

## CHAPTER 2

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### A reconstruction of the balance sheets of savings banks in Norway 1822–1875

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Savings banks were quantitatively the most important group of financial intermediaries in Norway in the nineteenth century. Although commercial banks gradually increased their share of the business of banking, it was not until 1898 that commercial banks surpassed the savings banks with regard to the volume of loans to the public. This chapter is devoted to a reconstruction of the balance sheets of individual savings banks in the period 1822 to 1875. We also give revised estimates of aggregate deposits, own funds, total assets and loans for all years through 1918. The new data base allows us to compute a liquid asset ratio for savings banks, which - after adjustment for trend movements - turns out to be a sensitive barometer of financial conditions in Norway. It seems very often to be the case that when savings banks did well and expanded their activities the nation prospered as well. Once again, this highlights the savings banks' key role as the most important financial intermediaries of the nineteenth century.

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## 2.1 Introduction

Savings banks were quantitatively the most important group of financial intermediaries in Norway in the nineteenth century. Commercial banks gradually increased their share of the business of banking, surpassing the savings banks in 1898 in terms of loans to the public, but only in 1915 with respect to the volume of deposits held by the public. Some of the savings banks were relatively large by Norwegian standards; in 1870, for example, there were six savings banks among the ten largest banks in the country.<sup>2</sup> Thirty years later this number had shrunk to four, but the largest bank in Norway in the year 1900, as measured by deposit volume, was in fact a savings bank – Christiania Sparebank.

Although some town banks were relatively large, this was not typical of savings banks – the majority of savings banks were indeed quite small. At the end of the period covered in detail here, in 1875, our data base comprises 284 savings banks in operation.<sup>3</sup> The great number of small banks were located in rural areas, and it was only some of the largest ones of these that operated with total assets above 100 000 speciedaler (NOK 400 000).<sup>4</sup>

The great majority of savings banks were *chartered banks*, i.e. they were given permission by the government to operate as savings banks according to the Savings Bank Act of 1824 by applying for approval of their statutes. These banks were allowed to charge five per cent interest on mortgage loans (instead of the general maximum of four per cent), enjoyed exemption from some stamp duties and were given some other minor privileges.<sup>5</sup> However, a few banks operated as savings banks without being chartered. Some banks did so for a few years after being established, then applying for authorization as a chartered bank; other banks existed for a long period without formal approval from the authorities. One reason for a savings bank not to operate as a chartered bank was to avoid the restriction of four per cent on the maximum rate of interest paid to depositors. The issue came to the forefront in 1849 when Akers Sparebank temporarily opted to renounce its charter because the government refused to accept a change in its plan that enabled the bank to give more than four per cent interest to its depositors.<sup>6</sup> In 1857 an amendment to the Savings Bank Act raised the maximum deposit rate to six per cent, but there were still some banks that operated without a formal approval of their statutes.

In the existing savings banks statistics the practice of including the few unchartered banks varies from bank to bank and over time. Here, we make no distinction between the two types of savings banks, trying to include all banks that were operating as savings banks. In a few cases it is a matter

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<sup>2</sup>Christiania Sparebank and Bergen Sparebank ranked as number 3 and four, respectively, after the two largest commercial banks, Christiania Bank og Kreditkasse and Bergens Privatbank.

<sup>3</sup>Four savings banks established between 1845 and 1860 had gone out of business by 1875: Horrig, Næs Jernverk, Aurland and Skibvedt. It should also be noted that some of the earliest established banks had been closed for a number of years before being reestablished at a later date. This concerns Moss Sparebank, founded in 1826, but being out of business between 1830 and 1842, and Tønsberg Sparebank, which also began operations in 1826, but which was inactive between 1832 and 1846.

<sup>4</sup>To put the size of the banks in perspective it can be noted that a bank with total assets of 100 000 speciedaler in 1875 would only be 2.9 per cent of the size of Christiania Sparebank.

<sup>5</sup>Rønning (1972).

<sup>6</sup>See Schreiner (1943, pp. 52–68.).

of judgement whether a bank should be classified as a savings bank, since some of the banks in question were organized with some of the features of a commercial bank. The typical savings bank was established by collecting funds from private individuals to form the share capital of the bank (*grunnfond*). In rural areas we also see many cases of savings banks being formed by converting the funds of the local common grain store into a bank.<sup>7</sup> These funds might be considered either as a permanent donation, as a loan to be repaid after some years with, or without, interest, or as an interest-bearing deposit with a minimum maturity of some years. A crucial distinction between a commercial bank and a savings bank, applied here, is that the share capital of the former was invested with a view to obtain dividends from the bank's activities, while in the case of a savings bank the altruistic motives of the founders were more important.

In practice, there are some cases that are not clear cut. One example is Rennesø Spareskillingsbank, which was established in 1854.<sup>8</sup> In Brandal (1989) it is listed among commercial banks, but its status is somewhat undecided until it is definitely reestablished as a commercial bank in 1910 under the name of A/S Rennesøybanken. We know that it was entered into the Norwegian Registry of Firms (Handelsregisteret) as Rennesø Spareskillingsbank in February 1875.<sup>9</sup> From that date (maybe also earlier) it appears to be organized as a general partnership (*ansvarlig selskap*) formed among a large number of local citizens. This example shows the fact that in some rural districts a distinction was sometimes made between the 'public' savings bank, which had close ties to the local authorities, and the 'private' bank, which was typically founded and run by a group of individuals as a general partnership. The equity of the latter type of banks was typically referred to as share capital, but surpluses were accumulated in the bank's own fund (*grunnfond*) rather than paid out to share holders, thus operating more in the tradition of a savings bank. We have considered Rennesø Spareskillingsbank as a savings bank here, in accordance with the existing savings banks statistics which listed the bank through 1881, but thereafter it disappears from the banking statistics.<sup>10</sup>

An additional problem is caused by the fact that several banks adopted the name of 'sparebank' (savings bank), but it turns out that the ownership structure indicates that they were more typical of the commercial bank category, and these banks have therefore been classified as commercial banks here.<sup>11</sup> However, the total of deposits and loans belonging to banks that may have been wrongly classified is trifling.

This chapter is devoted to a reconstruction of the balance sheets of individual savings banks in the period 1822 to 1875. We also give revised estimates of aggregate deposits, own funds, total

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<sup>7</sup>Rønning (1972).

<sup>8</sup>See Rennesøy Local Council (1938, pp. 151–156) for a short history of the banks in this region.

<sup>9</sup>*Den Norske Rigstidende* 5 April 1875, p. 1. The same page contains a similar announcement concerning Hjelmeland Sparebank, which according to Brandal (1989) also was a commercial bank. After 1881 Rennesø Spareskillingsbank disappears altogether from the savings banks statistics until it reappears as Rennesøybanken in the commercial bank statistics in 1917.

<sup>10</sup>A similar case is Strandvig Privatbank, which was established in 1868 by a faction of the board members of Fuse Sparebank (Søndre Bergenhus Amt). This bank also seems to have been organized as a general partnership, closer to being a savings bank than a commercial bank despite its name. It was amalgamated with Fuse Sparebank in 1883, see Fusa Sparebank (1958, pp. 34–40).

<sup>11</sup>See the appendix to chapter 3 in this volume for a list of such banks.

assets and loans for all years through 1918. These data are corrected for errors and omissions in the published savings bank statistics of this period.

## 2.2 Sources of balance sheet data for savings banks

Two facts make it an arduous task to collect a reasonably complete set of savings banks's balance sheets before 1860: the great number of banks – by 1860 at least 173 banks had been established – and the fact that the balance sheets have to be extracted one by one from a number of different and partly rather unwieldy sources. This section contains a review of the various sources and some reflections on their quality and reliability.

### 2.2.1 The sources

The first year covered by the annual savings bank statistics (henceforth referred to as *SBS*) is 1869, which thus marks a watershed regarding sources of balance sheet data. We first review the adequacy of the data in *SBS*, then dealing with the period 1822 to 1868.

#### Savings banks statistics

From 1870 to 1879 the statistics was published by the Ministry of Finance.<sup>12</sup> The quality of the statistics was markedly improved when Statistics Norway took over the responsibility of collecting the data and processing the returns beginning with the year 1880. There are several problems with the *SBS* prior to 1881 that need to be dealt with to obtain a satisfactory data base for these years: (1) missing or wrongly classified banks (2) missing data or previous year's figures inserted for individual banks (3) transcription and printing errors, and (4) only total figures for each bank's holdings of mortgage loans and securities were published.

There were various reasons why banks were left out of the annual returns. The practice of including unchartered banks varied from bank to bank; some were included in the 1870s, but these were weeded out in the early 1880s when their status had been clarified. The most important of the unchartered banks was Bergens Skillingbank, which was founded as a savings bank in 1857, but omitted from all banking statistics until it was reorganized as a commercial bank in 1919. Another important case is Stavanger Sparekasse, established in 1851, but not included in *SBS* until 1881, after obtaining approval of its statutes in 1878.

From 1906 *SBS* provides summary information on 21 'unauthorized' savings banks, some of which have been taken into account throughout the period here. In that year the aggregate deposits

<sup>12</sup>The issues prepared by the Ministry of Finance include *Tabeller vedkommende Norges Sparebanker i Aarene 1870, 1871 og 1872* (Christiania, 1876), later issues with similar titles covered the years 1873, 1874 and 1875 (Christiania, 1878), the years 1876, 1877 and 1878 (Christiania, 1880), and the year 1879 (Christiania, 1882). The first issue also contained data for 1869. It is unfortunate that Statistics Norway failed to include data for some years between 1869 and 1874 when it published its 1948 issue of Historical Statistics (*Statistiske Oversikter 1948*), which is the only survey which purported to reproduce annual figures for this period.

of these banks amounted to NOK 10.7 million. The largest banks have already been included in our sample prior to this,<sup>13</sup> and one bank (Røkens Sparebank) was actually a commercial bank, so that the net addition to aggregate savings bank deposits not included previously is NOK 2.8 million. This fact creates a minor break in the time series in 1906; aggregate deposits rose by 0.67 per cent due to the new information, and similar breaks must be expected for the other components of the balance sheet.

In the years before 1881 the *SBS* data had to be supplemented by information on a number of other banks that were left out for various reasons. It was often the case that newly established banks failed to show up in the *SBS* in the first years of their existence. In some cases it appears that the Ministry of Finance had some difficulties with obtaining the annual accounts from individual banks, which led to the use of previous year's figures or the exclusion of the bank from the tables.<sup>14</sup> Before Statistics Norway was given charge of the *SBS* in 1880 the published returns contain quite many transcription and printing errors. Obvious misprints have been corrected and figures have been revised in all suspected cases when the data could be checked against the original returns in the National Archives or other sources.

A final problem with *SBS* prior to 1880 is the fact that no separate estimates of mortgage loans (*pantelån*) were published. Such loans were lumped together with bonds and other securities. Figures for the mortgage loans of individual banks have been extracted from the original returns in the National Archives for the years 1860–1878 (see below for further information on this source); the 1879 returns are missing in the archive and only figures from newspapers or anniversary publications were available for this year.

### **The quinquennial reports of the county governors and other official sources**

Beginning with 1845 the Quinquennial reports of County Governors (*Amtmennenes Femårsberetninger*) contain statistics relating to nearly all savings banks, excluding only a few unchartered or newly established banks.<sup>15</sup> The information given is restricted to deposits, own funds and total balances. There is in general no information on loans or other assets.

### **Public archives**

There are many references in the County Governors' reports to the fact that one of their regular duties was to provide the government with summary statements of the savings banks' annual accounts.<sup>16</sup> In general these statements seem to have contained information on deposits, own funds and total

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<sup>13</sup>This concerns Bergens Skillingsbank (deposits in 1906 amounted to NOK 5.6 million), Spareforeningen Bien (NOK 1.3 million) and Levanger Haandværkerforenings Sparekasse (NOK 0.6 million).

<sup>14</sup>Alten Sparebank, the only bank in Finnmarken Amt, mysteriously disappears from *SBS* in the years 1876 to 1879. The original returns (except 1879) sent in to the Ministry by the bank have been recovered in the National Archives.

<sup>15</sup>The full title of the reports are *Beretning om Kongeriget Norges økonomiske Tilstand i Aarene 1836–1840* etc. Some less systematic information can also be found in the 1836–1840 volume and earlier issues.

<sup>16</sup>For one example see the report for the years 1840–1845, p.59, concerning Christians Amt.

balances only.<sup>17</sup> In 1861 all savings banks were required to report their accounts to the Ministry of Finance annually.<sup>18</sup> From this year the original documents can be found in the National Archives, comprising the great majority of savings banks.<sup>19</sup> This source has been exploited fully here to construct a fairly complete data base of the main balance sheet items for the years 1861–1868. The same source was used for some minor additions and revisions to the published figures for the years through 1875 and for extracting figures for mortgage loans of individual banks between 1869 and 1878.

In addition to the material in the National Archives it turned out that the State Archive of Stavanger contained valuable information on some of the region's savings banks that were not available elsewhere, in particular a complete record of the accounts of Stavanger Sparebank from its founding year in 1834.<sup>20</sup>

### Anniversary publications of savings banks

Especially for the early years, before access to the nearly complete sources after 1860, the numerous anniversary publications issued by savings banks form a very useful set of sources. Most banks have issued such publications in connection with the centenary of their foundation, sometimes also after having been in operation for fifty, seventy-five or more than one hundred years. Some publications contain a complete set of annual figures relating to the main balance sheet items, but many banks published these for selected years and for deposits, funds and total balances only. In many cases it turns out that the accounts of the early years of the bank's existence are no longer available. Although being rather incomplete, these volumes constitute valuable sources of individual banks' balances. A list of anniversary publications published before 1945 that were consulted here can be found in the appendix.

### Contemporary newspapers

The annual accounts of the local savings banks were often – but not always – published in one of the local newspapers, sometimes also in newspapers with a nationwide circulation.<sup>21</sup> For this reason newspapers is one of the major sources, especially in the period before 1860. An extensive search has been made in a number of contemporary newspapers, which are listed in the appendix.<sup>22</sup>

<sup>17</sup>Until 1851 savings banks were the responsibility of the Ministry of Church (*Kirkedepartementet*), after this these matters were transferred to the Ministry of Finance. Regrettably, few traces of this source material have been found in the National Archives before 1860.

<sup>18</sup>Egge (1972, p. 132).

<sup>19</sup>The annual savings bank accounts for the period 1861 to 1878 are catalogued as *Finandepartementet Ekspedisjonskontor C*, shelf numbers 3A25233/3A25234, boxes 59 through 66. A few banks each year and practically the whole of the 1879 file are missing.

<sup>20</sup>Stavanger Sparebank, which was one of the major regional banks of the country, failed in 1889, see Rygg (1954, pp. 176–183).

<sup>21</sup>These were chiefly the Christiania newspapers *Morgenbladet*, *Christianiaposten* (beginning 1848) and *Aftenbladet* (beginning 1855).

<sup>22</sup>In most cases the statements of account or summary information thereof were published in the months from January to April, but there are also numerous examples of such information being published later, even in the final months of the year. In this period many local newspapers printed four pages of each issue twice or three times a week. The most comprehensive

Unfortunately, there are substantial gaps in the National Library's holdings of microfilmed local newspapers for this period.<sup>23</sup> Some regions lacked newspapers in the 1840s and 1850s, or they are no longer available. This applies in particular to some rural areas in the interior of southern Norway.<sup>24</sup>

## 2.2.2 The quality and accuracy of the data

There was no standard setup for the original annual accounts published in newspapers or found in archive sources. The level of detail, completeness and transparency may vary greatly between banks, and even for a single bank over time. In some cases it is a matter of interpretation which items belong to deposits, own funds and temporary loans from individuals or other banks. There are also some minor problems of accuracy. These are mainly related to minor discrepancies between the first published statement and the final version due to auditing, rounding (we give rather detailed figures in the appendix, rounded to the nearest speciedaler) or subsequent discovery of summation errors. For this reason there might be minor differences between figures found in different sources.<sup>25</sup>

The figures published in the anniversary publications must be subjected to a close scrutiny with respect to reliability. When checked against original accounts it appears that in quite a number of cases the published figures are based on incomplete data or a misunderstanding of the accounts.<sup>26</sup> In cases where there are conflicting information from various sources the data published in the Quinquennial Reports of the County Governors and original returns published in newspapers have as a rule been given precedence over the data in anniversary publications.

## 2.3 The balance sheet items

### 2.3.1 Deposits

The savings banks originally offered only one type of deposits, a kind of time deposits referred to as deposits at savings bank terms. Formally, such deposits were subject to a notice of withdrawal,

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newspaper, *Morgenbladet*, appeared all days, including Sundays.

<sup>23</sup>Most of the material was filmed in the 1950s, apparently destroying the paper copies at the same time. It is a sad fact that the quality of some of the film reels has deteriorated to the extent that the copies are no longer eligible. That applies for example to the Arendal newspaper *Vestlandske Tidende* for some years in the mid 1850s. This newspaper typically published the accounts of several town banks in the Agder region (Nedenæs Amt) that cannot be found elsewhere.

<sup>24</sup>The regions with particularly thin surviving newspaper sources were (the counties, i.e. *Amt*, are given in parentheses): Sogn (Nordre Bergenhus Amt), Hardanger (Søndre Bergenhus Amt) as well as central parts of the interior of southeastern Norway (Christians Amt, Buskerud Amt).

<sup>25</sup>There is but one rather curious example of annual accounts published in newspapers that had to be rejected due to suspected errors in the data. Gjerpen Sparebank (established 1849) published its annual accounts regularly early in the following year in the Skien newspaper *Correspondenten* in the 1850s through 1857. No accounts were published for the next two years until 15 December 1860, when rather incomplete statements appeared for 1858 and 1859. It turns out that the figures deviate considerably from those later published in the bank's history written by Hareide (1948). The strange figures may presumably be related to the bank cashier's embezzlement that were subsequently discovered. He claimed to have lost the money box while crossing the river on his way to the bank one morning, but the box was found fifty years later bricked up in his house (see Hareide (1948) or Gardåsen (1998) on this episode).

<sup>26</sup>In some cases there is a confusion of deposit flows (funds deposited in the course of the year) and the stock of deposits at the end of the year.

most typically at three months. Practice varied somewhat between banks, and over time, as to how strict these rules were exercised. There might also be different rules in each bank regarding a number of other conditions associated with the calculation of interest on the deposits, the maximum size of deposits, and so on.<sup>27</sup> After mid-century it seems that there was a convergence towards simplifying the deposit terms, in general abandoning particular restrictions and waiving the rules regarding the notice of withdrawal.

After 1900 some large savings banks began to offer demand deposits, but these played only a minor role until well after World War I.

### 2.3.2 Equity

When a savings bank was established, capital could be raised in many ways: donations from private individuals, permanent or temporary loans or conversion of capital previously locked up in local community grain stores. In a few cases there is some ambiguity whether such funds should be classified as deposits, equity or some form of loan capital. This problem occurs mostly in the first years of the bank's existence. As far as possible such funds have been treated with a view to preserve consistency over time, keeping an eye on the way the funds were treated in the accounts in later years.

When the bank was well established, the equity grew by accumulating the operating surpluses less any donations for charitable purposes or to local community projects. Significant reductions in a savings bank's own funds from one year to the next could come about by writing off bad debts, paying off funds to the original founders, or, in a few cases, by splitting the bank into two or three separate entities.<sup>28</sup> There were – not unsurprisingly – quite a few cases of fraudulent behaviour on the part of the banks' cashiers which resulted in heavy losses and a diminished equity base.<sup>29</sup> Operating losses were not common in savings banks in this period except possibly in the founding years, because administrative expenses were low; for many years it was the rule that bank directors served without compensation, only the cashier was paid.

### 2.3.3 Loans

The dominant loan instrument throughout the period was *vekselsobligasjoner*, a kind of promissory notes endorsed by several guarantors. The debt formally fell due in three, four or six months' time

<sup>27</sup>See Rønning (1972) for a discussion of such issues.

<sup>28</sup>The main reason for splitting an existing bank seems to be that in many rural areas there was no undisputed community center; each part of the region wanted its own bank. This seems to have been the case when Eggedal and Krødsherred Sparebank were founded in 1851 by acquiring part of the funds of the previously established Sigdal Sparebank, see Mørch (1951). A similar case is the split of Hof Sparebank in 1861 into three banks, creating the basis for Aasnæs and Vaaler Sparebank as well, see Heier (1945).

<sup>29</sup>The first case occurred already in 1827 in Christianian Sparebank, see Vogt (1922, pp. 28–31). Numerous other cases of fraudulent behaviour throughout the century are revealed in anniversary publications. One example of embezzlement on a large scale is the case of Ringsager Sparebank in 1858, in which case the loss amounted to all the equity and a quarter of the deposits. Amazingly, the bank survived due to a rescue operation from depositors and the local community, see Skappel (1928).



but in practice the bill was renewed after a ten percent downpayment of the principal. Ordinary trade bills were discounted by the largest town banks, but played a much less important role.

The volume of mortgage loans varied considerably between banks and also over time. In 1869 the two types of bills accounted for 89 percent of all loans and mortgage loans for 11 per cent.<sup>30</sup> We do not have complete annual figures for the distribution by loan type for previous years, but these figures may be reasonably representative for earlier periods as well, although the share of mortgage loans may have been somewhat higher before the late 1850s. It appears that the share of mortgage loans increased when the banks' liquidity was good, as in the boom years 1853 and 1854, and fell again during and after severe liquidity squeezes, as in 1857 and 1858. A dramatic example is provided by the actions taken by Christiania Sparebank in the autumn of 1857, when, after experiencing a severe drain of funds, the bank decided to call in all mortgage loans at the next due date, in most cases giving the debtors the option of converting the loans to *vekselsobligasjon* instead.<sup>31</sup> In this bank the share of mortgage loans had always been substantial, often accounting for more than fifty percent of the loan portfolio. A renewable bill obviously provided more flexibility during a period of strained liquidity. From the 1850s investment in marketable securities in the form of government, Hypotekbank or municipal bonds provided an alternative outlet for surplus liquidity, and the savings banks gradually increased their holdings of such bonds.

The available information is generally less readily forthcoming for the asset side of the balance sheet than for the liabilities side before 1861. There are consequently more missing observations for loans than for the other items considered here. However, given the extremely simplified and stable structure of the savings banks' balance sheets in the period, the estimates of the loan figures are probably not far off the mark in the great majority of cases. Small savings banks in particular held only a small amount of liquid reserves – if any at all, see below – and loans regularly accounted for 95 to 100 per cent of their assets. Consequently, when figures for total assets are known, we know of course the upper limit of loans as well, and in the majority of cases the true figures are only a few per cent lower.

## **2.4 New estimates of the balance sheets of individual savings banks 1822–1875**

Table 2.A.1 of the appendix contains annual data for the deposits of each savings bank for the period from 1822 to 1875. An extended table comprising similar data for own funds (equity), total assets and total loans, is not printed here, but it is available at the website.

The data for the individual banks are organized by the *amt*, which was the name of the twenty

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<sup>30</sup>These figures are derived from aggregating the amounts of mortgage loans of all individual banks. The annual savings banks statistics only give separate figures for mortgage loans beginning in 1880. In that year such loans accounted for 10 per cent of the total loan portfolio.

<sup>31</sup>Vogt (1922, p. 74 and p. 163). It was not until 1880 that Christiania Sparebank once again began granting new mortgage loans.

counties in which the country was divided for administrative purposes. The name of the banks are spelled in accordance with contemporary practice.

In order to provide a basis for an estimate of total deposits and loans, missing observations have basically been linearly interpolated between the known figures. These observations are printed in blue colour in the tables. In cases where data on total assets are known the missing loan figures have usually been estimated by multiplying total assets by the ratio of loans to total assets known from a previous or subsequent year. Usually the ratio of loans to total assets varied little from one year to the next, often being in the interval 95 to 100 per cent for a typical small savings bank. Sometimes the anniversary publications provide some clues as to the likely order of magnitude of these balance sheet items in a particular year, and this information has been taken into account as far as possible.

## 2.5 New estimates of aggregate key statistics for savings banks 1822–1918

Table 2.1 presents new aggregate estimates of the key balance sheet items and the number of savings banks in operation at the end of each year. These time series provide revised estimates of savings bank deposits previously published in Klovland (2004) and the number of savings banks and loans in Eitrheim et al. (2004). The final two columns show annual growth rates of total assets and an approximate measure of the percentage of total balances held as liquid assets, which is further explained below.

The estimates of the number of savings banks refer to banks that were open for business at the end of the year. Such data may deviate from the information that can be found in *SBS*, which gives the year in which the bank gained status as a chartered bank. There are a number of examples of banks that had been in operation for some time before they were given formal approval of their statutes by the government. Stavanger Sparekasse was established in 1850, but waited until 1878 to apply for a charter; the plan of Finnøy Sparebank was formally accepted in 1860 although the bank had been in business since 1852.<sup>32</sup> Sørums Sparebank became a chartered savings bank in 1865 in connection with a partial reconstruction of Sørums Sparekasse (established in 1851), involving the community council as board members.<sup>33</sup> These are somewhat extreme examples; it was more common for a bank to obtain a charter about the same time as the bank was founded or within one or two years time.

The number of banks grew fairly steadily over the years considered here, except between the years 1829 and 1832, when two of the pioneer banks, in Moss and Tønsberg, closed down after failing to attract a sufficient number of depositors. The 1850s, the first half of the 1860s and the middle and final years of the 1870s are periods of particularly rapid expansion.

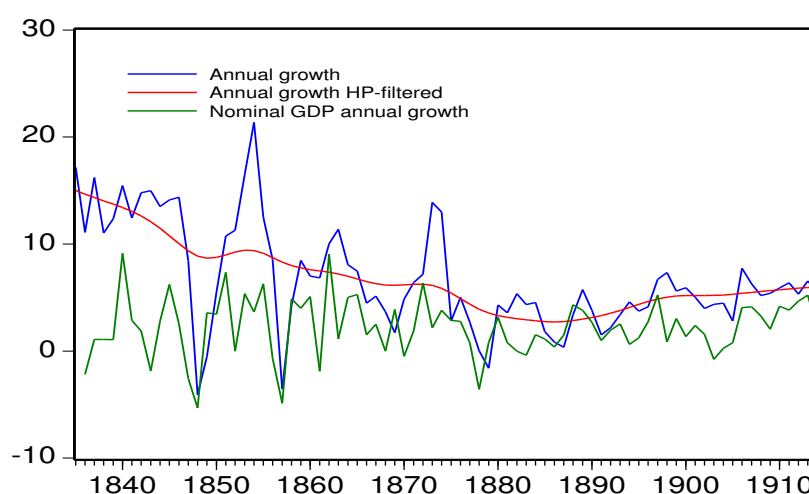
Table 2.1 contains annual data on four balance sheet items for the aggregate of all savings banks:

<sup>32</sup>Stavanger Sparekasse (1900); Mjølssnes (1953).

<sup>33</sup>Kongsvik (1965).

deposits, equity (own funds), total assets and loans. The growth rate of savings banks' total assets is visualized in Figure 2.1 for the period 1835 to 1914, thus excluding the founding years and the great inflation episode beginning with World War I. The annual rates of growth of total assets are shown together with a flexible trend growth curve and the annual growth rate of nominal gross domestic product.<sup>34</sup> It will be seen from the graph that the trend rate of expansion is falling from about 15 per cent in the mid 1830s to a secular low in the mid 1880s; from a level of slightly below 3 per cent it then starts to climb again, being fairly stable at 5 to 6 per cent from the mid 1890s until World War I.

FIGURE 2.1 Growth rates of savings banks' total assets and nominal GDP. 1835–1914. Per cent



The early years, from about 1830 to the mid 1840s, represent a period of uninterrupted high growth, but there are notably larger cyclical swings around the trend growth in the decades thereafter. The great commercial crises of 1848, 1857–1858 and the business cycle downturn at the end of the 1870s clearly affected savings banks, as aggregate assets fell in each of these episodes. We know from a great number of savings banks' anniversary publications that these episodes were years of severe drain on the banks' liquidity. In Christiania Sparebank deposits fell by 38 per cent in 1857; in Risør Sparebank the ratio between withdrawals and the inflow of deposits equaled 22 to 1 in 1858 and in the spring of that year the bank could no longer pay back deposits within due time.<sup>35</sup>

The great boom years of the early fifties and seventies are also duly reflected in the aggregate figures; 1853–1854 and 1873–1874 are years of particularly rapid expansion.<sup>36</sup> These observations

<sup>34</sup>The smoothed series of total assets are computed by applying a Hodrick-Prescott filter to the annual growth rates, with the smoothing parameter lambda set equal to 100. The underlying GDP data are from Grytten (2004).

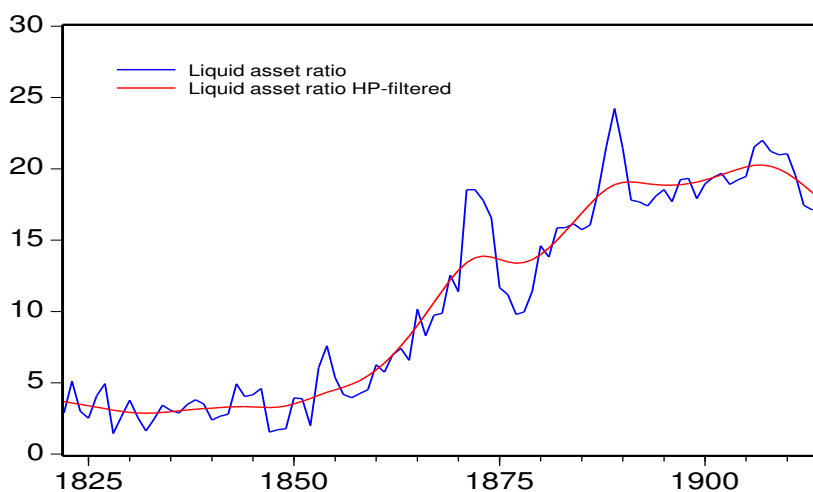
<sup>35</sup>Vevstad (1935, p. 56).

<sup>36</sup>So overwhelming was the surge of the inflow of deposits in 1853 and 1854 that many banks were reluctant to accept deposits beyond a certain amount from an individual depositor, invoking partly dormant paragraphs in their statutes which

highlight the fact that the savings banks could not escape the great international business cycle fluctuations and price level changes.<sup>37</sup>

The composition of the balance sheet of a typical small savings bank in the early and middle part of the eighteenth century was extremely simple. On the liabilities side the items include own funds and deposits, on the assets side loans and cash.<sup>38</sup> In periods of ample liquidity, deposits in a larger bank might occur in the balance sheet, and in years of stringency, loans from the branches of Norges Bank, government loan commissions as well as from other savings or commercial banks frequently occurred. In the larger banks, and increasingly also in the medium-sized banks, a modest portfolio of marketable securities (Hypotekbank, government and municipal bonds) gradually became more widespread.

FIGURE 2.2 Savings banks' liquid asset ratio. 1822–1914



In general, the liquid assets of the savings banks were very small in the early years; from the 1860s to the 1880s, in particular, we see a trend movement towards a greater share of liquid assets. In Table 2.1 and Figure 2.2 the movements of the savings banks' liquid positions can be studied by reference to a statistic which (somewhat inaccurately) is labeled the liquid asset ratio (liquid assets as a ratio to total assets). Liquid assets is here defined as cash, deposits with other banks and securities. Because we do not have direct estimates of these items the liquid asset ratio has to be calculated as

specified an upper limit for each account. Examples of such practice are numerous, it was for example applied by Bergens Sparebank [(Fossen, 1998, p. 57)] and Akers Sparebank Schreiner (1943, p. 64).

<sup>37</sup>This theme is further discussed in Rønning (1972).

<sup>38</sup>It is not uncommon to see only one item, loans, on the asset side of the balance sheet in small savings banks – cash holdings were zero. In 1863, for example, it appears that at least seven banks were in this position (Hakedal, Urskoug, Elverum, Aamot, Lunde, Sirdal, Høiland). Many banks held only a few speciedaler in cash.

the difference between total assets and loans. Because of this the figures will also include various small items such as premises, furniture and money boxes. In 1882 such assets only accounted for 0.8 per cent of total assets;<sup>39</sup> from an inspection of a number of accounts for savings banks in previous years it seems likely that it was no greater in earlier years, and did not vary much from one year to the next.

Until October 1857 the maximum rate of interest that the chartered savings banks could offer their depositors was four per cent, then it was raised to six per cent. In 1887 all restrictions on interest rates were abolished. The extremely low liquid asset ratios of savings banks before the late 1850s are typical of a credit-constrained economy: there was a widespread excess demand for loans at the stipulated rates of interest which led many banks, in particular the small ones, to ration out new loans as soon as it was warranted by the bank's liquidity position. Such banks were highly vulnerable to periods of money market stringency, in particular during the years 1847–1849 and once again ten years later following the worldwide commercial crisis.

From the late 1850s we see a trend towards a higher liquid asset ratio; from the mid 1880s it usually fluctuated between 15 and 20 per cent.<sup>40</sup> The fluctuations around the trend value of the liquid asset ratio is clearly affected by business cycles and financial conditions. It rises markedly in 1853–1854, 1871–1874 and 1888–1890 – which are known to be periods of booming export revenues and easy money markets.

For the nineteenth century the liquid asset ratio of savings banks, when corrected for trend movements, is a sensitive barometer of financial conditions in Norway. Once again, this highlights these banks' key role as the most important financial intermediaries of this period. When savings banks did well and expanded their activities the nation prospered as well. This insight is not new – the newspaper *Correspondenten* in Skien wrote on 12 March 1853, that 'in general, the ebb and flow of the savings banks' stock of deposits is considered as a barometer of the region's general wealth'.<sup>41</sup> Now we know more about *when* these ebbs and flows occurred, the challenge ahead is to increase our knowledge of what caused them and what their consequences were.

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<sup>39</sup>*SBS* for the years 1881 and 1882 p. VI.

<sup>40</sup>The Savings Banks Act of 1887 had originally contained a paragraph that required the banks to hold at least ten percent of their assets in securities (bonds, shares in Norges Bank), but this met with fierce opposition and was abolished in 1903, see Egge (1972).

<sup>41</sup>'I Almindelighed ansees Sparebankkuddenes Stigen og Falden som et Barometer paa Svingningerne i den almene Velstand i Distriktet.'

TABLE 2.1  
New estimates of key statistics for savings banks 1822–1918

End-of-year balance sheet figures are in 1000 kroner

Year	Number of banks	Deposits	Equity	Total assets	Loans	Growth rate total assets	Liquid asset ratio
1822	1	17	4	22	21		2.9
1823	4	123	19	141	134	188.3	5.1
1824	4	269	26	295	286	73.5	3.0
1825	6	455	39	494	482	51.7	2.5
1826	8	701	57	758	727	42.7	4.1
1827	8	801	54	855	812	12.0	4.9
1828	8	993	68	1061	1046	21.6	1.5
1829	8	1243	88	1331	1296	22.7	2.6
1830	7	1531	106	1637	1575	20.7	3.8
1831	7	1743	135	1879	1831	13.8	2.5
1832	6	2116	159	2275	2238	19.1	1.6
1833	7	2481	188	2668	2602	15.9	2.5
1834	8	2941	223	3165	3056	17.1	3.4
1835	13	3491	266	3757	3642	17.2	3.1
1836	13	3882	316	4198	4077	11.1	2.9
1837	15	4555	382	4937	4765	16.2	3.5
1838	16	5075	438	5514	5303	11.0	3.8
1839	19	5727	512	6239	6020	12.4	3.5
1840	22	6688	591	7282	7108	15.5	2.4
1841	27	7573	664	8245	8026	12.4	2.7
1842	36	8784	774	9561	9293	14.8	2.8
1843	48	10216	873	11107	10560	15.0	4.9
1844	53	11730	969	12714	12199	13.5	4.0
1845	57	13547	1080	14641	14031	14.1	4.2
1846	61	15650	1248	16903	16384	14.4	3.1
1847	69	17001	1357	18393	18110	8.4	1.5
1848	80	16043	1533	17656	17355	-4.1	1.7
1849	82	15881	1617	17563	17250	-0.5	1.8
1850	89	16763	1722	18558	17827	5.5	3.9
1851	98	18774	1844	20665	19870	10.8	3.8
1852	102	21122	1985	23132	22669	11.3	2.0
1853	108	25009	2216	27278	25608	16.5	6.1
1854	116	31265	2482	33773	31207	21.4	7.6
1855	120	35432	2782	38271	36223	12.5	5.4
1856	126	38362	3257	41683	39938	8.5	4.2
1857	140	36561	3569	40231	38626	-3.5	4.0
1858	149	38018	3790	41981	40199	4.3	4.2
1859	163	41381	4127	45687	43638	8.5	4.5
1860	174	44359	4497	49001	45934	7.0	6.3
1861	185	47323	4923	52466	49450	6.8	5.7
1862	195	52387	5395	57992	53968	10.0	6.9
1863	218	59157	5627	64984	60169	11.4	7.4
1864	227	64170	6072	70436	65802	8.1	6.6
1865	241	69058	6681	75904	68191	7.5	10.2
1866	251	72005	7230	79385	72794	4.5	8.3
1867	258	75584	7859	83570	75428	5.1	9.7

TABLE 2.1  
New estimates of key statistics for savings banks 1822–1918

End-of-year balance sheet figures are in 1000 kroner

Year	Number of banks	Deposits	Equity	Total assets	Loans	Growth rate total assets	Liquid asset ratio
1868	263	77907	8579	86691	78140	3.7	9.9
1869	263	78975	9159	88202	77146	1.7	12.5
1870	265	82775	9715	92574	80846	4.8	12.7
1871	270	88237	10325	98687	80415	6.4	18.5
1872	270	95108	10858	106027	86376	7.2	18.5
1873	276	110355	11416	121824	100162	13.9	17.8
1874	281	126327	12351	138720	115764	13.0	16.5
1875	284	129236	13451	142694	126046	2.8	11.7
1876	292	135446	14531	150021	133241	5.0	11.2
1877	299	138542	15554	154138	139042	2.7	9.8
1878	305	137683	16501	154191	138831	0.0	10.0
1879	311	134845	16896	151750	134392	-1.6	11.4
1880	313	139815	17858	158441	135305	4.3	14.6
1881	318	144462	18720	164221	141544	3.6	13.8
1882	318	152684	19639	173273	145799	5.4	15.9
1883	326	159628	20472	180985	152246	4.4	15.9
1884	329	167285	21409	189394	158822	4.5	16.1
1885	330	169587	22269	192850	162515	1.8	15.7
1886	337	170659	22644	194487	163251	0.8	16.1
1887	341	170902	23316	195190	159285	0.4	18.4
1888	343	176818	24201	201970	158434	3.4	21.6
1889	347	188078	25135	213907	162103	5.7	24.2
1890	352	195788	25395	222213	174627	3.8	21.4
1891	355	198449	26140	225614	185454	1.5	17.8
1892	363	202996	26486	230570	189811	2.2	17.7
1893	366	209516	27857	238539	197027	3.4	17.4
1894	369	219653	29012	249771	204580	4.6	18.1
1895	375	227956	30539	259282	211214	3.7	18.5
1896	382	237479	31853	270236	222404	4.1	17.7
1897	396	254752	33297	288965	233399	6.7	19.2
1898	404	274989	35040	310933	250846	7.3	19.3
1899	413	291849	35880	328875	270009	5.6	17.9
1900	414	310535	37174	348894	282768	5.9	19.0
1901	423	326614	38734	366885	295684	5.0	19.4
1902	429	339381	40834	381796	306672	4.0	19.7
1903	436	354491	42545	398812	323384	4.4	18.9
1904	441	370979	44393	417118	336917	4.5	19.2
1905	448	380368	46797	428991	345537	2.8	19.5
1906	461	413168	48881	463522	363626	7.7	21.6
1907	478	440422	51428	493576	385028	6.3	22.0
1908	487	463111	53950	519885	409547	5.2	21.2
1909	491	488482	56731	548731	433609	5.4	21.0
1910	502	518169	60330	582122	459605	5.9	21.0
1911	511	551302	64319	620422	499239	6.4	19.5
1912	523	580153	67872	654311	540217	5.3	17.4
1913	534	620051	71593	698583	578955	6.5	17.1

TABLE 2.1  
New estimates of key statistics for savings banks 1822–1918

End-of-year balance sheet figures are in 1000 kroner

Year	Number of banks	Deposits	Equity	Total assets	Loans	Growth rate total assets	Liquid asset ratio
1914	540	651396	76193	738044	610880	5.5	17.2
1915	542	738393	81303	832329	669631	12.0	19.5
1916	552	971842	90703	1086518	806966	26.7	25.7
1917	556	1267866	99452	1395331	980603	25.0	29.7
1918	564	1594746	109761	1741930	1268527	22.2	27.2

NOTE: The growth rates of total assets are computed as continuously compounded annual rates of growth. The liquid asset ratio is computed as total assets less loans as a percentage of total assets. The main liquid assets include cash, deposits in other banks, bonds and other securities. A small fraction of non-liquid items are comprised in the liquid asset ratio for data reasons, such as premises, furniture, money boxes etc, see text for further information.



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## 2.6 Sources and notes

### 2.6.1 Newspaper sources

The following newspaper sources were examined, in most cases for all available years before 1861. The place of publication is given in parentheses in cases where it does not appear in the title.

- *Adressebladet* (Christiania)
- *Adresstidende for Brevig, Stathelle og Langesund*
- *Aftenbladet* (Christiania)
- *Bergensposten*
- *Bergens Stiftstidende*
- *Christianiaposten*
- *Christianssundsposten*
- *Correspondenten* (Skien)
- *Den Norske Rigstidende* (Christiania)
- *Drammens Tidende*
- *Hamars Budstikke*
- *Hedemarkens Amtstidende* (Hamar)
- *Holmestrandsposten*
- *Jarlsberg og Laurvigs Amtstidende*
- *Kongsberg Adresse*
- *Kragerø Adresse*
- *Landboe-Avisen* (Volda)
- *Lillehammer Tilskuer*
- *Lister og Mandals Amtstidende*
- *Morgenbladet* (Christiania)
- *Nordre Trondhjems Amtstidende* (Levanger)
- *Postbudet* (Volda)

- *Romsdals Amtstidende* (Christiansund)
- *Romsdals Budstikke* (Molde)
- *Tromsø Tidende/Stiftstidende*
- *Trondhjems Adresseavis*
- *Vestlandske Tidende* (Arendal)
- *Østerdølen* (Elverum)

## 2.6.2 List of anniversary publications before 1946

A reasonably complete bibliography of anniversary publications appearing after 1945 can be found in Knutsen and Lange (1992). In addition, some recent publications have included useful bibliographies of publications within their respective regions, see Gardåsen (1998), Lekve et al. (1998), Husby (1985), Nordvik et al. (1989), Reiersen (1998) and Sandberg (1995). See also the references in Rønning (1972).

The list below contains all anniversary publications published *before 1946* that were consulted in the present study. It covers many of the publications that have appeared, but it makes no claim of being complete. The name and the year of the publication is given, and, if stated, the name of the author. In many cases the publication is authored by the bank itself. The place of publication is nearly always the place where the main office of the bank is located.

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- *Christiania Sparebank 1822–1897* (Evald Rygh), 1897.
- *Bamle Sparebank 1849–1899: Utarbeidet i Anledning af Bankens Femtiarsjubilæum den 11. December 1899*, 1899.
- *Stavanger Sparekasse 19 Oktober 1850–29 Oktober 1900*, 1900.
- *Tvedestrand's Sparebank 15 August 1852–15 August 1902*, 1902.
- *Vangs Sparebank Hamar. Femtiarsberetning 1853–1903*, 1903.
- *Voldens og Ørstens Sparebank 1854–1904*, 1904.
- *Trondhjems Arbeiderforenings Spareskillingsbank 1854–1904* (J. Five), 1904.
- *Haugesunds Sparebank: Femtiarsberetning 1855–1905*, 1905.
- *Ørskog Sparebank 3. Januar 1857 til 3. Januar 1907* (P. Th. Gjære), 1906.

- *Kvinnherred Sparebank 26 November 1857 26 November 1907: Femtiaarsberetning* (Axel Lea), 1907.
- *Bodø Sparebank: Femtiaarsberetning 1858–1907*, 1908.
- *Skoger Sparebank gjennom 50 Aar 1859–1909* (Th. Bjerknes), 1909.
- *Beretning om Søndre Hedemarkens Sparebanks stiftelse og virksomhed i 75 aar, 3. aug. 1835–3. aug 1910*, 1910.
- *Skiers Sparebank 1835–1910: Festskrift ved Bankens 75-Aars Jubilæum*, 1910.
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- *Trondhjems Sparebank 1823–26 mai – 1923* (Aagaat Daae), 1923.
- *Christianssands Sparebank 1824–1924* (Vilhelm Krag), 1924.
- *Stranda Sparebank gjennom 75 aar: Eit kort oversyn* (Jørgen Gjerding), 1924.
- *Vinger Sparebank 1851–1926. Jubileumsskrift* (Arne Næss), 1926.
- *Ringsaker Sparebank 1847–1927* (S. Skappel), 1928.
- *Vaale Sparebank 1853–1928*, 1928.
- *Øvrebø og Hægeland Sparebank gjennom 70 aar: 1858–1928*, 1928.
- *Trondhjems Arbeiderforenings Sparingsskillingssbank i 75 år 1853–1928* (Olav Henmo), 1928.
- *Verdalens Sparebank 1854–1929* (Carl Braarud), 1929.

- *Vadsø Sparebank i 75 år 1854–1929: En oversikt* (Johan Beronka), 1930.
- *Sems Sparebank 1855–1930* (Helge L. Semb), 1930.
- *Nøtterø Sparebank i fem og sytti år* (Arne R. Evensen), 1932.
- *Hedrums Sparebank 75 år 1857–1932*, (Ivar Ketilsson), 1932.
- *Høyland Sparebanks 75-års beretning 1/7 1858 – 1/7 1933* (Teodor Stokka), 1933.
- *Beretning om Horg Sparebanks virksomhet i 50 år 1883–1933*, 1933.
- *Klæbu Sparebank i fem og sytti år 1858–1933* (G. Overvik), 1933.
- *Vikna Sparebank gjennom fem og sytti år 1858–1933* (Paul Woxeng, K. J. Ofstad, Ingvar Inderberg), 1933.
- *Hvaler Sparebank 1859–1933* (Andreas Madsen), 1934.
- *Skoger Sparebank gjennom 75 år 1859–1934* (Arne N. Anchersen), 1934.
- *Hobøl Sparebank 1859–1934*, 1934.
- *Fredrikshalds Sparebank gjennom 100 år* (Harald Bakke), 1935.
- *Spareforeningen Bien 8. juni 1885 – 8. juni 1935*, 1935.
- *Sandar Sparebank 1860–1935* (Aage Henrik Irgens), 1935.
- *Risør Sparebank gjennom hundre år 1835–1935* (Jens Vevstad), 1935.
- *Kristiansunds Sparebank 5. april 1835 – 5. 1935*, 1935.
- *Tromsø Sparebank gjennom hundre år 1836–1936* (L. Robsahm Dæhlin), 1936.
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- *Stadsbygd Sparebank i femti år 1892–1942* (Jacob Sann), 1942.
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- *Rakkestad Sparebank 1844–1944* (A. Biering-Lien, Haakon Gjerløw), 1944.
- *Lier Sparebank 1844–1944: Et utsnitt av Lier herreds historie* (Tore Strand), 1944.
- *Porsgrunds Sparebank 1844–1944*, 1944.
- *Hortens Sparebank gjennom 100 år* (H. E. Bruusgaard, S. Oppegård), 1945.
- *Hof Sparebank Solør 1845–1945* (Hans Heier), 1945.

## 2.A Savings bank deposits

TABLE 2.A.1  
Savings bank deposits 1822–1829

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1822	1823	1824	1825	1826	1827	1828	1829
Christiania <i>CHRISTIANIA AMT</i>	4367	19289	40710	61743	86370	82022	101104	123880
Moss <i>SMAALENENES AMT</i>					885	828	1067	1157
Drammen <i>BUSKERUDS AMT</i>		3921	10236	9245	11807	13055	14016	14066
Tønsberg <i>JARLSBERG &amp; LAURVIGS AMT</i>					553	954	1515	1196
Arendal <i>NEDENÆS AMT</i>					4194	4595	5915	7495
Christianssand <i>LISTER &amp; MANDALS AMT</i>				3681	9556	10246	8804	12298
Bergen <i>BERGEN AMT</i>		4476	8962	17613	28831	40093	47468	59622
Thronhjem <i>SØNDRE TRONDHJEMS AMT</i>		3010	7271	21460	33106	48455	68394	91100



TABLE 2.A.1  
Savings bank deposits 1830–1837

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1830	1831	1832	1833	1834	1835	1836	1837
Christiania <i>CHRISTIANIA AMT</i>	150371	174789	215571	269400	337009	389757	420793	457720
Fredrikshald <i>SMAALENENES AMT</i>						4709	8843	15071
						4709	8843	15071
Søndre Hedemarken <i>HEDEMARKENS AMT</i>						1200	2000	3000
						1200	2000	3000
Drammen Ringerige <i>BUSKERUDS AMT</i>	13457	12690	14846	17062	20487	25781	29996	40199
				261	390	1560	3897	6229
	13457	12690	14846	17323	20877	27341	33893	46428
Tønsberg <i>JARLSBERG &amp; LAURVIGS AMT</i>	1000	922						
	1000	922						
Skien <i>BRATSBERGS AMT</i>						7672	17679	24694
						7672	17679	24694
Arendal Risør <i>NEDENÆS AMT</i>	8980	9593	10893	12667	18535	23297	28297	36978
						828	1907	3689
	8980	9593	10893	12667	18535	24125	30204	40667
Christianssand Flekkefjord <i>LISTER &amp; MANDALS AMT</i>	15315	18126	21997	24929	29160	31860	33521	40110
								2148
	15315	18126	21997	24929	29160	31860	33521	42258
Stavanger <i>STAVANGER AMT</i>					5190	10523	14884	22558
					5190	10523	14884	22558
Bergen <i>BERGEN AMT</i>	72853	87369	101608	128176	159146	185354	184098	198939
	72853	87369	101608	128176	159146	185354	184098	198939
Christianssund <i>ROMSDALS AMT</i>						2495	5903	13281
						2495	5903	13281
Thronhjem <i>SØNDRE TRONDHJEMS AMT</i>	120860	132380	164008	167643	165447	187816	218771	269361
	120860	132380	164008	167643	165447	187816	218771	269361
Tromsø <i>TROMSØ AMT</i>								4720
								4720

TABLE 2.A.1  
Savings bank deposits 1838–1845

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1838	1839	1840	1841	1842	1843	1844	1845
Christiania	477881	514916	565779	607188	665159	779725	871225	948762
<i>CHRISTIANIA AMT</i>	477881	514916	565779	607188	665159	779725	871225	948762
Follo (Drøbak)						3139	4288	6210
Aker							9972	31099
Fenstad								3636
Hurdalen						10	10	20
<i>AKERSHUS AMT</i>						3149	14270	40965
Moss						4272	10112	17991
Fredrikshald	18051	18239	25031	24378	22713	32503	39611	49306
Fredriksstad						3995	7365	12689
Rakkestad							14	720
Onsø							604	3460
<i>SMAALENENES AMT</i>	18051	18239	25031	24378	22713	40770	57706	84166
Søndre Hedemarken	4000	5000	5604	6500	7500	8500	9319	11546
<i>HEDEMARKENS AMT</i>	4000	5000	5604	6500	7500	8500	9319	11546
Lillehammer					1825	3175	4338	6277
Land		1000	2000	3000	4000	5000	6709	10453
<i>CHRISTIANS AMT</i>		1000	2000	3000	5825	8175	11047	16730
Drammen	46217	47878	59543	74238	79484	82898	97850	124886
Ringerige	7972	8511	7350	8529	13313	14769	15846	23867
Kongsberg			4790	7003	13493	19181	25201	32974
Modum				3091	5415	7646	8824	10585
Eker					2267	4040	5038	6857
Lier							465	2106
Næs (Hallingdal)							200	237
Sigdal						800	1000	1200
<i>BUSKERUDS AMT</i>	54189	56389	71683	92861	113972	129334	154424	202712
Holmestrand	5000	9018	16233	20000	23631	31969	32838	38821
Laurvig		5840	9053	11163	10178	13940	18427	26788
Fredriksværn				1486	9286	13000	18000	23475
<i>JARLSBERG &amp; LAURVIGS AMT</i>	5000	14858	25286	32649	43095	58909	69265	89084
Skien	29060	35203	37288	35866	40931	44939	53686	68440
Porsgrund							1200	6744
Kragerø								1000
<i>BRATSBERGS AMT</i>	29060	35203	37288	35866	40931	44939	54886	76184
Arendal	47341	52621	61176	69283	72767	76221	86118	104048
Risør	3854	5274	4754	4121	3613	3164	2697	3193

TABLE 2.A.1  
Savings bank deposits 1838–1845

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1838	1839	1840	1841	1842	1843	1844	1845
Grimstad					2170	2753	2746	4079
Næs Jernverk								460
<i>NEDENÆS AMT</i>	51195	57895	65930	73404	78550	82138	91561	111780
Christianssand	43456	43142	45245	53081	57006	65769	72174	87404
Flekkefjord	8907	12106	11647	10404	11802	14793	19106	22126
Mandal			1326	2923	4008	6492	10397	14310
Farsund					2516	4769	6932	10114
<i>LISTER &amp; MANDALS AMT</i>	52363	55248	58218	66408	75332	91823	108609	133954
Stavanger	27691	41589	59609	64207	67881	70114	77430	94400
Egersund			971	1564	1665	5466	10402	9318
<i>STAVANGER AMT</i>	27691	41589	60580	65771	69546	75580	87832	103718
Eid						239	630	1028
Vos						5000	10000	14441
<i>SØNDRE BERGENHUS AMT</i>						5239	10630	15469
Bergen	210845	240339	289048	343273	403774	467468	555805	634678
<i>BERGEN AMT</i>	210845	240339	289048	343273	403774	467468	555805	634678
Sogndal				500	1000	2000	3000	4142
Førde						500	1000	1700
<i>NORDRE BERGENHUS AMT</i>				500	1000	2500	4000	5842
Christianssund	19487	21129	27411	33432	38584	46082	54634	61324
Molde		3118	10493	13801	17013	19462	25101	31943
Aalesund				6849	12909	23305	39336	51090
Herø og Røvde						75	791	2519
Surendal						2043	7152	10188
<i>ROMSDALS AMT</i>	19487	24247	37904	54082	68506	90967	127014	157064
Thronhjelm	308365	352106	405083	456334	552631	597276	620438	658386
Melhus				1321	3860	6117	8038	6848
Røros					203	1553	2740	3360
Strinden					707	2294	3361	4825
Orkedal					2281	5171	6464	4615
Horrig				400	800	1200	1500	1887
<i>SØNDRE TRONDHJEMS AMT</i>	308365	352106	405083	458055	560482	613611	642541	679921
Namsos					1143	2100	3100	4116
Levanger						3520	6165	10948
<i>NORDRE TRONDHJEMS AMT</i>					1143	5620	9265	15064
Tromsø	10711	14706	22458	29323	38565	44029	50736	56037

TABLE 2.A.1  
Savings bank deposits 1838–1845

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1838	1839	1840	1841	1842	1843	1844	1845
Ibestad						1642	2470	3114
TROMSØ AMT	10711	14706	22458	29323	38565	45671	53206	59151

TABLE 2.A.1  
Savings bank deposits 1846–1853

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1846	1847	1848	1849	1850	1851	1852	1853
Christiania	1027919	993658	867901	839031	854174	925437	1009007	1175176
Christiania Sparesk.bank						488	3782	8840
<i>CHRISTIANIA AMT</i>	1027919	993658	867901	839031	854174	925925	1012789	1184016
Follo (Drøbak)	11177	12865	10871	9900	9380	10546	13733	18763
Aker	61831	88127	78867	88334	219550	367860	460939	554293
Fenstad	7637	12220	12304	13041	8054	7173	7770	8737
Urskoug		3191	3290	3458	3676	4100	5890	7690
Fet			3591	3076	2557	3244	3815	4816
Eidsvold			800	1300	1816	2207	4900	7700
Ullensaker				802	1948	3164	5031	8913
Nitedal					119	295	500	832
Gjerdrum					507	967	3200	5500
Høland					761	1159	2030	2910
Hurdalen	20	30	30	40	51	71	180	290
Enebak								2494
Sørum						104	600	1200
<i>AKERSHUS AMT</i>	80665	116433	109753	119951	248419	400890	508588	624138
Moss	24164	26313	23515	24476	25854	28924	34038	41979
Fredrikshald	60408	72380	62850	58050	63480	71588	83704	97022
Fredriksstad	18732	19901	20570	20803	23886	27370	29082	36051
Rakkestad	3001	7036	4541	3174	1979	2255	2233	2049
Onsø	5364	6162	6189	5538	5430	6123	7596	9912
Trøgstad		821	963	899	844	925	931	2573
Skjeberg			456	690	788	1252	1570	1890
Eidsberg			15	10	3	314	1000	1700
Sarpsborg						1289	1566	4068
Aremark							234	1653
<i>SMAALENENES AMT</i>	111669	132613	119099	113640	122264	140040	161954	198897
Søndre Hedemarken	14925	18705	15077	12136	11403	13352	17000	25000
Hof	100	300	400	500	661	785	980	1180
Elverum		3975	3589	5037	4845	6553	7190	11580
Næs (Hedmark)			2215	2278	2961	3494	3140	2800
Ringsaker			3136	6104	7084	10254	9253	11000
Aamot						3857	3400	3000
Kongsvinger							1736	3638
Vang								5359
<i>HEDEMARKENS AMT</i>	15025	22980	24417	26055	26954	38295	42699	63557
Lillehammer	11964	16013	13583	11494	11018	13748	15528	20146
Land	15169	19096	15300	12200	9739	11580	12872	15827
<i>CHRISTIANS AMT</i>	27133	35109	28883	23694	20757	25328	28400	35973
Drammen	157831	162536	139870	157015	166606	188506	226625	272284

TABLE 2.A.1  
Savings bank deposits 1846–1853

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1846	1847	1848	1849	1850	1851	1852	1853
Ringerige	25304	28748	25137	20007	16731	16610	17743	22926
Kongsberg	41669	34614	32606	28400	25530	29642	35233	47009
Modum	13093	14725	8843	7195	6989	7157	8800	12617
Eker	6800	6600	6400	6320	6923	6702	7930	12202
Lier	3808	4269	5585	4217	4035	6360	7317	9185
Næs (Hallingdal)	200	200	200	200	154	1000	2000	3000
Sigdal	1400	1600	1800	2000	2148	2386	2700	3010
Krødsherred						596	1250	1950
Eggedal						110	190	270
Hønefos Laaneindretning							83	387
<i>BUSKERUDS AMT</i>	250105	253292	220441	225354	229116	259069	309871	384840
Tønsberg		7624	15949	21863	25369	37595	47759	71107
Holmestrand	50639	56344	51602	47183	46347	50457	53000	57000
Laurvig	34448	59482	60789	57022	59029	65070	77206	89018
Fredriksværn	26189	27255	27172	21810	25117	25000	25139	29000
Horten	4432	9086	9245	9373	11318	14017	20392	26963
Vaale								5000
<i>JARLSBERG &amp; LAURVIGS AMT</i>	115708	159791	164757	157251	167180	192139	223496	278088
Skien	96546	97021	84099	83384	75741	73588	79062	92377
Porsgrund	13514	21342	14272	11596	13931	15661	16959	19719
Kragerø	10000	22219	19944	18700	17479	16896	23500	31000
Brevig			1590	1417	2138	2900	3311	4680
Gjerpen				2187	3693	5311	5939	6684
Bamble					4774	8964	10758	15266
Hvideseid					203	433	435	735
Bøe							39	1601
<i>BRATSBERGS AMT</i>	120060	140582	119905	117284	117959	123753	140003	172062
Arendal	122532	141985	141724	139441	144768	160982	180337	215321
Risør	7194	10561	10716	9777	8949	10331	12565	16657
Grimstad	7350	8787	9371	7538	8811	12703	16205	27100
Næs Jernverk	525	600	640	780	918	876		
Lillesand							1541	11626
Tvedestrand								9198
<i>NEDENÆS AMT</i>	137601	161933	162451	157536	163446	184892	210648	279902
Christianssand	100127	104133	106473	107083	116769	133374	151812	179435
Flekkefjord	23088	25082	27137	33038	33135	34184	42650	47862
Mandal	18642	22390	24499	28520	30323	39192	44876	55310
Farsund	15474	16487	12586	13045	13680	15827	19000	23121
Vennesland					250	300	350	400
<i>LISTER &amp; MANDALS AMT</i>	157331	168092	170695	181686	194157	222877	258688	306128
Stavanger	122796	131691	132983	128972	124594	127409	134065	158565

TABLE 2.A.1  
Savings bank deposits 1846–1853

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1846	1847	1848	1849	1850	1851	1852	1853
Egersund	9896	11488	13827	17377	16933	18235	17773	24937
Stavanger Sparekasse						417	530	995
Finnø							262	510
<i>STAVANGER AMT</i>	132692	143179	146810	146349	141527	146061	152630	185007
Eid	1434	1420	1400	1380	1358	1490	1620	1760
Vos	22001	32194	27500	22800	18151	20900	23700	26500
Kinservik	10993	20352	20550	19193	19406	24902	30522	38866
Strandebarm								4698
<i>SØNDRE BERGENHUS AMT</i>	34428	53966	49450	43373	38915	47292	55842	71824
Bergen	690708	723732	696330	717234	787692	837757	901721	990091
<i>BERGEN AMT</i>	690708	723732	696330	717234	787692	837757	901721	990091
Sogndal	5527	6127	5546	4798	3807	5103	6500	8000
Førde	2965	3853	3400	2979	2034	1752	1550	1350
Vig	3184	6945	7001	5624	5032	4750	5900	7130
Balestrand		2756	4510	4277	4746	5606	7430	9260
Aurland			228	271	294	274	490	720
Hafslo			475	605	843	1242	3700	6200
Nordfjord								4089
<i>NORDRE BERGENHUS AMT</i>	11676	19681	21160	18554	16756	18727	25570	36749
Christiansund	67614	71843	70831	65681	60132	63093	65518	80341
Molde	30902	30493	26900	24729	23193	24662	29737	39462
Aalesund	52252	58380	57279	60365	58106	66042	81235	102960
Herø og Røvde	4246	6413	7441	6221	5339	5459	6159	6688
Surendal	11968	10920	10039	8921	9168	7328	7530	7750
Stranden					234	315	930	1550
<i>ROMSDALS AMT</i>	166982	178049	172490	165917	156172	166899	191109	238751
Thronhjelm	717614	805258	774074	745174	729573	763385	825386	925464
Melhus	7804	8551	8445	7813	5835	4604	4615	4643
Rørø	3578	4882	5459	5479	6924	11934	12737	16286
Strinden	4412	3985	3706	4028	3996	5006	15612	23436
Orkedal	4952	6106	6030	5748	4546	5352	5984	5440
Horrig	1617	878	839	760	688	410	420	440
Stadsbygden		784	2254	3844	4506	4797	6370	7950
Ørlandet og Bjugn				705	2106	2955	5000	8646
<i>SØNDRE TRONDHJEMS AMT</i>	739977	830444	800807	773551	758174	798443	876124	992305
Namsos	6343	7903	9480	10999	12614	15198	18000	22500
Levanger	15730	22366	20900	16856	13047	12951	17999	22918
Stordalen		2981	8129	8675	6655	8875	11864	16602
Frosten		712	1679	2199	1641	1779	3230	4690
Stod og Stenkjær							415	3211

TABLE 2.A.1  
Savings bank deposits 1846–1853

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1846	1847	1848	1849	1850	1851	1852	1853
<i>NORDRE TRONDHJEMS AMT</i>	22073	33962	40188	38729	33957	38803	51508	69921
Tromsø	65598	76433	85231	90719	95317	106213	105710	111733
Ibestad	5039	6323	7518	9268	10531	11728	13621	17101
<i>TROMSØ AMT</i>	70637	82756	92749	99987	105848	117941	119331	128834
Hammerfest			2500	5000	7384	8484	9474	11153
<i>FINNMARKENS AMT</i>			2500	5000	7384	8484	9474	11153



TABLE 2.A.1  
Savings bank deposits 1854–1861

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1854	1855	1856	1857	1858	1859	1860	1861
Christiania	1511048	1492313	1522470	1099195	1181360	1274905	1326914	1338532
Christiania Sparesk.bank	14194	18528	19579	16752	19752	23309	27196	30791
<i>CHRISTIANIA AMT</i>	1525242	1510841	1542049	1115947	1201112	1298214	1354110	1369323
Follo (Drøbak)	29997	41300	47235	45684	47985	52740	54082	55202
Aker	644681	748361	762589	741385	822438	873814	854898	874118
Fenstad	13209	15404	19038	15000	11080	11424	11284	12760
Urskoug	9480	10362	11900	13450	14990	16530	18084	18406
Fet	7002	8486	9335	8687	7423	8836	10064	11228
Eidsvold	10400	13144	14909	9308	8745	11499	11944	10529
Ullensaker	13140	18490	17043	12118	9573	12525	17056	22450
Nitedal	2787	3374	3270	3150	3050	2940	2835	3200
Gjerdrum	7800	10025	9960	9900	9830	9780	9714	11326
Høland	3781	6833	8400	9960	11500	13088	13068	14609
Hurdalen	390	494	1270	2040	2810	3580	4358	4534
Enebak	5571	11231	12073	10811	12994	15641	15538	17511
Kraakstad	3017	12563	24841	30350	25792	34204	40615	38737
Næs Hovedsogn		4401	8258	7427	8578	12183	13170	16330
Udenæs				2070	3252	3835	6124	6967
Asker						2600	3440	3243
Aas					1500	3298	6613	7346
Nannestad						1995	7278	8491
Sørum	1700	2250	2800	3350	3900	4445	5313	4962
Vestby							490	5684
Lørenskoven								421
Hakedalen								4254
<i>AKERSHUS AMT</i>	752955	906718	952921	924690	1005440	1094957	1105968	1152308
Moss	45719	45878	49696	53819	84124	68214	73827	80012
Fredrikshald	122501	146563	127266	148817	158653	161351	169352	164382
Fredriksstad	45246	57502	61339	60421	67202	76081	85281	85775
Rakkestad	2568	3028	3006	2879	3872	6689	7446	9610
Onsø	10913	14028	12520	9115	9152	10855	13872	15404
Trøgstad	5159	11124	17932	16188	17732	18727	21673	18946
Skjeberg	2210	2527	2580	2630	2681	3321	3650	5732
Eidsberg	2401	5237	6238	5811	7762	11093	10488	7404
Sarpsborg	9085	9845	9135	8000	7587	9406	12204	15113
Aremark	3214	3569	3537	2824	4214	4110	3604	3766
Rygge				1666	3116	3646	3633	5747
Hvaløerne					15	2497	4208	4897
Raade							592	1295
Haabøl							7597	12264
Skibtvedt					2637	3169	4339	8569
Spydeberg						4159	9766	19105
<i>SMAALENENES AMT</i>	249016	299301	293249	312170	368747	383318	431532	458021

TABLE 2.A.1  
Savings bank deposits 1854–1861

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1854	1855	1856	1857	1858	1859	1860	1861
Søndre Hedemarken	30000	35826	42044	33495	35000	37000	39085	40000
Hof	1380	1588	1600	1600	1600	1617	2914	804
Elverum	17924	26115	31962	26469	24075	24038	28425	32744
Næs (Hedmark)	5500	8256	10525	9840	9160	8480	7805	8680
Ringsaker	12603	16574	14300	11496	14000	16600	19218	20908
Aamot	2500	2064	1850	1600	1400	1200	1021	1050
Kongsvinger	10551	18128	20566	20798	27091	39996	55183	71490
Vang	21119	27961	37852	34025	36851	45067	41856	39288
Løiten		1840	2000	2250	2500	2894	3131	2964
Tønset			5129	7174	11592	17058	20255	26881
Hamar			69	1000	2000	3000	3966	3105
<i>HEDEMARKENS AMT</i>	101577	138352	167897	149747	165269	196950	222859	247914
Lillehammer	39428	62946	67000	70693	81222	101948	108320	104057
Land	22275	26772	36454	39485	43788	53870	53590	52978
Toten og Vardal	10175	20856	41430	35098	37903	42844	49564	43935
Vaage	2140	5826	9939	10712	13116	15906	18500	18460
Faaberg				907	1115	2247	6015	6732
Gran					1901	6999	7824	7546
Birid				300	3300	6296	8426	10265
Søndre Fron							391	6301
Ringebu							739	2772
<i>CHRISTIANS AMT</i>	74018	116400	154823	157195	182345	230110	253369	253046
Drammen	343760	377117	389582	335246	364388	369927	369547	380121
Ringerige	30062	36567	40482	39917	35234	37468	35766	35204
Kongsberg	68977	72949	99224	93650	92551	113574	112676	107007
Modum	18806	22157	23752	21421	20528	23306	25354	21648
Eker	21429	25833	28194	32000	35500	39500	43165	48708
Lier	12227	14581	15862	16218	16830	19523	19806	19302
Næs (Hallingdal)	14000	24409	28200	32000	35000	39000	43497	29517
Sigdal	3320	3640	4300	4970	5630	6300	6969	7641
Krødsherred	2600	3261	3900	4500	5100	5800	6441	5024
Eggedal	350	427	630	830	1030	1230	1427	1447
Hønefos Laaneindretning	640	890	1140	1390	1642	2084	2403	2420
Hole								498
Svelvik								2601
<i>BUSKERUDS AMT</i>	516171	581831	635266	582142	613433	657712	667051	661138
Tønsberg	100732	143127	155832	145298	170911	220365	299969	322512
Holmestrand	61000	65810	64000	63000	62000	61000	59929	63239
Laurvig	112730	134975	144670	123238	132751	138686	144032	155069
Fredriksværn	33000	35984	35654	35928	40000	45000	51838	61295
Horten	35053	39469	44779	38330	42512	46839	55140	62030
Vaale	9000	14538	16300	18000	19800	21500	23337	30518
Botne	6139	5606	5800	6000	6167	7274	13062	13772
Sem		732	4477	4254	5597	7300	11254	13896

TABLE 2.A.1  
Savings bank deposits 1854–1861

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1854	1855	1856	1857	1858	1859	1860	1861
Hedrum				2041	5293	8655	26789	50882
Nøterø				4467	10859	16564	20531	24277
Tjømmø				1972	6125	8514	11475	15510
Sandefjord					12242	15811	22633	25149
Skauget						3907	7961	11609
Brunlanes			1500	2500	3500	4573	5246	6636
Sande			100	2000	3000	4882	4021	5255
Sandehæred							1099	12091
<i>JARLSBERG &amp; LAURVIGS AMT</i>	357654	440241	473112	447028	520757	610870	758316	873740
Skien	138972	162441	180897	155618	147662	157651	157261	162354
Porsgrund	32427	39979	46880	41199	35301	46968	49901	54530
Kragerø	37300	44222	49507	48290	42756	44090	46845	47205
Brevig	6930	7644	8859	10540	13507	12214	13625	14113
Gjæppen	10067	17390	23837	25395	32114	40866	43866	50222
Bamble	25887	32341	31346	30315	31320	32963	34676	37984
Hvideseid	2012	4670	9572	9280	7027	5839	4117	6179
Bøe	3961	9011	9100	7525	6905	15612	16095	16067
Attraa og Mæl						1392	2002	2588
<i>BRATSBERGS AMT</i>	257556	317698	359998	328162	316592	357595	368388	391242
Arendal	263484	279485	313527	273980	252479	274282	294265	355336
Risør	31237	47167	64291	59421	34979	27875	27384	32915
Grimstad	76372	92461	87285	76638	43570	48718	47880	72332
Lillesand	25222	33150	38444	41788	34571	37344	37712	47930
Tvedestrand	14640	21917	35290	33536	28293	40938	48326	52793
Birkenæs						757	2322	3231
Fjære							2018	6105
Øiestad								2988
Arendal Haandv. Laaneindr.							496	1143
<i>NEDENES AMT</i>	410955	474180	538837	485363	393892	429914	460403	574773
Christianssand	214490	253662	243179	222873	199488	223296	263428	285786
Flekkefjord	60922	65955	73989	79667	82844	88625	95591	96544
Mandal	73344	87636	96918	93875	82700	96809	103012	118126
Farsund	31223	38504	42053	40611	38741	43379	50372	56913
Vennesland	435	1523	1580	1630	1690	1750	1806	2515
Øvrebø og Hægland						1062	1900	2763
Sirdalen								1205
<i>LISTER &amp; MANDALS AMT</i>	380414	447280	457719	438656	405463	454921	516109	563852
Stavanger	212067	231108	268580	275190	277467	294262	338433	376683
Egersund	31798	38812	36770	32365	30258	33425	34678	37307
Stavanger Sparekasse	2184	5013	7191	8106	7780	12948	24431	28752
Haugesund		1171	4430	8828	19911	27925	38808	48325
Egersunds Landsogn			1435	7791	10503	15652	18227	19561

TABLE 2.A.1  
Savings bank deposits 1854–1861

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1854	1855	1856	1857	1858	1859	1860	1861
Kopervik				2315	3900	5627	8327	8341
Høiland					1700	8645	10178	11571
Rennesø						2000	2499	2619
Finnø	962	1159	1553	1945	2519	2765	2955	3474
Birkrem								1121
<i>STAVANGER AMT</i>	247011	277263	319959	336540	354038	403249	478536	537754
Eid	1900	2032	2360	2700	3030	3370	3709	4061
Vos	29300	32076	36112	41338	45110	54969	58075	57879
Kinservik	48014	56837	63155	67131	77000	87000	96796	96263
Strandebarm	9378	15677	19500	23415	28500	34000	39523	39001
Kvindherred					7012	16000	25197	29331
Etne							1584	2936
Fuse					500	5000	11140	15029
Vikør						2000	2487	5282
<i>SØNDRE BERGENHUS AMT</i>	88592	106622	121127	134584	161152	202339	238511	249782
Bergen	1093370	1205676	1283529	1345922	1367903	1436294	1459943	1492563
Bergens Skillingsbank				6326	28584	39569	44744	46970
<i>BERGEN AMT</i>	1093370	1205676	1283529	1352248	1396487	1475863	1504687	1539533
Sogndal	9000	9996	10000	10000	10000	10000	10352	11074
Førde	1140	939	1590	2250	2900	3550	4206	6079
Vig	8310	9501	11513	12400	13300	14251	15091	15127
Balestrand	11000	12916	15260	17600	19900	22299	20485	18665
Aurland	930	1153	1240	1330	1420	1509	1483	1535
Hafslo	8640	11112	13300	15500	17700	19900	22114	21176
Nordfjord	8402	11866	14000	16000	18300	20571	23629	30376
<i>NORDRE BERGENHUS AMT</i>	47422	57483	66903	75080	83520	92080	97360	104032
Christianssund	102504	129352	152744	179955	177256	185719	222290	208097
Molde	51524	60608	90004	106316	96530	93777	99945	114846
Aalesund	121638	159991	216665	243545	242736	252231	269131	294600
Herø og Røvde	8357	10198	14502	16656	19205	21536	24886	32070
Surendal	7960	8171	8010	7860	7710	7560	7410	7917
Stranden	2160	2779	3800	4800	5800	6800	7814	9946
Volden	10257	16323	25851	33870	40904	45621	51315	55770
Molde Haandv. Sparekasse						301	430	560
Veø						1411	3493	7149
Ørskoug				2500	5000	7500	11650	16223
<i>ROMSDALS AMT</i>	304400	387422	511576	595502	595141	622456	698364	747178
Thronthjem	1064424	1148785	1185087	1123738	1100820	1139034	1170522	1179471
Melhus	4756	4984	4822	5521	5765	6461	8664	10223
Rørøros	22112	29520	31942	34953	40219	41191	42261	49322
Strinden	35030	54310	78024	93688	137984	149927	148201	149202

TABLE 2.A.1  
Savings bank deposits 1854–1861

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1854	1855	1856	1857	1858	1859	1860	1861
Orkedal	6224	6627	6326	6576	7299	8482	10052	17500
Horrig	450	465	430	400	370	350	330	415
Stadsbygden	9520	11098	11850	12600	13350	14110	14867	17502
Ørlandet og Bjugn	14381	20515	26483	26870	27250	27640	28036	28993
Throndhjem Sparesk.bank	3090	7868	7182	8681	9530	11025	13364	14371
Opdal			1053	2498	2480	2459	3042	4394
Klæbo						1923	4971	6224
Selbo						1000	3303	5190
<i>SØNDRE TRONDHJEMS AMT</i>	1159987	1284172	1353199	1315525	1345067	1403602	1447613	1482807
Namsos	25750	29240	32000	35000	37500	40000	43826	53829
Levanger	28826	36425	38650	43090	37186	34537	40004	65891
Størdalen	25826	32011	38143	39148	38806	42707	44399	55667
Frosten	6150	7606	10830	14060	17290	20520	23752	24843
Stod og Stenkjær	10249	14509	21558	22195	22185	34302	47377	68561
Værdalen	4803	9618	13310	14571	16210	18858	23541	31528
Overhalden				1594	2614	3546	5589	8376
Nærø (Vikna)					765	1451	2226	3498
Beitstaden					366	2500	4612	7711
Lexsvigen								7761
<i>NORDRE TRONDHJEMS AMT</i>	101604	129409	154491	169658	172922	198421	235326	327665
Bodø					7583	13556	17638	26669
Vaagen						1000	3073	6308
Vefsen							4554	8310
Brønø							2214	4933
Alstahaug							738	3363
Stegen								3311
<i>NORLANDS AMT</i>					7583	14556	28217	52894
Tromsø	113463	131265	146976	154644	152493	150163	149196	153697
Ibestad	20446	25996	33863	38105	36325	40992	44987	48639
Maalselven								1664
<i>TROMSØ AMT</i>	133909	157261	180839	192749	188818	191155	194183	204000
Hammerfest	11332	13115	14337	15322	14252	15942	17943	25134
Vadsø	2954	6810	8676	11834	12488	10987	11013	13051
Alten								1517
<i>FINNMARKENS AMT</i>	14286	19925	23013	27156	26740	26929	28956	39702

TABLE 2.A.1  
Savings bank deposits 1862–1869

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1862	1863	1864	1865	1866	1867	1868	1869
Christiania	1505026	1660567	1875952	2100982	2049277	2230465	2206537	2159323
Christiania Sparesk.bank	36958	46636	55100	65177	91846	126882	169777	215945
Christiania Haandv. Sparek.			33737	45978	62060	74084	116932	192541
<i>CHRISTIANIA AMT</i>	1541984	1707203	1964789	2212137	2203183	2431431	2493246	2567809
Follo (Drøbak)	59318	64035	66474	71332	82344	93020	85729	92016
Aker	925104	1003797	1118518	1094468	1069766	1096182	1082742	1000709
Fenstad	15974	16460	12294	12850	12935	15996	18110	20393
Urskoug	19309	19632	20007	21098	23611	23407	24259	23712
Fet	11504	13694	14170	14459	15962	18175	17860	18263
Eidsvold	8503	12599	13888	12833	13509	13175	16462	17472
Ullensaker	37550	34883	32357	36781	40490	40815	41460	40849
Nitedal	3600	4000	4350	4739	4500	4371	4746	5141
Gjerdrum	11619	15159	14677	17158	16221	16817	16453	16621
Høland	14034	14298	18423	18560	19360	21900	20871	16899
Hurdalen	7250	8974	9343	9316	7951	6650	5443	3865
Enebak	23767	32725	27205	26975	25798	24720	24156	21612
Kraakstad	37393	42377	38021	34157	38610	42062	42000	41342
Næs Hovedsogn	20229	22160	21028	20140	20466	23991	23942	35145
Udenæs	8295	8347	7757	8104	8260	8212	7342	6830
Asker	5500	8323	6182	5007	5926	6198	6963	8621
Aas	13985	15149	16451	18883	25118	27248	38704	37715
Nannestad	9342	12618	14014	17157	21596	23581	28347	27183
Sørum	5675	8708	7935	10539	9682	9232	9081	10908
Vestby	8729	11018	11320	14416	17021	18633	20300	20071
Lørenskoven	294	527	88	56	81	166	118	116
Hakedalen	7118	7011	5652	5158	4790	5941	5407	5007
Skedsmo					400	722	1022	1275
<i>AKERSHUS AMT</i>	1254092	1376494	1480154	1474186	1484397	1541214	1541517	1471765
Moss	85342	117743	117840	149239	160349	181658	197103	175761
Fredrikshald	186029	222435	254544	262082	272189	228351	242698	235501
Fredriksstad	90079	103341	115678	128328	138793	152909	151776	153947
Rakkestad	11575	14520	14849	16988	19333	23936	30652	28738
Onsø	16550	21248	22454	25254	25216	29124	30995	33002
Trøgstad	23643	26045	23713	26043	23313	25145	26778	22694
Skjeberg	6826	7411	7624	6804	7844	7883	10288	11007
Eidsberg	7544	15810	20194	22605	20422	24619	26752	27591
Sarpsborg	22338	28599	28524	35125	37866	41990	49300	55320
Aremark	5195	6874	7333	10985	11178	12238	12267	10826
Rygge	8220	11436	11444	12964	19909	23769	27427	31050
Hvaløerne	8430	9597	12326	12972	12869	12011	12826	14201
Raade	2573	3056	2709	2895	3192	2791	3089	2796
Haabøl	16741	19257	19584	18770	20253	19095	18976	19159
Skibtvedt	5701	7095	5413	6610	3874			
Spydeberg	38670	48259	56641	59892	53719	48739	43627	39737
Tune		3303	3578	3254	4464	5497	7617	9082

TABLE 2.A.1  
Savings bank deposits 1862–1869

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1862	1863	1864	1865	1866	1867	1868	1869
<i>SMAALENENES AMT</i>	535456	666029	724448	800810	834783	839755	892171	870412
Søndre Hedemarken	40147	38775	44550	44552	46992	53428	63991	76019
Hof	969	1057	1686	1900	3568	6197	8860	11519
Elverum	36928	42332	44281	52657	57610	64134	78073	85374
Næs (Hedmark)	7582	8583	11823	12027	11580	13513	13549	12720
Ringsaker	18823	19474	21508	27967	33374	41353	38968	35598
Aamot	1190	1050	1121	1117	1107	1148	526	588
Kongsvinger	83256	97642	111733	96537	97237	89988	82335	73160
Vang	39021	45610	51294	54790	61876	78492	81447	89819
Løiten	3211	3709	4117	5540	6217	6346	6754	6983
Tønsset	33716	37172	36128	36116	41859	45908	51460	53935
Hamar	3955	4156	4577	5545	5971	6719	7589	10056
Aasnæs	1077	1291	1529	2923	13383	17619	29686	36120
Vaaler	6187	21053	24533	35364	36230	34540	34718	31419
Grue		10534	14039	17857	19877	25263	25435	27718
Trysil		3466	5077	6326	5735	5647	6000	6495
Tolgen				2905	5286	6708	7971	8980
<i>HEDEMARKENS AMT</i>	276062	335904	377996	404123	447902	497003	537362	566503
Lillehammer	113760	125354	133761	149174	154933	159688	156878	145234
Land	55619	59626	59276	60120	63315	69457	73444	75461
Toten og Vardal	44904	54662	57303	52724	52783	55615	61452	79659
Vaage	17540	15102	17448	19778	18545	23752	27526	35785
Faaberg	6629	8330	9920	8489	9280	10000	10583	10828
Gran	10439	15641	16825	18978	21535	30114	29030	26699
Birid	11714	12298	12431	13998	16506	19567	22235	23935
Søndre Fron	10591	13766	15928	15798	14957	19285	30249	35985
Ringebu	3977	5132	4428	4993	5766	8070	10662	13447
Søndre Aurdal	942	2364	3207	3894	6920	12636	12573	12986
Øier		8786	12549	16691	16962	15284	13372	14097
Nordre Fron		4967	7054	7946	10044	12886	23924	23038
Lesje		637	1562	1730	2944	3917	4295	5421
Jevnaker		5216	5177	6289	7183	9881	10655	9942
Vestre Slidre		934	1734	1603	1691	2490	4411	5761
Nordre Aurdal		355	2586	7879	9136	9553	11547	13233
Gausdal			3263	9216	15546	16318	22511	21506
Gjøvik					4319	10302	14930	19735
Østre Slidre							1216	1903
<i>CHRISTIANS AMT</i>	276115	333170	364452	399300	432365	488815	541493	574655
Drammen	444843	489232	536404	601448	649544	593121	529319	496620
Ringerige	38748	41735	42375	41759	41217	42561	39877	38860
Kongsberg	117161	134539	144520	155369	161685	174816	177579	172621
Modum	21006	22135	20444	20733	23207	26740	27192	24280
Eker	45692	43008	40696	41886	42136	45431	43515	41092
Lier	24890	29494	29800	30423	35986	35877	41960	42373

TABLE 2.A.1  
Savings bank deposits 1862–1869

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1862	1863	1864	1865	1866	1867	1868	1869
Næs (Hallingdal)	33089	47192	55887	56447	60527	63153	70039	73654
Sigdal	7957	8618	9813	9617	9340	11663	14271	14001
Krødsherred	4408	4530	5355	6225	9400	9723	10573	13656
Eggedal	1586	1771	1591	1843	1964	2581	3268	3065
Hønefos Laaneindretning	2440	2457	2810	3160	3520	3870	4228	4000
Hole	2948	4600	6770	8872	9681	11146	13268	14913
Svelvik	5144	8581	9472	11436	16313	16822	16591	18652
Flesberg	35	726	2247	2401	2521	3788	5274	6114
Hurum	149	1219	1773	2302	3018	5262	5335	4978
Lunder				357	695	942	1832	2412
<i>BUSKERUDS AMT</i>	750096	839837	909957	994278	1070754	1047496	1004121	971291
Tønsberg	326967	406537	449131	489782	501032	586629	666256	708500
Holmestrand	61820	71329	85788	97923	104297	107571	114698	111713
Laurvig	157296	182608	205404	222604	238427	262310	293111	296471
Fredriksværn	59259	53627	57812	57465	57464	57783	60001	50769
Horten	65692	72489	78322	80299	80949	88007	101061	97489
Vaale	34783	43431	50443	61262	57593	51675	52446	50582
Botne	13867	10543	12079	11702	12632	12385	11533	9302
Sem	18240	18509	18006	17786	18228	18659	21809	22416
Hedrum	83065	101996	117024	121889	120539	108809	110364	121858
Nøtterø	23301	25398	32117	34917	32472	40234	45293	44346
Tjømo	19975	24450	27982	35802	32391	31898	33393	35341
Sandefjord	31795	50168	64253	75648	89997	91212	82039	94346
Skauger	12589	18818	23539	35174	63349	83291	86587	84828
Brunlanes	6873	7935	9244	8065	6132	5336	5502	10326
Sande	6285	7371	9326	10682	9537	10666	10395	9748
Sandehrerred	21107	28911	42553	46848	51621	61001	70344	75486
Andebo		166	1101	3030	4003	3628	5651	5804
Stokke				12328	19165	21053	21929	22157
<i>JARLSBERG &amp; LAURVIGS AMT</i>	942914	1124286	1284124	1423206	1499828	1642147	1792412	1851482
Skien	174140	208900	235081	249991	268669	265150	265148	281949
Porsgrund	57847	66576	80281	83977	87383	86225	89377	101135
Kragerø	54514	69500	85276	83555	90721	85799	93729	124195
Brevig	14625	22797	28177	28138	30327	30222	27338	24169
Gjerpen	49064	62589	71130	79431	96533	96680	110528	121566
Bamble	47379	55498	58138	57858	63008	62673	66072	71412
Hvideseid	6946	10500	10605	10420	9904	8434	8999	14231
Bøe	28547	42090	50605	49943	48606	49391	32149	33987
Attraa og Mæl	5685	11420	17429	20988	23046	25001	26248	25431
Lunde		4947	13783	14101	15501	15748	15812	19986
Solum			6836	9639	12977	16870	21194	19102
Drangedal				5695	10681	12732	14733	17317
Torrisdal				706	2770	2971	4553	6362
Silgjord				3980	10677	13568	15997	20200
Saude og Næs						946	5935	9216



TABLE 2.A.1  
Savings bank deposits 1862–1869

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1862	1863	1864	1865	1866	1867	1868	1869
Sandøkedal							4719	9858
<i>BRATSBERGS AMT</i>	438747	554817	657341	698422	770803	772410	802531	900116
Arendal	400132	496400	532699	562977	557010	510833	606989	560786
Risør	36850	45097	50053	60351	68434	70885	72263	67921
Grimstad	81571	93832	124463	124798	130395	120139	129392	120301
Lillesand	57731	70731	81857	85087	87948	98694	99784	97548
Tvedestrand	63264	82843	100610	118659	132389	126141	120068	130799
Birkenæs	4242	4856	4851	5721	5620	5705	5616	5129
Fjære	10900	12625	20227	22751	23463	21042	21544	21697
Øiestad	4667	7324	8487	14319	16123	14805	13204	12141
Høivaag		2232	4922	6168	6780	7670	9695	10257
Tromø		2960	11852	20238	31744	37439	50814	66388
Evje og Hordnæs				1639	4244	6100	6271	5550
Landvik					1410	1805	2405	2719
Valle					334	1730	2506	2755
Iveland							840	850
Arendal Haandv. Laaneindr.	2943	6286	8027	11939	17200	22500	27800	33202
Bygland								2558
<i>NEDENÆS AMT</i>	662300	825186	948048	1034647	1083094	1045488	1169191	1140601
Christianssand	332296	393639	431152	482010	509123	551072	552347	582719
Flekkefjord	117437	130713	133677	154077	167160	185106	190753	215176
Mandal	134937	175485	200662	209642	190402	193080	197013	197525
Farsund	70418	77230	89157	96901	105689	108117	109136	89075
Vennesland	2658	3423	2883	4306	4499	4714	4556	4142
Øvrebø og Hægland	2938	3918	3543	3866	5190	5986	6092	5772
Sirdalen	1213	2150	2219	2061	1684	1518	1586	1465
Søgne og Grebstad		4636	8184	13723	16553	19228	19088	17932
Bjelland			1598	5846	9087	10169	9045	5970
Lyngdal			954	3212	5315	6891	9085	9570
Hægebostad				464	1005	1550	1701	1751
Vanse				4768	9231	11495	13860	19101
Holme, Halsaa, Hartmark					4940	8569	10157	12261
Søndre Undal					767	2812	4635	8171
Øslebø og Løvdal						4278	7456	10603
Nordre Undal						605	2043	2356
<i>LISTER &amp; MANDALS AMT</i>	661897	791194	874029	980876	1030645	1115190	1138553	1183589
Stavanger	385860	487672	565096	557696	495899	492979	437629	409209
Egersund	41310	46031	47431	53374	56818	58895	58229	56045
Stavanger Sparekasse	40417	52639	67090	82939	83115	92232	87819	78912
Haugesund	66381	84185	92264	102452	115478	139218	156447	176091
Egersunds Landsogn	22514	23853	24024	27282	29003	26122	26172	25731
Kopervik	10585	15425	15596	15772	15894	17553	21888	17940
Høiland	14807	18052	21444	27571	33440	34689	33145	29488
Rennesø	4340	5021	6020	7839	9468	9492	11244	13578

TABLE 2.A.1  
Savings bank deposits 1862–1869

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1862	1863	1864	1865	1866	1867	1868	1869
Finnø	4146	5569	6041	6673	8846	11002	10881	9362
Birkrem	1584	1395	1351	1291	1313	1253	1399	1179
Sogndal Ladested		1007	2704	2637	2334	2541	3152	3281
Skudenæshavn			3740	5408	10102	12284	14287	12067
<i>STAVANGER AMT</i>	591944	740849	852801	890934	861710	898260	862292	832883
Eid	4520	5926	6060	5814	5863	6090	7074	7245
Vos	60209	63367	67262	71122	77922	87486	91222	96018
Kinservik	102280	115407	110449	121299	134081	141278	137935	132180
Strandebarm	40719	43431	43218	44514	46445	47956	46295	44369
Kvindherred	32973	35715	36061	37403	40300	43705	50606	49902
Etne	3878	6990	8526	8977	9981	12094	14988	14474
Fuse	17716	18924	18909	23095	24725	26014	25865	28864
Vikør	6188	6366	6197	6629	7921	8596	8739	8815
Stordøen		5795	10295	13476	13209	14809	18191	19536
Tysnæs		1765	4801	7017	8203	8832	10620	12854
Skaanevig		484	1200	3337	5678	8795	12921	12596
Fitje				1367	2888	4496	7572	10145
Bremnæs						4618	7693	7996
Lindaas					4411	6800	9353	11194
Haus						4246	7512	9200
<i>SØNDRE BERGENHUS AMT</i>	268483	304170	312978	344050	381627	425815	456586	465388
Bergen	1558563	1587160	1599575	1670880	1712493	1732952	1782467	1835381
Bergens Skillingsbank	52080	57475	69683	85161	91738	99055	107052	111362
<i>BERGEN AMT</i>	1610643	1644635	1669258	1756041	1804231	1832007	1889519	1946743
Sogndal	11000	11000	11000	11111	12000	13000	14000	15551
Førde	9024	10742	12758	19687	21035	23527	24108	23432
Vig	17234	19989	18820	19062	20451	21936	25473	24232
Balestrand	21331	23329	23524	22402	22026	21877	23919	24338
Aurland	2127	2010	1898	3818	6617	3789	1065	
Hafslo	23172	32918	33294	37440	39112	38222	40110	40367
Nordfjord	37563	42198	41264	48115	58514	67113	62341	57169
Lærdal	1820	9181	12570	15621	16505	20660	26319	30282
Lekanger				2476	5804	8132	10807	12043
Lyster				6039	12731	17455	19774	22814
<i>NORDRE BERGENHUS AMT</i>	123271	151367	155128	185771	214795	235711	247916	250228
Christianssund	248223	268570	263212	280169	304336	333205	350187	340124
Molde	148324	156309	152646	163368	168460	171925	156807	151018
Aalesund	351717	370453	367447	415716	435423	455223	410855	371595
Herø og Røvde	39787	41691	47597	58772	67339	89481	83243	79579
Surendal	10396	12033	12950	12417	16161	18996	20797	21618
Stranden	12452	15448	17179	19174	21033	21928	22686	24245
Volden	64353	68318	73818	89942	99706	116989	117095	118365

TABLE 2.A.1  
Savings bank deposits 1862–1869

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1862	1863	1864	1865	1866	1867	1868	1869
Molde Haandv. Sparekasse	1139	1450	1760	2080	2390	2700	3020	3330
Veø	11054	15883	17767	19208	21757	25279	27772	30318
Ørskoug	22318	27918	27865	29701	31185	35669	37196	38549
Christianssund Sparek.bank	2115	3539	4223	5296	6504	7097	7591	9268
Vanelven og Søvde	10239	12785	13561	20680	24071	28736	28968	28715
Vestnæs		448	2630	3611	4839	6351	6741	6903
Bolsø		166	2544	5896	10031	10697	11191	13061
Skødje			3569	6830	10649	13898	13774	15056
Søkelven			2575	5388	7118	12355	14211	14608
Sunelven					596	1912	2299	2437
Stangvik					7379	11302	13634	13820
Christianssunds Haandv. L.						1477	1483	1584
Ulfsten og Hareid						8231	14232	17074
Harham							6274	21463
<i>ROMSDALS AMT</i>	922117	995011	1011343	1138248	1238977	1373451	1350056	1322730
Throndhjem	1178781	1204801	1181128	1189588	1186547	1177757	1173392	1174775
Melhus	11720	12979	14577	19603	28978	35896	34093	38368
Røros	52968	58201	57687	57009	56712	54425	52959	53688
Strinden	142943	143066	136589	129938	133549	129685	126923	128652
Orkedal	26450	29032	29236	33348	38241	46205	56044	64308
Horrig	444	429	340	254				
Stadsbygden	18988	23563	24151	25923	24040	26922	26321	25528
Ørlandet og Bjugn	32847	33785	33887	29051	27478	29744	32345	29740
Throndhjem Sparek.bank	15646	18230	21996	20129	20927	20258	18904	20540
Opdal	6851	7101	6385	4986	5995	5420	6643	7172
Klæbo	7570	9374	9817	9223	9795	10026	8793	8601
Selbo	5519	6233	6216	7313	6679	5200	4691	5064
Hevne					4377	6397	6726	6806
Bynæsset					2226	3735	5505	6800
<i>SØNDRE TRONDHJEMS AMT</i>	1500727	1546794	1522009	1526365	1545544	1551670	1553339	1570042
Namsos	61737	70814	76664	81028	87471	90391	89834	106114
Levanger	68098	74047	72084	73737	74312	83911	89156	92805
Størdalen	61032	69949	66961	55611	48547	51461	57987	55984
Frosten	28400	28890	29351	31312	33416	35455	36819	37867
Stod og Stenkjær	82849	85993	96794	87019	90059	105365	118967	133133
Værdalen	37012	40091	42418	41650	42531	44124	47264	49794
Overhalden	11084	13409	15385	16824	17910	18552	18549	18807
Nærø (Vikna)	4711	5672	6326	6582	6967	7336	9449	10904
Beitstaden	12431	14214	15110	15453	15784	15479	14209	13073
Lexsvigen	11932	15259	18452	16613	16735	17375	18079	18162
Aasen	1080	4038	5208	5450	6881	8072	10713	11216
Ytterøen		4189	6204	9086	11506	12130	11672	12006
Kolvareid		1453	2879	4142	5006	7479	8382	7844
Inderøen			5548	12512	15896	20925	26064	30389
Grong	1415	3381	4955	5756	6096	7284	8310	9438

TABLE 2.A.1  
Savings bank deposits 1862–1869

End-of-year deposits in specie. Uncertain or interpolated figures are in blue.

	1862	1863	1864	1865	1866	1867	1868	1869
<i>NORDRE TRONDHJEMS AMT</i>	381781	431399	464339	462775	479117	525339	565454	607536
Bodø	39190	47919	53971	53545	63650	65081	58042	56954
Vaagen	13149	17523	19756	22133	33809	40315	50021	47912
Vefsen	8577	9482	9184	11114	10557	9749	9263	9153
Brønø	5621	7387	9158	11171	12051	13969	10859	10256
Alstahaug	6016	9143	11153	13008	12618	12786	12711	11417
Stegen	4944	9298	10946	11842	12365	13297	13476	14022
Saltdalen						2302	4144	4307
Hadsel						1247	5379	8775
Tjøø							4477	4133
<i>NORLANDS AMT</i>	77497	100752	114168	122813	145050	158746	168372	166929
Tromsø	175162	191060	208345	243398	269870	260162	249196	248856
Ibestad	59136	69125	75964	87420	94234	98071	94539	99633
Maalselven	1943	2491	2262	3129	4771	5064	4939	5029
Thronenæs		5647	13488	22677	38095	44041	46801	53770
Skjervø				1641	5179	7457	7020	8142
<i>TROMSØ AMT</i>	236241	268323	300059	358265	412149	414795	402495	415430
Hammerfest	28145	30705	30643	32725	34794	33247	33072	33367
Vadsø	13343	14767	16748	16253	15430	14077	19315	16069
Alten	2938	6393	7752	8172	9986	11980	15721	18067
<i>FINNMARKENS AMT</i>	44426	51865	55143	57150	60210	59304	68108	67503

TABLE 2.A.1  
Savings bank deposits 1870–1875

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1870	1871	1872	1873	1874	1875
Christiania	2268860	2325546	2244293	2523325	2922189	3152001
Christiania Sparesk.bank	223200	264484	266882	322206	433328	480863
Christiania Haandv. Sparek.	190995	191478	188316	204990	224206	218295
<i>CHRISTIANIA AMT</i>	2683055	2781508	2699491	3050521	3579723	3851159
Follo (Drøbak)	82803	83283	75880	86460	124020	126952
Aker	979224	972561	945005	1108660	1308154	1318343
Fenstad	23097	24046	33866	45763	49335	43582
Urskoug	23536	24265	28192	27622	29276	23661
Fet	20103	21085	26140	27623	37271	39920
Eidsvold	18849	19517	26499	39547	50948	48632
Ullensaker	37025	34721	37054	47079	55056	55105
Nitedal	5094	6067	6716	8975	10975	9929
Gjerdrum	13592	12345	13346	17862	20835	20068
Høland	19469	18395	23350	31299	42746	44099
Hurdalen	4068	4760	6732	13138	14825	12760
Enebak	18852	21302	21291	21363	23162	23396
Kraakstad	37390	39325	34616	38588	40064	44006
Næs Hovedsogn	33051	33969	50445	54675	58975	57763
Udenæs	6033	7924	7405	10839	13143	11825
Asker	9100	14042	16625	23054	28070	26474
Aas	43234	43273	39698	45701	47675	58043
Nannestad	23133	24203	30938	28859	31958	26418
Sørum	12697	13158	14345	17053	18040	18395
Vestby	22251	23731	30198	40095	44356	49440
Lørenskoven	132	223	538	724	781	1042
Hakedalen	4867	4266	4137	4852	6042	6277
Skedsmo	2000	2730	4315	6530	9000	11415
<i>AKERSHUS AMT</i>	1439600	1449191	1477331	1746361	2064707	2077545
Moss	190387	169179	180811	210499	270357	281564
Fredrikshald	254264	263714	260946	268909	339399	321336
Fredriksstad	194911	215359	226441	267588	290814	312944
Rakkestad	29112	32110	32357	32184	35892	38269
Onsø	38019	38726	47173	51901	54529	55161
Trøgstad	21734	23535	24986	28564	32361	26884
Skjeberg	13109	16496	22672	29704	37228	40093
Eidsberg	29584	34890	34736	35951	38240	40363
Sarpsborg	50154	48948	53839	55335	61316	66967
Aremark	9106	9315	7964	6797	6794	6374
Rygge	33833	42475	47207	54154	54729	56415
Hvaløerne	15240	16539	18545	20751	22192	21818
Raade	3208	4362	4964	6642	9645	9925
Haabøl	18568	17403	16889	16558	16231	17828
Spydeberg	39661	37499	36493	36909	41891	42779
Tune	12605	14686	25595	34609	44994	50983
Fredrikstad Sparesk.bank						24191

TABLE 2.A.1  
Savings bank deposits 1870–1875

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1870	1871	1872	1873	1874	1875
<i>SMAALENENES AMT</i>	953495	985236	1041618	1157055	1356612	1413894
Søndre Hedemarken	68782	82839	80576	97314	112042	111614
Hof	12631	15308	17727	17194	24032	23285
Elverum	101262	144419	163068	218217	268993	216347
Næs (Hedmark)	13952	13952	13952	17348	18658	18094
Ringsaker	40066	40206	44754	49997	71584	75109
Aamot	555	582	555	603	605	651
Kongsvinger	67090	66337	79912	111906	123088	122611
Vang	92744	102069	116293	147897	184171	195763
Løiten	7645	9980	9890	19650	19798	20110
Tønset	57327	62220	71200	74361	88984	82480
Hamar	11507	13102	14874	21615	20414	19415
Aasnæs	48645	61272	80430	126916	131313	117748
Vaaler	29580	31722	36145	51299	60615	60017
Grue	29411	30843	28926	38794	47551	39802
Trysil	7252	9121	9943	11848	15498	14669
Tolgen	9830	13044	16845	22665	29253	35200
Stange				25167	39574	43179
<i>HEDEMARKENS AMT</i>	598279	697016	785090	1052791	1256173	1196094
Lillehammer	157354	175290	192765	224803	255796	258244
Land	79382	89789	99470	112887	124181	113710
Toten og Vardal	81316	93253	109735	140686	165553	162829
Vaage	41249	48491	53410	59790	67367	70782
Faaberg	13651	21376	25865	31997	42380	48127
Gran	26572	29085	34281	53092	65997	65153
Birid	21926	21486	38697	46904	49614	43196
Søndre Fron	38366	41983	40824	55144	60561	63817
Ringebu	11888	16240	18591	26961	41115	45808
Søndre Aurdal	14012	14620	19706	26583	36456	37638
Øier	13090	15045	14709	17078	18268	19687
Nordre Fron	25059	28499	32614	38284	45889	43610
Lesje	6170	7197	13775	22848	33703	38807
Jevnaker	9874	12063	12187	14341	14812	16458
Vestre Slidre	6699	7555	8769	8412	8685	10441
Nordre Aurdal	14025	17593	22610	25443	29226	34438
Gausdal	21597	25124	29891	45449	55645	54864
Gjøvik	22028	25737	32419	49569	67466	60841
Østre Slidre	2106	3073	5986	8001	14431	14761
Lom og Skiager					2262	5970
<i>CHRISTIAN'S AMT</i>	606364	693499	806304	1008272	1199407	1209181
Drammen	516803	533793	516478	575364	735573	746825
Ringerige	35553	32671	28802	29679	32698	33412
Kongsberg	168632	179084	186164	205264	215222	193032
Modum	26155	32651	38374	41370	43982	44395

TABLE 2.A.1  
Savings bank deposits 1870–1875

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1870	1871	1872	1873	1874	1875
Eker	42802	47480	53646	58804	64837	65004
Lier	45181	50725	55594	57949	59218	70824
Næs (Hallingdal)	69415	65129	73935	83445	108362	111629
Sigdal	15235	17712	20021	22225	23510	23910
Krødsherred	14469	15001	18898	19284	21031	20468
Eggedal	3147	3417	4480	4830	4870	4710
Hønefos Laaneindretning	3770	3540	3320	3090	2860	2635
Hole	15704	15715	18923	25062	32534	32101
Svelvik	17840	19376	18592	22843	26626	25511
Flesberg	5248	4091	3528	3714	3512	6280
Hurum	7119	7087	8095	8129	8242	9580
Lunder	2705	2915	3693	5440	5594	6610
Aal	2605	12072	23846	39368	53846	62097
Gol				32470	44817	51918
<i>BUSKERUDS AMT</i>	992383	1042459	1076389	1238330	1487334	1510941
Tønsberg	641457	647757	670696	676907	728198	734278
Holmestrand	120399	116669	121438	146845	163717	156603
Laurvig	306606	311166	350336	356535	403400	407743
Fredriksværn	49847	50324	51872	56263	57221	54148
Horten	101372	108852	98101	107286	118494	129271
Vaale	53659	56589	57666	59184	70295	71336
Botne	8868	10195	12663	15741	19178	21527
Sem	25207	28809	34475	41058	67135	75059
Hedrum	143697	137928	142563	166650	203960	212658
Nøterø	44397	45867	43290	52140	49904	47851
Tjømhø	37529	40075	39121	42962	51686	46369
Sandefjord	113169	126450	123369	169657	177035	156314
Skauger	121611	158456	203424	285864	427948	451954
Brunlanes	12523	10905	14707	16080	14778	13031
Sande	10500	11300	12200	13038	14002	15294
Sandeherred	85387	113804	111110	150299	156990	156233
Andebo	8843	10610	13767	17767	26901	29644
Stokke	29636	38390	36712	42420	48180	47461
Ramnes		2534	6238	8157	10901	11600
<i>JARLSBERG &amp; LAURVIGS AMT</i>	1914707	2026680	2143748	2424853	2809923	2838374
Skien	304818	306804	338065	417216	477239	495862
Porsgrund	105296	107615	115382	128425	140456	146540
Kragerø	123128	119593	118839	144913	163371	172348
Brevig	26092	29181	30582	38237	49030	50289
Gjerpen	137241	138610	160488	201113	238239	239151
Bamble	79271	94176	118661	144070	154625	164938
Hvideseid	15945	17979	28935	44252	55302	54467
Bøe	38673	45254	52705	68788	85830	87515
Attraa og Mæl	25497	26049	33543	40732	56073	59526
Lunde	22895	26242	33226	45666	45923	40738

TABLE 2.A.1  
Savings bank deposits 1870–1875

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1870	1871	1872	1873	1874	1875
Solum	20311	39938	60695	101052	147380	150289
Drangedal	18181	21960	34443	53940	62834	57756
Torrisdal	5777	5699	6249	11732	12884	10538
Silgjord	24864	30149	33348	39182	45097	54153
Saude og Næs	12858	20976	22244	29652	38028	39832
Sandøkedal	13418	22640	37436	61703	71581	64634
Eidanger		3161	9959	15746	21190	22655
Langesund						7372
<i>BRATSBERGS AMT</i>	974265	1056026	1234800	1586419	1865082	1918603
Arendal	579913	630722	649207	694920	912786	891551
Risør	79410	84855	111001	146252	152372	135496
Grimstad	152850	189848	214581	243894	290420	261749
Lillesand	124115	131497	139100	179265	176967	178646
Tvedestrand	156820	184390	204857	230349	280023	268273
Birkenæs	6267	11171	18338	24514	31819	36067
Fjære	27824	38601	47120	65303	67090	64195
Øiestad	11001	13000	13471	12416	13332	11928
Høivaag	12564	12767	14736	15154	14574	16735
Tromø	82171	105599	109565	130563	138122	120699
Evje og Hordnæs	4860	4976	7025	9885	12105	17121
Landvik	3516	5355	7217	10075	13503	13679
Valle	2750	2753	3624	7974	12066	14914
Iveland	1135	1354	2987	3931	5423	6900
Arendal Haandv. Laaneindr.	60075	118498	218026	386624	381365	297673
Bygland	2040	1950	1552	1813	2473	2644
Sønedeled		2916	5128	8285	11292	11876
Dybvaag				16472	25762	33217
<i>NEDENÆS AMT</i>	1307311	1540252	1767535	2187689	2541494	2383363
Christianssand	613090	650085	695425	777771	869618	870100
Flekkefjord	176616	194727	196171	222391	244632	256346
Mandal	217073	211905	215773	223322	248873	261595
Farsund	82018	84440	84421	95796	105960	106190
Vennesland	3786	2707	2741	3452	5224	5213
Øvrebø og Hægland	5820	5389	9276	12797	18320	20676
Sirdalen	1224	1308	1944	1697	1765	1786
Søgne og Grebstad	19534	21007	25794	28773	33605	36483
Bjelland	7725	7244	11837	18938	21546	21636
Lyngdal	10356	12639	15998	17895	20197	22123
Hægebostad	2500	3330	4558	8400	8214	9142
Vanse	24347	27680	29342	35112	43622	45426
Holme, Halsaa, Hartmark	15629	26742	38612	54230	72063	77354
Søndre Undal	9997	10694	15585	19930	26518	30791
Øslebø og Løvdal	11779	13443	13995	30022	41086	48123
Nordre Undal	3169	4526	7764	11334	14782	21429
Liknæs	493	2805	5930	9718	12348	13401



TABLE 2.A.1  
Savings bank deposits 1870–1875

End-of-year deposits in speciealer. Uncertain or interpolated figures are in blue.

	1870	1871	1872	1873	1874	1875
Tveit					2781	10650
<i>LISTER &amp; MANDALS AMT</i>	1205156	1280671	1375166	1571578	1791154	1858464
Stavanger	440116	489379	522731	581875	615036	624964
Egersund	64014	68823	76825	88624	95748	108968
Stavanger Sparekasse	93703	105379	117779	127233	142728	133207
Haugesund	194223	219839	248758	310083	315343	302140
Egersunds Landsogn	28919	31027	31932	36609	38615	39376
Kopervik	17723	21070	24400	27773	31000	31425
Høiland	26388	28601	38769	43575	47762	50146
Rennesø	13600	13698	15000	16615	17314	16498
Finnø	9990	11110	14019	16328	16347	17173
Birkrem	1021	1008	1500	1932	1850	2116
Sogndal Ladested	4123	3752	5415	5107	8953	8752
Skudenæshavn	12546	15734	20086	25888	32024	32125
Skjold				6466	8754	6900
Torvestad		7482	19590	30519	44138	48175
Sand					17429	19932
<i>STAVANGER AMT</i>	906366	1016902	1136804	1318627	1433041	1441897
Eid	7086	6919	7654	9054	9603	10107
Vos	100331	107215	121258	141530	166473	181033
Kinservik	136824	148767	170371	201336	217355	220183
Strandebarm	43630	43285	47289	52300	53842	53550
Kvindherred	49606	49016	53808	57570	61288	61027
Etne	12882	14863	20195	22268	26778	27847
Fuse	32312	35454	39709	44077	47251	51675
Vikør	8104	8869	10882	13368	14341	15869
Stordøen	21340	23014	27274	34971	36423	33652
Tysnæs	13907	13295	14255	16201	18252	18550
Skaanevig	13132	14586	20620	27476	30519	25455
Fitje	10677	10309	10092	9970	8902	8372
Bremnæs	7637	7344	6425	7203	7166	7039
Lindaas	11112	11868	14583	18849	24312	27250
Haus	13170	17215	23918	29652	35250	39845
Os					4640	7305
Fjære						2236
<i>SØNDRE BERGENHUS AMT</i>	481750	512019	588333	685825	762395	790995
Bergen	1905642	1894176	1932238	2041215	2127562	2179886
Bergens Skillingsbank	123423	133917	151199	163925	171407	177292
<i>BERGEN AMT</i>	2029065	2028093	2083437	2205140	2298969	2357178
Sogndal	16763	17326	22565	23748	27034	26315
Førde	27073	30399	40073	51524	66010	71511
Vig	24583	27946	35058	42438	45334	49046

TABLE 2.A.1  
Savings bank deposits 1870–1875

End-of-year deposits in speciedaler. Uncertain or interpolated figures are in blue.

	1870	1871	1872	1873	1874	1875
Balestrand	23047	26526	30393	34836	44006	41504
Hafslo	42453	45382	43495	44248	50361	54388
Nordfjord	59922	63833	82308	104104	129220	133679
Lærdal	34338	36863	44307	50607	73134	73620
Lekanger	12788	15533	19016	24479	26658	27477
Lyster	22662	31601	30617	36350	35053	35678
Ytre Holmedal				1296	4569	6840
<i>NORDRE BERGENHUS AMT</i>	263629	295409	347832	413630	501379	520058
Christianssund	352094	371437	434878	502354	565018	573347
Molde	151411	158453	190338	210305	235316	248128
Aalesund	377972	381802	395083	451171	494996	509460
Herø og Røvde	68038	55961	56940	60823	65988	66563
Surendal	25361	26362	28965	22590	26465	30096
Stranden	25177	26147	29199	31163	36146	39516
Volden	122405	120453	137832	161517	177770	190103
Molde Haandv. Sparekasse	3650	3960	4270	4585	5174	6857
Veø	32307	36325	43968	59615	71435	78000
Ørskoug	41416	41314	41314	49301	50000	62175
Christianssund Sparesk.bank	10810	12471	17443	22202	27018	25458
Vanelven og Søvde	27734	23222	26504	29977	33307	34450
Vestnæs	7019	5935	8328	11508	13668	16892
Bolsø	13572	15545	18061	21278	21417	22053
Skodje	18805	19344	25891	30840	34454	38922
Søkelven	13348	13691	15407	16570	18966	20103
Sunelven	2587	2633	3779	4355	5650	6394
Stangvik	13258	16245	20038	26463	30660	34355
Christianssunds Haandv. L.	1671	2036	2100	2356	2581	2766
Ulfsten og Hareid	20701	20761	26802	35171	36522	40550
Harham	36986	43442	54681	69775	81360	87395
Nordalen		2786	5785	10333	15546	18443
Rindal				16889	24229	27910
<i>ROMSDALS AMT</i>	1366322	1400325	1587606	1851141	2073686	2179936
Thronhjem	1171120	1236931	1375309	1519744	1624620	1598094
Melhus	40610	47268	54737	70453	71390	76721
Røros	56698	64315	67336	72746	82272	93912
Strinden	130760	132260	132900	142420	150968	161686
Orkedal	71416	82149	93663	105352	119366	136936
Stadsbygden	25843	25382	28165	33416	34044	36211
Ørlandet og Bjugn	27138	26299	28136	31453	38719	41195
Thronhjem Sparesk.bank	23007	25555	30438	36063	46923	55317
Opdal	6526	7553	9460	14764	21107	24875
Klæbo	8846	9090	10358	11121	12357	12201
Selbo	5241	5633	7573	8534	10477	11396
Hevne	6240	6346	8017	12537	19548	25816
Bynasset	7134	7954	8906	11308	11902	13085

TABLE 2.A.1  
Savings bank deposits 1870–1875

End-of-year deposits in specie-daler. Uncertain or interpolated figures are in blue.

	1870	1871	1872	1873	1874	1875
<i>SØNDRE TRONDHJEMS AMT</i>	1580579	1676735	1854998	2069911	2243693	2287445
Namsos	113991	116473	127079	144431	173260	201310
Levanger	96129	112581	123028	141819	163417	174216
Størdalen	55796	55033	66189	83312	95376	100666
Frosten	38056	39938	41089	47637	56908	60472
Stod og Stenkjær	144081	163513	184425	215118	246592	244320
Værdalen	50310	52748	58151	66409	76818	78949
Overhalden	20748	25050	29376	36082	44643	45263
Nærø (Vikna)	13295	17152	19626	19255	21747	26922
Beitstaden	14464	15253	17093	18962	22480	26141
Lexsvigen	17847	18548	20894	23879	26626	27536
Aasen	10464	10057	11423	15554	19459	21978
Ytterøen	11986	12342	14758	16358	20260	20878
Kolvereid	9615	11106	13338	15576	19189	22213
Inderøen	38469	40695	53243	57299	61446	63970
Grong	11261	13395	14954	19051	25345	27352
Sparbo og Egge					10626	14445
<i>NORDRE TRONDHJEMS AMT</i>	646512	703884	794666	920742	1084192	1156631
Bodø	67203	82986	104330	117329	140163	159564
Vaagen	53417	58437	67722	73254	77429	81170
Vefsen	9370	11542	13850	17228	20529	26905
Brønø	11337	11422	15726	18926	21613	21634
Alstahaug	12346	15726	19414	22480	26225	27478
Stegen	14770	16523	21083	22952	25722	28257
Saltdalen	4977	7000	7958	9985	13698	14913
Hadsel	15400	17287	18389	20204	21038	28101
Tjøtø	4928	5536	6344	7229	7680	8539
<i>NORLANDS AMT</i>	193748	226459	274816	309587	354097	396561
Tromsø	296789	353415	384091	424877	475946	482272
Ibestad	106219	115260	120269	131918	138496	149382
Maalselven	4536	5389	6712	9439	13478	16052
Thronenæs	60644	69861	76979	88576	99230	109378
Skjervø	9805	10264	10823	12228	13990	14555
<i>TROMSØ AMT</i>	477993	554189	598874	667038	741140	771639
Hammerfest	38419	52355	60571	74804	80705	83541
Vadsø	16485	20861	18855	21936	25157	27502
Alten	18310	19427	22712	26545	31669	38066
<i>FINNMARKENS AMT</i>	73214	92643	102138	123285	137531	149109

