canal Bank	Evansville	30,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29	Crescent City Bank	Evansville	67,000	.....	.....	.....	2,000	.....	.....	.....	.....	.....	.....
30	Cambridge City Bank	Cambridge City	30,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
31	Central Bank	Indianapolis	.....	.....	114,000	.....	.....	.....	.....	.....	.....	.....	.....
32	Delaware County Bank	Muncietown	.....	.....	56,000	.....	.....	.....	.....	.....	.....	.....	.....
33	Drovers' Bank	Rome	47,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
34	Exchange Bank	Greencastle	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
35	Elkhart County Bank	Goshen	.....	50,000	56,000	.....	.....	.....	.....	57,000	.....	18,000	.....
36	Fayette County Bank	Connersville	.....	.....	60,000	.....	.....	.....	.....	.....	.....	.....	.....
37	Farmers' Bank, &c.	Westfield	38,000	20,272	4,000	.....	.....	.....	.....	.....	5,000	.....	.....
38	Farmers' and Mech's B'k	Indianapolis	.....	.....	.....	.....	.....	.....	.....	16,000	.....	.....	.....
39	Farmers' Bank	Jasper	5,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	48,000
40	Government Stock Bank	Lafayette	24,500	.....	.....	.....	.....	.....	.....	.....	2,000	.....	.....
41	Graumercy Bank	Laylayette	8,500	.....	10,000	.....	.....	.....	1,500	10,000	10,000	.....	.....
42	Great Western Bank	Terre Haute	.....	.....	70,000	.....	.....	.....	.....	.....	.....	.....	.....
43	Green County Bank	Bloomfield	80,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
44	Hoosier Bank	Logan5port	.....	.....	.....	.....	.....	.....	.....	34,000	16,000	.....	.....
45	Huntington County Bank	Huntington	.....	.....	50,000	.....	.....	.....	.....	.....	.....	.....	.....
46	Indian Reserve Bank	Kokomo	.....	.....	46,000	.....	.....	.....	.....	.....	.....	.....	.....
47	Indiana Bank	Madison	500	33,077	2,000	.....	.....	.....	.....	.....	35,000	.....	.....
48	Indiana Stock Bank	LaPorte	65,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
49	Kentucky Stock Bank	Columbus	14,000	.....	.....	.....	3,000	.....	6,500	10,000	2,000	.....	.....
50	Kalamazoo Bank of	Albion	.....	.....	25,000	.....	.....	.....	.....	.....	.....	25,000	.....
51	LaGrange Bank	Lima	1,000	22,050	.....	.....	13,000	5,000	.....	21,000	.....	5,000	.....
52	Laurel Bank	Laurel	56,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
53	Merchants' Bank	Lafayette	22,400	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
54	Merch's and Mech's Bank	New Albany	4,000	.....	.....	.....	23,000	3,000	20,000	.....	.....	.....	.....
55	Mishawaka Bank	Mishawaka	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
56	Monticello Bank	Monticello	.....	.....	50,000	.....	.....	.....	.....	.....	.....	.....	.....
57	Marshall Co. Bank	Plymouth	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	N. Y. and Vir. S. S. Bank	Evansville	.....	.....	82,000	.....	.....	.....	.....	.....	.....	.....	.....
59	North Western Bank	Bloomfield	.....	.....	147,000	.....	.....	.....	.....	.....	50,000	.....	.....
60	New York Stock Bank	Vincennes	.....	.....	48,000	.....	.....	.....	.....	.....	25,000	.....	.....
61	Northern Indiana Bank	Logansport	78,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	Orange Bank	Poseyville	20,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	Public Stock Bank	Newport	50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	Perry County Bank	Cannelton	60,500	390	.....	.....	.....	.....	.....	.....	.....	.....	33,500
65	Prairie City Bank	Terre Haute	125,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
66	People's Bank	Lima	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
67	Plymouth Bank	Plymouth	43,000	.....	2,000	.....	.....	.....	.....	.....	.....	.....	.....
68	State Stock Bank	Logansport	63,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
69	State Stock Bank	Peru	121,300	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
70	Southern Bank Indiana	Terre Haute	57,000	.....	40,000	.....	.....	.....	.....	.....	17,000	.....	.....
71	State Stock Security B'k.	Newport	50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
72	Salem Bank	Salem	5,000	.....	5,000	.....	.....	.....	.....	40,000	.....	.....	.....
73	Stuben Co. Bank	Angola	5,000	50,000	.....	.....	.....	.....	.....	58,000	.....	.....	.....
74	State Stock Bank	Marion	.....	.....	23,000	.....	.....	.....	.....	25,500	.....	.....	.....
75	State Stock Bank	Jamestown	53,500	.....	100,000	.....	.....	.....	.....	.....	36,000	.....	.....
76	Savings Bank	Connersville	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
77	Traders' Bank	Indianapolis	.....	55,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
78	Tippecanoe Bank	Winamac	.....	.....	51,000	.....	.....	.....	.....	.....	.....	.....	.....

STATEMENT NO. 28.

Showing a General Abstract of the capital stock owned by individuals in the different Branches of the State Bank of Indiana, upon which taxes are levied. The number of shares to each Branch. The rates of taxation, and the total amount assessed against each Branch, for the year 1854.

Name and location of Branch Banks.	Total amount of individual stock in each Branch.	Number of Shares.	Rates of taxation to each $100.	Total taxes levied.
Branch at Evansville	$66,546 87	1,471	$1 00	$665 46
Branch at Fort Wayne	48,050 00	973	1 00	486 50
Branch at Indianapolis	116,850 00	2,337	57	666 04
Branch at Lawrenceburgh	80,343 75	2,025	65	518 70
Branch at Lafayette	107,750 00	2,801	62	668 05
Branch at Michigan City	63,000 00	1,260	1 00	630 00
Branch at Madison	126,550 00	2,531	1 00	1,265 50
Branch at New Albany	87,100 00	1,742	73	635 73
Branch at Richmond	108,750 00	2,175	75	815 25
Branch at South Bend	32,140 62	1,600	1 00	321 40
Branch at Terre Haute	152,700 00	3,054	57	870 39
Branch at Vincennes	53,318 75	1,177	66	351 90
Branch at Bedford	51,762 50	1,035	52	265 18
Grand total	1,095,362 49	24,181		$8,164 08

STATEMENT NO. 27.—Continued.

Showing the amount and description of Securities filed with State Auditor.

Number.	Counties.	Where Located.	Indiana 5 per cents.	Ind. 2½ per cent.	Virginia 6 per cents.	Ohio 6 per cents.	Kentucky 6 per cents.	Tennessee 6 per cents.	Georgia 7 per cts.	Louisiana 6 per cents.	Wisconsin 6 per cents.	North Carolina 6 per cents.	Pennsylvania 5 per cents.
79	Trader' Bank	Nashville	$75,400	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
80	Trader' Bank	Terre Haute	30,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
81	Upper Wabash Bank	Wabash	.....	.....	152,500	.....	.....	.....	.....	.....	.....	.....	.....
82	Wayne Bank Logansport	Logansport	.....	.....	70,000	7,945	.....	.....	.....	.....	.....	.....	.....
83	Wayne Bank Richmond	Richmond	.....	.....	49,000	.....	.....	.....	.....	.....	.....	.....	.....
84	Wabash Valley Bank	Logansport	10,000	117,999	.....	.....	.....	.....	.....	65,000	.....	.....	.....
85	Western Bank	Plymouth	49,000	.....	28,500	.....	.....	.....	.....	.....	.....	.....	.....
86	Wabash River Bank	Newville	.....	.....	58,000	.....	.....	.....	.....	.....	.....	.....	.....
87	Wabash River Bank	Jasper	.....	.....	270,000	.....	.....	.....	.....	.....	.....	.....	.....
88	Shawnee Bank	Attica	.....	.....	.....	.....	.....	.....	.....	37,000	.....	.....	.....
89	Wabash River Bank	New Corydon	.....	.....	115,000	.....	.....	.....	.....	.....	.....	.....	.....
Grand Totals			$2,235,100	$541,782	9,003,500	$22,945	$41,300	$17,000	$35,500	$722,000	$318,000	$120,000	$134,850