AN ACCOUNT pursuant to the Bank Notes (Scotland) Act, 1845, and the Currency and Bank Notes Act, 1928, 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 15th day of December, 1928.

Name and Title as set forth in 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 the Four Weeks ended as above.		
				£5 and upwards.	Under £5.	Total.	Gold and Bank of England Notes.	Silver.	Total.
Bank of Scotland	The Governor and Company of the Bank of Scotland	{ Edinburgh Glasgow}	396,852	1,310,640	1,682,393	2,993,033	2,480,667	392.866	2,873,533
Royal Bank of Scotland	Royal Bank of Scotland	{ Edinburgh } Glasgow}	216,451	1,10 3,45 5	1,704,121	2,807,576	2,7 3 8,272	144,960	2.883,232
British Linen Bank	British Linen Bank	{ Edinburgh } Glasgow}	438,024	989,430	1,712,049	2,701,479	3,371,664	130,042	2,501,706
Commercial Bank of Scotland Limited	Commercial Bank of Scotland Limited	{ Edinburgh } Glasgow}	374,880	1,287,075	1,972,940	3,260,015	3,021,930	196,576	3,218,506
National Bank of Scotland Limited	National Bank of Scotland Limited	{ Edinburgh Glasgow}	297,024	951,118	1,582,471	2,533,589	2,333,206	128,652	2,461,858
Union Bank of Scotland Limited	Union Bank of Scotland Limited	{ Edinburgh } Glasgow}	454,346	1,131,932	1,423,513	2,555,445	2,251,727	162,535	2,414,262
North of Scotland Bank Limited	North of Scotland Bank Limited	{ Aberdeen } Glasgow}	224,452	1,151,076	1,106,271	2,257,347	2,116,577	83,108	2,199,685
Clydesdale Bank Limited	Clydesdale Bank Limited	{ Glasgow } { Edinburgh }	274,321	998,730	1,621,400	2,620,130	2,490,094	163,266	2,653,360

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 Bank of England Notes and Gold and Silver Coin not less than that which they are required to hold during the period to which this Return relates.

Dated 27th day of December, 1928.

C. C. GALLAGHER, Registrar of Bank Returns.

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