AN ACCOUNT, pursuant to the Act 8 and 9 Vict., cap. 38, of the Amount of BANK NOTES authorised 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 20th day of February 1897.

Name and Title as set forth in Licence.	Name of the Firm.	Head Office or Principal Place of Issue.	Circulation authorised by Certificate.	Average Circulation during Four Weeks ended as above.			Average Amount of Coin held during Four Weeks ended as above.		
				£5 and upwards.	Under £5.	Total.	Gold.	Silver.	Total.
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Bank of Scotland	{ The Governor and Company of the } Bank of Scotland	Edinburgh	£ 343418	310637	715757	1026394	804879	122913	927792
Royal Bank of Scotland	Royal Bank of Scotland	Edinburgh	216451	266696	598498	865194	707472	128164	835636
British Linen Company	British Linen Company	Edinburgh	438024	224183	572117	796300	447718	117051	564769
Commercial Bank of Scotland Limited	Commercial Bank of Scotland Limited	Edinburgh	374880	245409	639022	884431	595242	92396	687638
National Bank of Scotland Limited	National Bank of Scotland Limited	Edinburgh	297024	229207	550493	1779700	591887	73459	665346
Union Bank of Scotland Limited	Union Bank of Scotland Limited	Edinburgh	454346	267954	625613	893567	554503	103770	658273
Town and County Bank Limited	Town and County Bank Limited	Aberdeen	70133	115341	149731	265072	204693	30936	235629
North of Scotland Bank Limited	North of Scotland Bank Limited	Aberdeen	154319	177519	215444	392963	251085	28615	279700
Clydesdale Bank Limited	Clydesdale Bank Limited	Glasgow	274321	205708	472735	678443	454970	92834	547804
Caledonian Banking Company Limited	Caledonian Banking Company Limited	Inverness	53434	37247	80843	118090	74668.	11944	86612
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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 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.