General statement of the Bank of the State of Indiana and branches, November 20, 1858. Continued.

Branch.	Capital stock.	Surplus fund.	Circulation under $5.	Circulation of $5 and upwards.	Branch notes.	Individual deposits.	Certificates of deposit.	Unclaimed dividends.	Treasurer of State.	Other items.	Branch balances.	Other bank balances.	Profit and loss.	Total.
Lima	$100,000 00	$17,377 09	.....	$188,114	$11,896	$14,306 07	$720 00	.....	.....	$165 93	$141 19	.....	$6,256 70	$338,966 97
Laporte	100,000 00	28,374 90	$25,385	167,245	5,370	31,255 96	4,208 45	.....	.....	.....	745 37	$35 56	6,131 18	368,751 92
Plymouth	100,000 00	15,020 37	.....	178,437	4,061	8,812 20	2,069 60	.....	.....	.....	203 55	.....	9,751 17	311,353 98
South Bend	100,000 00	21,986 55	.....	180,617	19,283	119,405 76	.....	$250	.....	.....	.....	16,455 91	5,663 86	362,752 09
Fort Wayne	100,000 00	17,563 20	.....	195,555	13,045	13,973 30	10,598 94	300	.....	580 10	981 10	6,682 10	8,788 42	356,966 19
Lafayette	130,000 00	20,013 54	.....	255,211	4,561	131,260 32	30,807 24	.....	.....	1,487 98	499 15	788 88	12,720 30	590,498 41
Logansport	80,269 33	8,234 33	.....	170,570	6,930	17,772 22	14,299 97	.....	.....	2,167 64	200 00	.....	6,312 40	315,695 89
Indianapolis	150,000 00	17,599 38	.....	294,666	5,234	65,190 38	23,198 94	.....	.....	46 00	1,448 62	2,263 41	11,965 32	571,612 25
Richmond	225,000 00	33,334 49	.....	443,959	6,041	29,037 12	.....	.....	.....	.....	.....	199 35	18,842 83	756,413 79
Connersville	100,000 00	18,000 00	.....	195,000	5,000	.....	48,576 41	.....	.....	.....	.....	.....	9,335 99	375,911 70
Rushville	100,000 00	20,001 67	.....	197,648	2,352	32,867 37	.....	25	6,302 98	.....	.....	.....	7,996 86	369,194 08
Madison	150,000 00	6,668 28	48,800	206,000	21,200	58,535 11	.....	.....	.....	.....	.....	40,416 12	8,837 06	540,146 57
Jeffersonville	100,000 00	8,780 57	.....	98,924	1,076	5,518 04	.....	.....	.....	.....	229 72	4,433 62	1,308 41	220,300 36
New Albany	200,000 00	11,607 04	376,989	.....	22,001	68,502 99	.....	227	.....	.....	.....	14,096 11	13,028 57	714,005 40
Bedford	100,000 00	15,261 01	.....	185,916	15,000	43,433 74	3,463 00	.....	.....	1,300 00	1,750 69	.....	7,012 90	376,677 14
Evansville	141,350 00	17,789 81	.....	235,700	28,300	40,687 89	11,130 01	.....	.....	.....	.....	924 18	7,012 90	482,877 77
Vincennes	128,000 00	12,762 02	.....	175,500	60,500	96,172 76	8,873 05	.....	.....	218 65	1,711 17	31,095 67	10,029 13	499,350 56
Terre Haute	150,000 00	18,516 12	48,000	212,000	.....	43,714 03	12,721 75	150	71 00	677 01	915 49	.....	6,860 31	501,698 50
Muncie	109,000 00	17,229 51	.....	203,000	4,900	39,292 04	9,153 93	.....	.....	.....	230 06	10,008 15	10,035 47	391,398 19
Lawrenceburg	111,700 00	20,262 30	.....	217,000	.....	28,307 47	18,364 15	.....	.....	.....	.....	19,352 29	9,571 89	405,710 63
Total	2,486,259 33	348,382 67	499,184	4,003,162	223,845	789,280 76	197,189 03	852	6,373 98	6,763 21	8,366 05	146,759 57	173,569 14	8,889,971 74

X 1.

Statement of the condition of the banks of the State of Illinois in October, 1858, as exhibited in their quarterly reports.

	Agricultural Bank, Marion.	Alton Bank, Alton.	American Exchange Bank, Raleigh.	Bank of Aurora, Aurora.	Bank of Bloomington, Bloomington.
RESOURCES.					
Stocks deposited as security for circulation	$110,600 00	$57,739 16	$208,000 00	$325,000 00	$59,045 08
Real estate	.....	.....	.....	.....	.....
Notes of other banks on hand	.....	22,813 00	.....	5,493 00	16,247 00
Amount of debts owing to the bank other than loans and discounts	83,975 00	.....	179,450 00	.....	.....
Loans and discounts	.....	25,950 00	.....	.....	.....
Specie on hand	500 00	34,871 06	750 00	4,092 44	4,018 76
Deposited with other banks and bankers	.....	60,556 08	.....	204,162 56	22,388 16
Expense account	.....	.....	.....	.....	.....
Personal estate	.....	.....	.....	.....	.....
Interest account	.....	.....	.....	.....	.....
Checks, drafts, and cash items	.....	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Surplus bonds deposited	.....	.....	.....	.....	.....
Total	195,075 00	201,929 30	388,200 00	538,748 00	101,699 00
LIABILITIES.					
Capital stock paid in and invested according to law	98,190 00	59,845 21	208,000 00	269,374 00	50,000 00
Amount of debts owing by the bank other than for deposits and circulation	.....	.....	.....	.....	.....
Amount due to depositors	.....	101,779 25	.....	.....	.....
Amount of notes in circulation	96,885 00	33,612 00	180,200 00	269,374 00	51,699 00
Amount due to other banks and bankers	.....	354 72	.....	.....	.....
Exchange and interest account	.....	6,338 12	.....	.....	.....
Surplus of bonds and interest on deposit	.....	.....	.....	.....	.....
Amount paid in by stockholders	.....	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Total	195,075 00	201,929 30	388,200 00	538,748 00	101,699 00

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Bank of Carmi, Carmi.	Bank of Chester, Chester.	Bank of the Commonwe'h, Robinson.	Bank of Elgin, Elgin.	Bank of the Federal Union, Rock Island.
RESOURCES.					
Stocks deposited as security for circulation	$87,055 00	$48,980 00	$101,000 00	$58,000 00	$55,000 00
Real estate	.....	1,020 00	.....	.....	.....
Notes of other banks on hand	.....	131 00	.....	.....	.....
Amount of debts owing to the bank other than loans and discounts	.....	698 95	85,333 00	.....	.....
Loans and discounts	.....	2,943 35	.....	.....	.....
Specie on hand	600 00	5,010 23	500 00	3,862 47	4,000 00
Deposited with other banks and bankers	15,501 75	48,980 00	.....	43,265 53	1,000 00
Expense account	643 25	.....	.....	.....	.....
Personal estate	.....	.....	.....	.....	.....
Interest account	.....	.....	.....	.....	.....
Checks, drafts, and cash items	.....	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Surplus bonds deposited	.....	.....	.....	.....	.....
Total	103,800 00	107,763 53	186,833 00	105,068 00	60,000 00
LIABILITIES.					
Capital stock paid in and invested according to law	50,000 00	50,000 00	85,883 00	50,000 00	50,000 00
Amount of debts owing by the bank other than for deposits and circulation	.....	.....	.....	.....	.....
Amount due to depositors	.....	8,783 53	.....	.....	.....
Amount of notes in circulation	53,800 00	48,980 00	84,915 00	55,068 00	10,000 00
Amount due to other banks and bankers	.....	.....	.....	.....	.....
Exchange and interest account	.....	.....	.....	.....	.....
Surplus of bonds and interest on deposit	.....	.....	.....	.....	.....
Amount paid in by stockholders	.....	.....	16,085 00	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Total	103,800 00	107,763 53	186,833 00	105,068 00	60,000 00

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Bank of Galena, Galena.	Bank of Geneseo, Geneseo.	B'k of Illinois, New Haven.	Bank of Naperville, Naperville.	Bank of Northern Illinois, Waukegan.
RESOURCES.					
Stocks deposited as security for circulation	$64,915 11	$57,000 00	$183,519 00	$45,908 87	$50,000 00
Real estate	.....	11,000 00	.....	6,376 71	5,000 00
Notes of other banks on hand	25,574 00	2,630 00	.....	.....	4,434 00
Amount of debts owing to the bank other than loans and discounts	.....	.....	.....	6,791 76	62,210 94
Loans and discounts	.....	16,534 27	.....	28,517 34	.....
Specie on hand	46,160 90	857 85	500 00	.....	5,097 30
Deposited with other banks and bankers	128,640 79	17,577 88	30,467 00	956 66	1,546 81
Expense account	.....	.....	.....	.....	.....
Personal estate	.....	.....	.....	.....	.....
Interest account	.....	.....	.....	.....	2 54
Checks, drafts, and cash items	749 26	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	166 65
Surplus bonds deposited	.....	.....	.....	.....	.....
Total	266,040 06	105,600 00	214,486 00	88,551 34	129,058 25
LIABILITIES.					
Capital stock paid in and invested according to law	57,000 00	50,000 00	50,000 00	22,800 00	50,000 00
Amount of debts owing by the bank other than for deposits and circulation	.....	.....	.....	19,123 58	167 64
Amount due to depositors	162,005 96	.....	.....	8,221 76	33,735 34
Amount of notes in circulation	42,180 00	55,600 00	164,486 00	38,406 00	33,745 00
Amount due to other banks and bankers	3,469 18	.....	.....	.....	.....
Exchange and interest account	.....	.....	.....	.....	12 26
Surplus of bonds and interest on deposit	.....	.....	.....	.....	.....
Amount paid in by stockholders	.....	.....	.....	.....	.....
Profit and loss account	1,384 92	.....	.....	.....	8,397 01
Total	266,040 06	105,600 00	214,486 00	88,551 34	129,058 25

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Bank of Peru, Peru.	Bank of Pike County, Griggsville.	Bank of Quincy, Quincy.	B'k of Raleigh, Raleigh.	Bank of the Republic, McLeansboro.
RESOURCES.					
Stocks deposited as security for circulation	$37,000 00	$173,404 02	$67,700 00	$292,000 00	$516,615 80
Real estate	14,213 75	720 00	.....	.....	.....
Notes of other banks on hand	17,382 00	4,145 00	13,402 00	.....	.....
Amount of debts owing to the bank other than loans and discounts	.....	.....	.....	240,705 00	.....
Loans and discounts	.....	24,388 34	.....	.....	.....
Specie on hand	6,664 91	2,685 25	10,404 32	1,500 00	7,934 20
Deposited with other banks and bankers	67,850 26	27,596 34	28,137 91	.....	.....
Expense account	1,712 30	.....	.....	.....	.....
Personal estate	.....	675 00	.....	.....	.....
Interest account	.....	.....	.....	.....	.....
Checks, drafts, and cash items	.....	.....	1,065 77	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Surplus bonds deposited	.....	.....	.....	.....	.....
Total	144,823 22	234,029 69	120,710 00	540,205 00	524,550 00
LIABILITIES.					
Capital stock paid in and invested according to law	84,200 00	60,000 00	67,700 00	292,000 00	50,000 00
Amount of debts owing by the bank other than for deposits and circulation	8,967 98	.....	.....	.....	.....
Amount due to depositors	18,531 64	11,016 69	.....	.....	.....
Amount of notes in circulation	30,107 00	163,013 00	53,010 00	248,205 00	474,550 00
Amount due to other banks and bankers	.....	.....	.....	.....	.....
Exchange and interest account	3,061 60	.....	.....	.....	.....
Surplus of bonds and interest on deposit	.....	.....	.....	.....	.....
Amount paid in by stockholders	.....	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Total	144,823 22	234,029 69	120,710 00	540,205 00	524,550 00

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Bank of Southern Illinois, Bolton.	Belvidere Bank, Belvidere.	Central Bank, Peoria.	City Bank, Ottawa.	Citizens' Bank, Mount Carmel.
RESOURCES.					
Stocks deposited as security for circulation	$237,000 00	$22,539 50	$89,567 45	$56,125 00	$70,142 54
Real estate	.....	.....	21,689 32	.....	.....
Notes of other banks on hand	.....	570 00	6,542 00	22,982 00	.....
Amount of debts owing to the bank other than loans and discounts	.....	.....	.....	.....	.....
Loans and discounts	.....	.....	1,248 12	16,282 09	1,500 00
Specie on hand	500 00	.....	.....	.....	.....
Deposited with other banks and bankers	64,500 00	.....	31,471 15	44,807 49	53,279 00
Expense account	.....	3,940 94	.....	751 51	.....
Personal estate	.....	.....	.....	.....	.....
Interest account	.....	.....	.....	.....	.....
Checks, drafts, and cash items	.....	13,848 28	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Surplus bonds deposited	.....	.....	.....	.....	.....
Total	302,000 00	40,898 72	150,518 04	140,952 09	124,921 54
LIABILITIES.					
Capital stock paid in and invested according to law	65,000 00	25,000 00	50,000 00	50,000 00	70,142 54
Amount of debts owing by the bank other than for deposits and circulation	.....	200 72	.....	.....	.....
Amount due to depositors	.....	.....	16,846 04	39,268 09	.....
Amount of notes in circulation	198,794 00	15,698 00	83,672 00	50,004 00	54,779 00
Amount due to other banks and bankers	.....	.....	.....	1,680 00	.....
Exchange and interest account	.....	.....	.....	.....	.....
Surplus of bonds and interest on deposit	38,206 00	.....	.....	.....	.....
Amount paid in by stockholders	.....	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Total	302,000 00	40,898 72	150,518 04	140,952 09	124,921 54

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Corn Exchange Bank, Fairfield.	Clark's Exchange Bank, Springfield.	Edgar County Bank, Paris.	E. I. Tinkham & Co.'s Bank, McLeansboro.	Farmers and Traders' Bank Charleston.
RESOURCES.					
Stocks deposited as security for circulation	$272,590 00	$5,250 00	$75,722 50	$139,000 00	$126,000 00
Real estate					2,258 40
Notes of other banks on hand	1,333 00		7,626 00		5,725 00
Amount of debts owing to the bank other than loans and discounts			1,640 97		
Loans and discounts			41,506 12		8,357 06
Specie on hand	8,700 79	1,000 00	2,182 47	500 00	40,382 77
Deposited with other banks and bankers	79,475 35	3,818 00	1,353 78	49,648 00	12,003 88
Expense account					2,462 85
Personal estate			1,162 33		
Interest account					
Checks, drafts, and cash items			102 01		4,195 00
Profit and loss account					
Surplus bonds deposited					
Total	362,099 05	10,068 00	131,296 18	189,148 00	201,384 99
LIABILITIES.					
Capital stock paid in and invested according to law	100,000 00	5,250 00	38,540 00	50,000 00	50,000 00
Amount of debts owing by the bank other than for deposits and circulation			1,762 23		
Amount due to depositors	753 05		16,002 39	500 00	33,349 99
Amount of notes in circulation	261,346 00	4,818 00	73,031 00	138,648 00	118,035 00
Amount due to other banks and bankers					
Exchange and interest account					
Surplus of bonds and interest on deposit					
Amount paid in by stockholders					
Profit and loss account			1,960 56		
Total	362,099 05	10,068 00	131,286 18	189,148 00	201,384

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Frontier Bank, Benton.	Grand Prairie Bank, Urbana.	Grayville Bank, Grayville.	Highland Bank, Pittsfield.	International Bank, Raleigh.
RESOURCES.					
Stocks deposited as security for circulation	$284,960 00	$69,358 00	$397,990 00	$120,000 00	$92,003 87
Real estate		3,650 00	3,000 00		
Notes of other banks on hand		11,151 17	812 00		
Amount of debts owing to the bank other than loans and discounts		19,179 00	2,968 00		
Loans and discounts		27,193 00			
Specie on hand	1,000 00	5,897 08	2,291 46	500 00	
Deposited with other banks and bankers	50,000 00	17,754 88	3,219 71	47,100 00	
Expense account			326 88		
Personal estate					
Interest account					
Checks, drafts, and cash items					
Profit and loss account					
Surplus bonds deposited					58,296 13
Total	335,960 00	154,183 13	410,608 05	167,600 00	150,300 00
LIABILITIES.					
Capital stock paid in and invested according to law	51,000 00	69,358 00	50,000 00	50,000 00	60,000 00
Amount of debts owing by the bank other than for deposits and circulation					
Amount due to depositors		15,467 13			
Amount of notes in circulation	284,960 00	69,358 00	355,708 00	117,600 00	90,300 00
Amount due to other banks and bankers					
Exchange and interest account			4,900 05		
Surplus of bonds and interest on deposit					
Amount paid in by stockholders					
Profit and loss account					
Total	335,960 00	154,183 13	410,608 05	167,600 00	150,300

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Lafayette Bank, Bloomington.	Marine Bank, Chicago.	McLean County Bank, Bloomington.	Merchants and Drovers' Bank, Joliet.	Mississippi River Bank, Oxford.
RESOURCES.					
Stocks deposited as security for circulation	$63,500 00	$69,305 72	$60,000 00	$112,076 10	$123,500 00
Real estate	.....	.....	.....	.....	.....
Notes of other banks on hand	17,573 00	10,000 00	28,961 00	11,874 00	7,200 00
Amount of debts owing to the bank other than loans and discounts	32,028 95	.....	12,000 00	203,599 56	26,389 50
Loans and discounts	.....	.....	13,963 18	.....	.....
Specie on hand	5,341 31	19,500 00	10,592 44	5,884 84	232 50
Deposited with other banks and bankers	28,251 90	270,279 66	40,938 93	188,324 22	5,000 00
Expense account	.....	.....	1,457 60	.....	.....
Personal estate	.....	.....	.....	.....	.....
Interest account	.....	.....	.....	.....	.....
Checks, drafts, and cash items	.....	.....	1,581 37	1,579 32	.....
Profit and loss account	.....	.....	.....	.....	.....
Surplus bonds deposited	.....	.....	.....	.....	.....
Total	147,295 16	369,085 38	169,434 52	523,338 14	162,322 00
LIABILITIES.					
Capital stock paid in and invested according to law	53,975 00	50,000 00	50,000 00	112,076 10	50,000 00
Amount of debts owing by the bank other than for deposits and circulation	.....	.....	3,510 64	214,916 45	.....
Amount due to depositors	40,456 16	15,814 92	53,791 09	37,716 13	.....
Amount of notes in circulation	52,864 00	29,500 00	49,690 00	93,943 00	112,322 00
Amount due to other banks and bankers	.....	.....	11,794 14	.....	.....
Exchange and interest account	.....	.....	.....	.....	.....
Surplus of bonds and interest on deposit	.....	.....	.....	64,686 46	.....
Amount paid in by stockholders	.....	273,770 46	.....	.....	.....
Profit and loss account	.....	.....	645 65	.....	.....
Total	147,295 16	369,085 38	169,434 52	523,338 14	162,322 00

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Morgan County Bank, Jacksonville.	National Bank, Equality.	Prairie State Bank, Washington.	Railroad Bank, Decatur.	Reed's Bank, Galesburgh.
RESOURCES.					
Stocks deposited as security for circulation	$80,500 00	$82,460 00	$70,000 00	$89,000 00	$39,536 22
Real estate	.....	.....	.....	7,341 36	.....
Notes of other banks on hand	.....	.....	4,940 00	7,043 81	6,800 00
Amount of debts owing to the bank other than loans and discounts	.....	.....	61,659 00	2,760 10	.....
Loans and discounts	.....	.....	.....	39,075 96	.....
Specie on hand	1,000 00	2,939 09	8,714 30	1,328 55	2,000 00
Deposited with other banks and bankers	49,000 00	65,206 58	.....	84 30	25,369 00
Expense account	.....	6,230 33	.....	1,000 00	.....
Personal estate	.....	.....	.....	.....	.....
Interest account	.....	.....	.....	.....	.....
Checks, drafts, and cash items	.....	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Surplus bonds deposited	.....	.....	.....	.....	.....
Total	130,500 00	156,836 00	145,313 30	147,634 08	73,705 22
LIABILITIES.					
Capital stock paid in and invested according to law	50,000 00	82,460 00	61,659 00	50,000 00	39,536 22
Amount of debts owing by the bank other than for deposits and circulation	.....	.....	.....	2,925 55	.....
Amount due to depositors	.....	.....	13,654 30	12,364 53	.....
Amount of notes in circulation	64,665 00	74,376 00	61,659 00	82,344 00	34,169 00
Amount due to other banks and bankers	.....	.....	.....	.....	.....
Exchange and interest account	.....	.....	.....	.....	.....
Surplus of bonds and interest on deposit	15,835 00	.....	8,341 00	.....	.....
Amount paid in by stockholders	.....	.....	.....	.....	.....
Profit and loss account	.....	.....	.....	.....	.....
Total	130,500 00	156,836 00	145,313 30	147,634 08	73,705 22

X 1.—*Statement of the condition of the banks in Illinois*—Continued.

	Southern Bank of Illinois, Grayville.	State Bank of Illinois, Shawneetown.	Warren County Bank, Monmouth.	Total.
RESOURCES.				
Stocks deposited as security for circulation	$151,060 00	$766,687 20	$64,000 00	$6,428,356 14
Real estate	.....	11,500 00	.....	87,769 54
Notes of other banks on hand	.....	3,643 00	4,500 00	271,526 98
Amount of debts owing to the bank other than loans and discounts	.....	.....	.....	1,036,162 53
Loans and discounts	.....	.....	.....	260,454 33
Specie on hand	1,500 00	12,753 35	3,700 00	269,585 87
Deposited with other banks and bankers	48,500 00	713,696 45	44,925 00	2,627,694 11
Expense account	.....	.....	.....	16,032 18
Personal estate	.....	.....	.....	1,837 33
Interest account	.....	.....	.....	2 54
Checks, drafts, and cash items	.....	.....	.....	9,272 73
Profit and loss account	.....	.....	.....	14,014 94
Surplus bonds deposited	.....	.....	.....	58,296 13
Total	201,060 00	1,508,280 00	117,125 00	11,081,035 98
LIABILITIES.				
Capital stock paid in and invested according to law	50,000 00	747,395 00	64,000 00	4,000,334 07
Amount of debts owing by the bank other than for deposits and circulation	.....	.....	.....	251,574 79
Amount due to depositors	.....	.....	.....	640,058 99
Amount of notes in circulation	151,060 00	739,745 00	53,125 00	5,707,048 00
Amount due to other banks and bankers	.....	.....	.....	15,621 04
Exchange and interest account	.....	.....	.....	15,947 03
Surplus of bonds and interest on deposit	.....	21,140 00	.....	164,293 46
Amount paid in by stockholders	.....	.....	.....	273,770 46
Profit and loss account	.....	.....	.....	12,388 14
Total	201,060 00	1,508,280 00	117,125 00	11,081,035 98

X 2.

Recapitulation of securities deposited, cash value, circulation outstanding, and value margin on deposit.

$3,369,000 00	Missouri 6s, at 90c	$3,032,100 00
796,500 00	Virginia 6s, at 97c	772,605 00
749,500 00	Tennessee 6s, at 94c	704,530 00
372,500 00	Louisiana 6s, at 96c	357,600 00
282,000 00	North Carolina 6s, at 98c	276,360 00
100,000 00	South Carolina, at 100c	100,000 00
81,500 00	Georgia 6s, at 102c	83,130 00
16,000 00	Kentucky 6s, at 104c	16,640 00
192,730 96	Ohio 6s, at 106c	204,294 76
91,000 00	Iowa 7s, at 110c	100,100 00
206,000 00	Michigan 6s, at 106c	218,360 00
50,000 00	Michigan 7s, at 110c	55,000 00
56,000 00	Minnesota 8s, at 108c	60,480 00
289,000 00	Illinois and Michigan canal 6s, at 102c	294,780 00
2,080 30	Illinois and Michigan interest certificates, at 90c	1,872 30
182,328 71	Illinois internal improvement stock, at 105c	191,424 14
32,958 79	Illinois liquidation, at 105c	34,606 72
187,000 00	Illinois interest bonds, at 90c	168,300 00
86,563 03	Specie (protested banks)	68,563 03
7,124,641 79		
	Amount of secured circulation outstanding	6,740,745 95
		6,205,122 00
	Excess of securities	535,623 95

In the above recapitulation appear to be included the securities of sundry suspended banks, the accounts of which are not embraced in the "Statement of the condition of the Banks of the State of Illinois, in October, 1858."

These suspended banks are—

Bank of Belleville, Belleville.
Bank of Hutsonville, Hutsonville.
Hamilton County Bank, McLeansboro'.
Rushville Bank, Rushville.
Du Page County Bank, Napierville.
Merchants and Mechanics' Bank, Chicago.
Commercial Bank, Chicago.
Farmers' Bank, Chicago.
Phoenix Bank, Chicago.
City Bank, Chicago.
Union Bank, Chicago.
People's Bank, Carmi.

Stock Security Bank, Danville.
Mechanics and Farmers' Bank, Springfield.
Bank of Lucas & Simonds, Springfield.
Bank of Rochford, Rochford.
Quincy Bank, Quincy.

The newspapers state that "a bill for establishing a new banking system on a specie basis, has passed to its third reading in the Illinois assembly. It provides for three banks, one in Cairo, one in Springfield, and one in Chicago, with a capital of $3,000,000 each, and with power to issue notes to three times the amount of specie paid up."

X 3.

Extract from the message of his excellency Wm. H. Bissel, Governor of Illinois, January 3, 1859.

BANKS.

Our present system of banking is, in the main, satisfactory. So far as the security of the bill-holders is concerned it seems to be amply sufficient. Of the six banks which have closed within the last two years, every dollar of their paper, with the exception of that issued by a single bank, was redeemed at par by the auditor, out of the securities in his hands, and the loss on the paper of that one bank was a mere trifle. The auditor is entitled to no small credit for his judicious and successful management of the affairs of these suspended banks, by means of which, notwithstanding their reputed and supposed insolvency, every dollar of their paper was fully redeemed.

There is at the present time on deposit with the auditor $6,740,745 95 of stock securities, calculated according to their strict value in market; while the entire amount of circulation of all the banks is $6,205,122; or $535,623 95 less than the amount actually pledged as security.

There are, however, one or two defects connected with our system which it is highly desirable should be remedied. One of these evils is the large number of mutilated small notes in circulation. Our currency, in some places, seems to be composed very largely of small bills so ragged, torn, and mutilated, that even their denomination or the bank which issued them can hardly be made out. This is a serious evil, and tends very much, and justly, to keep paper money in disrepute among the people—besides which, the facilities it affords to counterfeiters is a matter well deserving our consideration. It has been suggested that if banks were required to redeem their mutilated notes by others at some convenient point the difficulty might be obviated. Whether this be the true remedy, or whether, in fact, there be any remedy for this grievance in your power to apply, are questions left to your own wisdom.

Another circumstance connected with our banking system, meriting your notice, is, that our bank notes are only current at par within our

own State, or to a very limited extent beyond it. Hence he who would travel but for a short distance beyond the State is compelled to submit to a sacrifice of one or more per cent. upon bills the redemption of which is perfectly well secured. This, manifestly, should not be. The currency of our own State is at this very moment as good as that of any other State in the Union—nay, it is even safer, more secured than most of that which commands a premium over it. It may not be in your power to correct this evil. I suggest it to you, however, as a matter well entitled to be considered. As already intimated, I regard our banking system as amply fulfilling all our reasonable expectations, and any essential modifications of it I would not at this time advise.