AN ACCOUNT pursuant to the Act 8 and 9 Vict., cap. 38, of the Amount of BANK NOTES authorized by Law to be issued by the several Banks of Issue in SCOTLAND, and the Average Amount of Bank Notes in Circulation, and of Coin held during the four Weeks ended Saturday, the 23rd day of January, 1897.

Name and Title as set forth in	Name of the Firm.	Head Office or Principal Place of Issue.	Circulation authorized by Certificate.	Average Circulation during four Weeks ended as above.			Average Amount of Coin held during four Weeks ended as above.		
Licence.	Name of the Firm.			£5 and upwards.	Under £5.	Total.	Gold.	Silver.	Total.
Commercial Bank of Scotland Limited National Bank of Scotland Limited Union Bank of Scotland Limited Town and County Bank Limited North of Scotland Bank Limited	The Governor and Company of the Bank) of Scotland	Edinburgh Edinburgh Edinburgh Aberdeen Aberdeen Glasgow	216451 438024 374880 297024 454346 70133 154319	318782 281042 238926 262131 237995 282417 123145 187224 217942 38857	735722 627556 592143 656203 562634 638639 157027 225123 481837 87980	1054504 908598 831069 918334 800629 921056 280172 412347 699779 126837	814813 7,31204 483271 633409 616923 608677 227500 269116 463646 85230	122182 119061 105560 92144 64892 106612 24913 30200 86661 11362	936995 850265 588831 725553 681815 715289 252413 299316 550307 96592

I hereby certify, that each of the Bankers named in the above Return, who have in Circulation an Amount of Notes beyond that authorized in their Certificate, have held an Amount of Gold and Silver Coin, not less than that which they are required to hold during the period to which this Return relates.