An Account pursuant to the Bank Notes (Scotland) Act, 1845, the Currency and Bank Notes Act, 1928, and the Coinage Act, 1971, of the Amount of Notes authorised by Law to be issued by the several Banks of Issue in Scotland, and the Average Amount of Notes in Circulation, and of Bank of England Notes and Coin held during the Four Weeks ended Saturday, the 31st day of January 1981.

Name and Title as set forth on Licence	Name of Firm	Approved Offices	Circulation authorised by Certificate	Average Circulation during four weeks ended as above			Average Amount of Bank of England Notes and Coin held during four weeks ended as above		
				£5 and upwards	Under £5	Total	*Gold and Bank of England Notes	Coin other than Gold Coin	Total
Bank of Scotland	The Governor and Company of the Bank of Scotland	{ Edinburgh } Glasgow }	£ 1,289,222	145,268,104	18,521,752	163,789,856	166,484,023	3,623,366	170,107,389
The Royal Bank of Scotland Ltd	The Royal Bank of Scotland Ltd	$\left\{ egin{aligned} ext{Edinburgh} \ ext{Glasgow} \end{aligned} ight\}$	888,355	216,753,675	22,716,316	239,469,991	246,727,808	4,583,169	251,310,977
Clydesdale Bank Ltd.	Clydesdale Bank Ltd.	{Glasgow } Aberdeen }	498,773	85,959,511	7,187,926	93,147,437	98,234,035	2,364,282	100,598,317

I hereby certify that each of the Bankers named in the above Return, who have in circulation an amount of Notes beyond that authorised in their Certificates have held an amount of Bank of England Notes and Gold and Coin other than Gold Coin not less than that which they are required to hold during the period to which this Return relates.

Dated 16th day of March 1981.

W. T. Lyons, Registrar of Bank Returns.

^{*}This column includes Bank of England Notes deposited at the Bank of England which, by virtue of Section 9(1) of the Currency and Bank Notes Act, 1928, are to be treated as gold coin held by the Bank.