17th Congress.] No. 634. [1st Session.

BANK OF THE UNITED STATES.

COMMUNICATED TO THE HOUSE OF REPRESENTATIVES, FEBRUARY 2, 1822.

Sir: Treasury Department, *February* 1, 1822.

In obedience to a resolution of the House of Representatives of the 22d ultimo, directing the Secretary of the Treasury to furnish the House " with the annual statement of the transactions of the Bank of the United States for the year 1821," I have the honor to inform the House that no such statement has ever been rendered by the bank to this Department.

The statements received by the Department, which approach the nearest to that called for by the resolution, are those rendered semi-annually, upon which the semi-annual dividends are declared. Enclosed, I submit those statements for the year 1821, and also the monthly statements for the months of June and December of the same year. These monthly statements are merely abstracts of the several accounts on the face of the books of the bank and its offices. The statements for those months are submitted in connexion with the semi-annual statements of profit and loss, because they furnish the materials from which the latter are formed.

I remain, with respect, your most obedient servant,

WM. H. CRAWFORD.

The Hon. the Speaker *of the House of Representatives.*

General statement of the Bank of the United States and its offices of discount and deposite at the dates specified herein.

DR.

Date		Bills discounted on personal security.	Bills discounted on funded debt.	Bills discounted on bank stock, &c.	Domestic bills of exchange.	Real estate.	Treasurer U. States.	Over-drafts.	Debt of S. Smith & Buchanan, George Williams, & J. W. McCulloch.	Due from Bank United States and offices.	Due from State banks.	Banking houses, permanent expenses, and bonus.	Expenses.	Deficiencies.	Notes of Bank United States and branches.	Notes of State banks.	Specie.
1821.																	
June 30,	Bank U. S.	1,743,300 74	21,200 00	3,340,884 54	22,478 67	-	191,232 64	-	-	11,897,195 01	655,612 00	1,509,910 83	-	-	1,592,410 56	109,766 48	1,236,489 74
	Offices—																
" 25,	Portsmouth,	350,251 29	3,600 00	9,850 00	-	-	-	-	-	6,399 51	-	-	-	-	188,295 00	11,740 09	21,032 13
" 21,	Boston, -	540,581 57	20,900 00	61,150 00	81,006 43	-	-	-	-	599,902 49	186,002 87	-	-	-	407,700 00	40,225 00	386,702 72
" 21,	Providence,	241,762 91	-	6,100 00	78,151 41	-	-	-	-	73,200 93	5,074 04	-	2 25	-	217,690 00	8,306 00	24,539 63
" 25,	Middletown,	225,005 68	-	2,400 00	13,055 76	-	10,653 50	-	-	5,060 16	22,266 54	-	-	34,004 86	128,680 00	3,101 00	57,176 86
" 27,	New York,	1,229,940 03	45,700 00	191,000 00	83,037 66	-	-	-	-	1,152,430 87	357,357 94	-	636 47	-	588,180 00	92,000 00	362,639 04
" 25,	Baltimore, -	2,602,978 99	12,283 49	1,985,599 70	74,283 43	45,814 06	-	209,300	1,425,852 97	124,688 60	129,441 44	106,932 82	326 86	84,783 08	240,730 00	52,617 65	507,863 73
" 23,	Washington,	1,509,455 80	-	126,700 62	51,711 85	14,064 58	11,752 32	-	-	55,624 81	30,345 47	18,344 19	138 16	-	169,675 00	31,737 45	198,692 48
" 20,	Richmond, -	1,243,412 38	-	40,540 00	39,047 96	-	74,646 98	-	-	11,427 22	34,596 49	34,103 25	219 86	97,866 41	600,410 00	58,185 00	163,791 69
" 16,	Norfolk, -	664,105 01	-	175,165 00	9,000 00	-	-	-	-	93,883 56	18,126 14	25,615 12	837 34	-	150,990 00	3,340 23	84,540 03
" 19,	Fayetteville,	552,783 83	-	22,100 00	43,840 37	-	-	-	-	13,928 82	99,521 80	12,996 33	8 00	23,734 11	48,940 00	63,960 00	60,263 04
" 19,	Charleston,	1,519,795 95	21,000 00	497,036 00	306,624 72	-	-	-	-	242,848 25	-	67,619 16	-	-	185,060 00	184,782 00	925,987 21
" 19,	Savannah, -	1,060,650 59	-	22,150 00	193,023 04	-	-	-	-	1,720 71	231,262 49	39,941 84	1,219 72	-	812,640 00	118,637 00	144,899 48
" 8,	Lexington,	1,169,854 91	-	20,273 00	39,922 23	-	-	-	-	9,037 84	13,907 43	-	192 64	-	30,350 00	3,082 00	61,387 41
" 5,	Louisville, -	1,071,111 05	-	-	59,072 00	-	-	-	-	179,293 19	7,214 50	11,057 87	6 00	-	82,665 00	49,004 54	116,448 66
" 16,	Chilicothe,	458,241 24	-	-	15,960 00	-	-	-	-	24,133 36	-	-	-	100,000 00	89,215 00	63,365 00	71,296 90
" 2,	Cincinnati, -	1,647,411 62	-	500 00	151,704 65	369,136 53	-	-	-	8,802 86	330,965 51	-	5,468 85	-	-	345 00	11,620 80
May 26,	New Orleans,	1,513,856 90	-	1,800 00	472,837 97	-	-	-	-	248,729 98	63,417 69	40,000 00	-	-	96,305 00	137,760 00	1,381,411 81
June 21,	Pittsburg, -	668,725 61	-	-	11,000 00	-	-	-	-	10,680 99	-	14,123 13	1,240 42	-	76,980 00	4,119 36	59,751 42
	Dollars, -	20,013,226 10	124,683 49	6,503,248 36	1,745,758 15	429,015 17	288,285 44	209,300	1,425,852 97	14,758,988 96	2,185,112 35	1,880,674 54	10,296 57	340,388 46	5,706,915 56	1,036,073 80	5,876,534 78

Funded debt of the United States, various, at the Bank of the United States, - -	$13,360,780 71
Foreign bills of exchange, - - - - - - - - - - -	50,288 65
Baring, Brothers, & Co. - - - - - - - - - - -	1,255,425 73
Hope, & Co. - - - - - - - - - - -	31,795 60

GENERAL STATEMENT—Continued.

Cr.

Date.		Capital stock.	Notes issued.	Dividends unclaimed.	Discount, exchange, and interest.	Profit and loss, and contingent interest.	Due to Bank United States and offices.	Due to State banks.	Loan from Baring & Co. and Hope & Co.	Deposites on account of the Treasurer of the United States.	Deposites on account of public officers.	Deposites on account of individuals.
1821.												
June 30,	Bank of the United States, -	26,041,019 63	1,661,145 96	11,835 70	11,030 21	4,136,315 06	683,090 67	1,102,002 20	2,040,000 00	-	574,868 59	757,463 88
" 25,	Office Portsmouth, - -	200,000 00	295,900 00	-	1,382 66	-	36,192 72	-	-	19,554 90	17,557 07	20,580 67
" 21,	Boston, - - -	750,000 00	505,000 00	208 00	4,015 90	-	191,735 41	155,236 15	-	360,512 57	131,733 07	225,729 98
" 21,	Providence, - -	300,000 00	261,430 00	-	636 62	-	21,763 84	14,339 99	-	21,444 31	7,397 54	27,814 67
" 25,	Middletown, - -	200,000 00	264,125 00	-	716 34	-	25,730 83	-	-	-	1,989 07	8,843 12
" 27,	New York, - -	1,500,000 00	887,980 00	82 50	8,531 05	-	102,511 46	289,094 01	-	702,920 70	186,082 15	425,720 14
" 25,	Baltimore, - -	-	1,065,460 00	6,012 70	9,899 01	-	5,707,755 46	75,506 69	-	97,045 97	138,956 55	502,860 44
" 23,	Washington, - -	500,000 00	1,255,125 00	45 00	4,696 69	-	120,119 98	48,187 91	-	-	155,052 96	135,015 19
" 20,	Richmond, - -	1,000,000 00	970,390 00	192 50	2,292 31	-	244,212 26	28,153 17	-	-	54,787 78	98,319 22
" 16,	Norfolk, - - -	500,000 00	386,980 00	-	1,039 70	-	62,621 41	5,129 63	-	19,306 73	103,227 13	147,297 83
" 19,	Fayetteville, - -	500,000 00	162,810 00	-	1,276 67	-	240,142 99	1,702 66	-	6,901 60	13,055 47	16,186 91
" 19,	Charleston, - -	1,500,000 00	954,120 00	1,808 50	6,454 35	-	299,469 30	355,903 73	-	22,510 60	44,560 81	765,956 00
" 19,	Savannah, - -	1,000,000 00	987,360 00	181 20	6,231 08	-	441,410 31	34,625 38	-	43,695 68	41,460 95	71,180 27
" 8,	Lexington, - -	-	128,680 00	-	780 87	-	142,649 08	-	-	6,043 52	9,444 21	60,409 78
" 5,	Louisville, - -	-	129,850 00	77 80	-	-	1,293,253 36	-	-	97,159 03	596 76	54,935 86
" 16,	Chilicothe, - -	-	191,160 00	-	746 74	-	522,019 39	96 00	-	62,186 44	16,567 29	29,435 64
" 2,	Cincinnati, - -	-	119,460 00	-	13,453 73	-	2,384,697 12	-	-	-	-	8,344 97
May 26,	New Orleans, - -	1,000,000 00	895,200 00	-	-	-	486,008 85	366,945 34	-	123,535 77	111,959 49	972,469 90
June 21,	Pittsburg, - -	-	136,650 00	-	1,167 68	-	634,389 92	-	-	36,361 70	4,012 81	34,038 82
	Dollars, -	34,991,019 63	11,258,825 96	20,443 90	74,251 61	4,136,315 06	14,639,774 36	2,476,922 86	2,040,000 00	1,619,179 52	1,613,309 70	4,362,603 29

Recapitulation of the foregoing statement.

Dr.

Funded debt of the United States, various,	-	13,360,780 71
Bills discounted, viz.		
On personal security,	20,013,226 10	
On personal security and funded debt,	124,683 49	
On personal security and bank stock, &c.	6,503,248 86	
		26,641,158 45
Bills of exchange, viz:		
Foreign,	50,288 65	
Domestic,	1,745,758 15	
		1,796,046 80
Real estate,		429,015 17
Baring, Brothers, & Co., London,	-	1,255,425 73
Hope & Co., Amsterdam,	-	31,795 60
Debt of S. Smith and Buchanan, Geo. Williams, and J. W. McCulloch,	-	1,425,852 97
Due from Bank United States and offices,	-	14,758,988 96
Due from State banks,	-	2,185,112 35
Banking houses, permanent expenses, and bonus,	-	1,880,674 54
Expenses,	-	10,296 57
Deficiencies,	-	340,388 46
Overdrafts,	-	209,300 00
Cash, viz:		
Notes of Bank United States and branches,	5,706,915 56	
Notes of State banks,	1,056,073 80	
Specie,	5,876,534 78	
		12,619,524 14
Dollars,	-	76,944,360 45

Cr.

Capital stock,	-	34,991,019 63
Bank and branch notes,	-	11,258,825 96
Dividends unclaimed,	-	20,443 90
Discount, exchange, and interest,	-	74,251 61
Profit and loss, and contingent interest,	-	4,136,315 06
Due to Bank United States and offices,	-	14,639,774 36
Due to State banks,	-	2,476,922 86
Loan from Baring & Co. and Hope & Co.	-	2,040,000 00
Deposites, viz:		
On account of Treasurer of the United States,	1,619,179 52	
Deduct overdrafts,	288,285 44	
	1,330,894 08	
On account of public officers,	1,613,309 70	
On account of individuals,	4,362,603 29	
		7,306,807 07
Dollars,	-	76,944,360 45

Bank of the United States, *July* 10, 1821.

THOMAS WILSON, *Cashier.*

General statement of the Bank of the United States and its offices of discount and deposite, at the dates herein specified.

DR.

Date.		Bills discounted on personal security.	Bills discounted on funded debt.	Bills discounted on bank stock	Domestic bills of exchange.	Real estate	Treasurer United States.	Due from Bank United States and offices.	Due from State banks	Banking houses, permanent expenses, and bonus.	Debt of S. Smith and Buchanan, G. Williams, and J. W. McCulloch.	Overdrafts.	Deficiencies.	Expenses.	Notes of Bank United States and offices.	Notes of State banks.	Specie.
1822. Jan. 1,	Bank U. S.	1,709,922 31	900	3,002,710 00	58,054 97	-	125,250 66	12,146,212 67	803,045 55	1,486,843 59	-	-	-	97,020 11	763,293 06	148,532 02	685,128 41
1821.	Office—																
Dec. 17,	Portsmouth,	341,996 57	4,350	8,850 00	-	-	-	5,896 20	-	-	-	-	-	-	186,960 00	9,783 17	11,005 05
" 20,	Boston, -	762,315 21	11,150	62,390 00	176,949 50	-	-	317,979 00	30,737 33	-	-	-	-	-	300,490 00	6,685 00	335,064 09
" 20,	Providence,	243,960 62	-	12,000 00	132,869 00	-	-	41,379 40	3,637 53	-	-	-	-	6 34	189,250 00	3,740 00	16,154 78
" 24,	Middletown,	202,462 55	-	1,700 00	32,501 68	-	-	34,708 59	22,963 17	-	-	-	33,427 84	-	160,672 00	-	47,028 46
" 26,	New York, -	1,521,825 49	42,000	319,500 00	300,329 80	-	-	405,945 82	281,915 18	-	-	-	-	856 95	529,675 00	125,700 00	487,287 44
" 22,	Baltimore, -	2,497,036 86	1,700	1,676,226 38	110,675 08	45,791 73		431,738 96	151,362 79	106,993 77	1,417,457 23	209,300	84,783 08	550 77	217,520 00	34,227 91	365,086 96
" 22,	Washington,	1,546,550 27	450	133,710 62	27,913 17	14,064 58	16,828 41 / 22,685*18	21,654 58	15,132 60	18,515 55	-	-	-	15 43	378,735 00	24,917 10	122,181 59
" 25,	Richmond, -	1,220,175 45	-	52,235 00	54,315 05	-		23,169 67	58,190 58	34,503 25	-	-	93,449 14	1,475 18	415,960 00	53,718 96	165,184 43
" 22,	Norfolk, -	666,714 09	400	171,490 00	-	-	-	69,898 68	41,928 05	25,876 07	-	-	-	2,037 30	106,630 00	7,021 60	146,907 46
" 24,	Fayetteville,	603,836 44	-	23,800 00	122,171 54	7,410 00	-	2,000 00	72,841 79	8,216 41	-	-	23,734 11	192 37	192,805 00	11,141 00	36,866 85
" 18,	Charleston, -	1,693,957 13	17,510	560,526 00	76,314 13	-	-	172,294 50	176,786 54	67,680 78	-	-	-	-	354,190 00	284,714 00	317,161 56
" 18,	Savannah, -	827,514 35	-	26,050 00	50,992 04	-	-	11,468 42	439,593 29	41,064 94	-	-	-	2,195 25	1,024,475 00	115,876 00	457,627 81
" 7,	Lexington, -	1,160,527 53	-	13,273 00	40,452 15	-	-	10,550 56	14,075 30	-	-	-	-	146 24	30,350 00	5,677 00	69,327 04
" 11,	Louisville, -	1,083,915 47	-	-	57,522 00	-	-	73,445 96	8,134 32	11,357 87	-	-	-	149 06	101,105 00	38,457 25	306,226 39
" 15,	Chilicothe, -	464,384 42	-	-	15,960 00	-	*51,473 00	66,663 82	21 02	-	-	-	-	13 50	167,375 00	12,108 00	154,405 69
" 8,	Cincinnati, -	1,713,330 04	-	500 00	151,704 65	496,214 36	-	13,443 74	177,957 44	-	-	-	-	10,232 33	-	-	19,375 94
Nov. 24,	New Orleans,	1,423,339 68	-	1,800 00	153,098 76	-	-	95,128 59	136,537 55	40,771 01	-	-	-	7,146 62	623,090 00	31,885 00	998,418 14
Dec. 19,	Pittsburg, -	658,999 55	-	-	11,321 05	-	-	4,544 20	-	14,123 13	-	-	-	1,216 68	116,585 00	4,045 00	21,261 49
	Dollars, -	20,342,773 85	78,460	6,066,761 00	1,573,174 74	563,480 67	216,237 25	13,947,193 36	2,434,860 03	1,855,946 37	1,417,457 23	209,300	235,394 17	123,254 13	5,859,250 06	917,629 01	4,761,299 58

At the Bank of the United States—

Funded debt of the United States, various, - - - - - - -	$13,318,950 51
Foreign bills, - - - - - - - - - - - -	77,911 98
Baring, Brothers, & Co. - - - - - - - - - -	996,730 41
Hope & Co. - - - - - - - - - - - -	32,995 60
Interest and commission on loan from Baring, Brothers, & Co. and Hope & Co. -	37,400 00

* Treasurer's special deposites.

GENERAL STATEMENT—Continued.

CR.

Date.		Capital stock.	Notes issued.	Dividends unclaimed.	Discount, exchange, and interest.	Profit and loss, and contingent interest.	Contingent fund.	Due Bank United States and offices.	Due to State banks.	Loan from Baring, Brothers, & Co., and Hope & Co.	Damages, &c. on sterling bills.	Treasurer United States.	Public officers.	Individuals.
1822. Jan. 1,	Bank United States, -	26,042,139 63	1,542,530 96	20,697 10	452,594 03	32,436 32	3,550,000	284,506 13	378,754 12	2,040,000	291 97	371,936 87	100,267 20	674,491 70
1821. Dec. 17,	Office Portsmouth, -	200,000 00	295,900 00	-	712 23	-	-	45,035 35	-	-	-	1,566 45	18,243 53	7,383 43
" 20,	Boston, - -	750,000 00	504,000 00	829 00	5,270 06	-	-	51,283 17	43,436 76	-	-	321,365 39	94,546 86	232,428 89
" 20,	Providence, -	300,000 00	261,430 00	130 00	987 28	-	-	595 37	21,135 00	-	-	21,792 74	4,856 75	32,070 70
" 24,	Middletown, -	200,000 00	264,125 00	303 00	816 38	-	-	26,187 32	4,018 03	-	-	24,399 17	922 14	14,693 25
" 26,	New York, -	1,500,000 00	764,595 00	1,053 30	10,502 75	-	-	779,207 06	108,277 97	-	-	343,223 34	118,471 57	389,094 69
" 22,	Baltimore, -	-	1,092,460 00	6,834 70	7,438 24	-	-	5,379,853 38	69,295 07	-	-	59,257 46	119,689 97	615,622 70
" 22,	Washington, -	500,000 00	1,239,595 00	673 50	3,969 04	-	-	228,780 64	20,760 12	-	-	*22,685 18	202,685 41	124,207 49
" 25,	Richmond, -	1,000,000 00	972,390 00	2,210 00	4,454 04	-	-	38,790 29	783 51	-	-	10,487 58	37,562 84	105,698 45
" 22,	Norfolk, - -	500,000 00	378,980 00	348 00	1,344 79	-	-	41,077 43	4,164 75	-	-	45,832 90	72,215 92	194,939 46
" 24,	Fayetteville, -	500,000 00	272,810 00	250 50	2,628 61	-	-	258,050 07	-	-	-	32,228 85	6,353 51	32,693 97
" 18,	Charleston, -	1,500,000 00	1,026,870 00	4,608 50	6,418 93	-	-	259,295 41	14,665 49	-	-	58,363 90	34,663 90	816,248 63
" 18,	Savannah, -	1,000,000 00	1,091,060 00	961 20	1,991 47	-	-	769,758 99	4,884 42	-	-	66,349 28	34,196 34	25,655 40
" 7,	Lexington, -	-	128,080 00	4 50	1,084 24	-	-	1,555,135 97	-	-	-	4,696 21	389 99	54,387 91
" 11,	Louisville, -	-	129,850 00	148 30	466 07	-	-	1,196,124 46	-	-	-	228,680 72	310 51	124,763 26
" 15,	Chil.cothe, -	-	191,160 00	-	1,018 82	-	-	530,200 88	995 00	-	-	*51,473 00	138 17	31,667 91
" 8,	Cincinnati, -	-	13,800 00	-	18,319 22	53,785 16	-	2,488,094 97	-	-	-	125,750 67	-	8,759 15
Nov. 24,	New Orleans, -	1,000,000 00	1,170,080 00	-	45,765 65	-	-	132,814 99	45,836 95	-	-	105,957 50	82,203 76	928,156 50
Dec 19,	Pittsburg, -	-	136,650 00	-	2,261 64	-	-	640,614 27	-	-	-	8,767 96	1,261 35	44,635 24
	Dollars, -	34,992,139 63	11,476,965 96	39,051 60	568,043 49	86,221 48	3,550,000	14,305,406 15	717,137 19	2,040,000	291 97	1,904,815 17	928,977 72	4,457,598 73

* Treasurer's special deposites.

Recapitulation of the foregoing statement.

Dr.

Funded debt of the United States, various,	–	13,318,950 51
Bills discounted, viz:		
On personal security,	20,342,773 85	
On funded debt,	78,460 00	
On bank stock,	6,066,761 00	
		26,487,994 85
Bills of exchange, viz:		
Foreign,	77,911 98	
Domestic,	1,573,174 74	
		1,651,086 72
Baring, Brothers, & Co.,	–	996,730 41
Hope & Co.,	–	32,995 60
Real estate,	–	563,480 67
Due from the Bank of the United States and offices,	13,947,193 36	
Due from State banks,	2,434,860 03	
		16,382,053 39
Interest and commission on loan from Baring, Brothers, & Co. and Hope & Co.	–	37,400 00
Debt of S. Smith and Buchanan, G. Williams, and J. W. McCulloch,	–	1,417,646 37
Overdrafts,	–	209,300 00
Deficiencies,	–	235,394 17
Expenses,	–	123,254 13
Banking houses, permanent expenses, and bonus,	–	1,855,946 37
Cash, viz:		
Notes of the Bank of the United States and offices,	5,859,250 06	
Notes of other banks,	917,629 01	
Specie,	4,761,299 58	
		11,538,178 65
Dollars,	–	74,850,411 84

Cr.

Capital stock,	–	34,992,139 63
Bank and branch notes,	–	11,476,965 76
Dividends unclaimed,	–	39,051 60
Discount, exchange, and interest,	–	568,043 09
Profit and loss, and contingent interest,	86,221 48	
Contingent fund,	3,550,000 00	
		3,636,221 48
Due to the Bank of the United States and offices,	14,305,406 15	
Due to State banks,	717,137 19	
		15,022,543 34
Loan from Baring, Brothers, & Co., and Hope and Co.	–	2,040,000 00
Damages, &c. on sterling bills,	–	291 97
Deposites, viz:		
Account of Treasurer United States,	1,904,815 17	
Deduct overdrafts,	216,237 25	
	1,688,577 92	
Public officers,	928,977 72	
Individuals,	4,457,598 73	
		7,075,154 37
Dollars,	–	74,850,411 84

Bank of the United States, *January* 1, 1822.

J. ANDREWS, *Assistant Cashier.*

DR. *Profit and loss.* CR.

Date			
1821.			
January 1	To office New Orleans, for difference in the profits of the office between its statement November 25, and its profit and loss received subsequent to the dividend period,	$663 70	
5	Insurance on specie from Louisville to New Orleans,	222 61	
12	Ditto ditto ditto,	1,187 17	
26	Ditto ditto ditto,	1,477 37	
Feb'ry 3	Ditto ditto ditto,	737 31	
March 22	Loss on John Stoddart's note in favor of Fletcher & Gardiner,	400 00	
23	J. J. Downing and Condy Raguet,	4,000 00	$8,688 16
	Permanent expenses—10 per cent. on $140,671 16, amount of expenses of commissioners, fixtures, &c.,	–	14,067 12
	Expenses at Bank United States to 30th June, 1821, viz		
	Salaries,	19,040 00	
	Attorney's fees,	5,245 00	
	Stationary and printing,	976 26	
	Banking house furniture,	2,455 19	
	Transportation of specie,	3,628 76	
	Current and contingent,	6,380 12	37,725 33
	Expenses at office, Portsmouth, to May 31,	2,244 75	
	Boston,	8,531 82	
	Providence,	2,516 32	
	Middletown,	1,973 83	
	New York,	10,515 47	
	Baltimore,	12,975 33	
	Washington,	6,694 38	
	Richmond,	5,939 45	
	Norfolk,	4,844 77	
	Fayetteville,	3,765 97	
	Charleston,	10,961 74	
	Savannah,	8,483 04	
	Louisville,	5,923 81	
	Lexington,	4,288 37	
	Chillicothe,	2,943 75	
	Pittsburg,	2,608 42	
	New Orleans,	8,871 02	104,082 24
	Loss at Boston, on discounted notes,	1,014 19	
	Providence, on crowns,	60 62	
	New York, on crowns, $381 78; transporting gold, $122 50; discounting notes, $973 58,	1,477 86	
	Washington, an over-payment, $200; counterfeit checks, $762 50; British and Portuguese gold, $170 98,	1,133 48	
	Richmond, uncurrent notes,	35 56	
	Charleston, discounted notes, $9,020 36; attorney's commissions, $139 05; depredation on specie, $299 58; sundries $87,	9,546 01	
	Lexington, crowns, $64 60; Louisville counterfeit notes, $50,	114 60	13,382 32

Date				
1821.				
January 1	Balance per report of last dividend committee,		$3,356,787 55	
Feb'ry 1	Proportion of protests on J. S. Lewis's three notes,		30	
March 8	Average loss on specie by ship Neptune, received from Chesapeake Insurance Office,		116 97	
June 1	Forfeited dividends of J. Stow,		2,419 20	$3,359,324 02
	Discounts received at Bank United States to 30th June,		59,388 39	
	Exchange,		2,794 42	
	Interest,		386,583 94	
	Damages on sterling bills,		26,074 96	474,841 71
	Discounts received at office,	Portsmouth, 31st May,	–	11,176 16
	Do.	Boston,	18,857 42	
	Premium	Boston,	1,888 20	20,745 62
	Discounts received at office,	Providence,	10,170 12	
	Premium	Providence,	253 74	10,423 86
	Discounts received at office,	Middletown,	–	7,958 96
	Do.	New York,	37,639 88	
	Premium	New York,	6,728 32	44,368 20
	Discounts received at office,	Baltimore,	91,865 36	
	Exchange	Baltimore,	4,385 90	
	Interest	Baltimore,	1,489 29	97,740 55
	Discounts received at office,	Washington,	44,466 50	
	Exchange	Washington,	1,026 70	
	Damages	Washington,	318 08	
	Gain on gold	Washington,	120 00	45,931 28
	Discounts received at office,	Richmond,	–	28,360 88
	Discounts and interest,	Norfolk,	15,471 52	
	Premium	Norfolk,	105 22	15,576 74
	Discounts received at office,	Fayetteville,	18,805 50	
	Exchange	Fayetteville,	2,809 99	
	Interest	Fayetteville,	1,160 77	22,776 26
	Discounts received at office,	Charleston,	65,825 80	
	Interest	Charleston,	1,985 56	
	Premium	Charleston,	7,651 06	
	Sundries	Charleston,	48 40	75,510 82
	Discounts received at office,	Savannah,	41,296 29	
	Premium	Savannah,	5,264 40	46,560 69
	Discounts received at office,	New Orleans,	48,039 71	
	Premium	New Orleans,	15,446 85	
	Interest	New Orleans,	819 25	64,305 81

Proportion of bonus to Government, - - -		-	45,000 00
Interest and commission on loan from Baring, Brothers, & Co. and Hope & Co. - - - - - -		352 53	
Interest since paid Baring, Brothers, & Co. and Hope & Co. to 1st April last, - - - - -	$61,200 00		
Interest from 22d April to 30th June, due, but not paid,	23,800 00		
		85,000 00	
		85,352 53	
From which deduct interest from the United States on the portion of the Louisiana 54 per cent. redeemed 21st April last, - - - - -	2,779 93		
2-5ths of $40,000, commissions on loan from Baring, Brothers, & Co. and Hope & Co., unextinguished,	16,000 00		
		18,779 93	
			66,572 60
			289,517 77
Balance, - -		-	4,107,186 35
			$4,396,704 12

Discounts received at office, Lexington, - - -	16,945 18	
Interest Lexington, - - -	2,367 01	
		19,312 19
Discounts and interest received at office, Louisville, - -	18,747 53	
Damages Louisville, - -	120 00	
		18,867 53
Discounts received at office, Chilicothe, - - -	10,188 54	
Interest Chilicothe, - - -	31 00	
Exchange Chilicothe, - - -	1,211 99	
		11,431 53
Discounts received at office, Pittsburg, - - -	21,222 85	
Premium Pittsburg, - - -	268 46	
		21,491 31
		$4,396,704 12

DR. *Supplementary profit and loss statement.* CR.

To six per cent. stock of 1820, loan of two millions, for the extinguishment of the premium of two per cent., - -	$40,000 00	
Interest and commission on loan from Baring, Brothers, & Co. and Hope & Co. for the extinguishment of the balance of commission,	16,000 00	
Permanent expenses for the extinguishment of this further sum of the expenses of commissioners, fixtures, &c., - -	26,974 40	
Contingent fund for the extinguishment of losses, - -	3,550,000 00	
Dividend No. 5. for 1½ per cent. on 350,000 shares, - -	525,000 00	
		$4,157,974 40
Balance, - -	-	5,481 45
		$4,163,455 85

By balance of the profit and loss account brought forward, -	-	$4,107,186 35
Dividend No. 5, dividend retained on 37,513 shares capital stock of the bank, pledged and transferred to the president and directors,	-	56,269 50
		$4,163,455 85

BANK UNITED STATES, *July*, 1821.

J. ANDREWS, *Assistant Cashier.*

Profit and loss.

1821.	Dr.			
July 6	Gratuity to Mrs. Houston,		$750 00	
July 9	Protest,		1 38	
July 13	J. Correy's outfit,		500 00	
Nov. 10	One of Thomas Deihl's three notes, per arrangement,		1,187 50	
Dec. 8	C. S West's outfit,		500 00	
				$2,938 88
	Permanent expenses, balance per last report,		-	20,000 00
	Expenses at Bank of the United States, to December 31, viz.			
	Office salaries,		17,938 73	
	Attorney's fees,		2,871 47	
	Stationary and printing,		2,960 49	
	Banking house furniture, &c ,-		117 86	
	Transportation of specie,		4,273 42	
	Current and contingent,		2,597 63	
				30,759 60
	Expenses at the office, Portsmouth, to November 30,		2,364 91	
	Boston, to November 30,		8,901 04	
	Providence, to November 30,		2,444 84	
	Middletown, to November 30,		1,855 03	
	New York, to November 30,		10,821 26	
	Baltimore, to November 30,		11,765 98	
	Washington, to November 30,		6,659 12	
	Richmond, to November 30,		6,047 58	
	Norfolk, to November 30,		4,610 44	
	Fayetteville, to November 30,		4,309 41	
	Charleston, to November 30,		9,943 76	
	Savannah, to November 30,		6,894 30	
	Lexington, to November 30,		5,335 91	
	Louisville, to November 30,		6,117 02	
	Chilicothe, to November 30,		3,560 70	
	Pittsburg, to November 30,		4,343 90	
	Cincinnati, to November 24,		10,181 28	
	New Orleans, to November 30,		8,102 86	
				114,259 34
	Loss at Boston, on two notes,		250 00	
	Providence, on amount relinquished to D. E. Cushing,		68 50	
	Middletown, on three counterfeit notes,		10 00	
	New York, counterfeit notes and silver crowns,		280 00	
	Norfolk, by compromise on acceptances protested,		510 92	
	Charleston, on a discounted note compromised,	$300 25		
	Specie,	243 75		
	Costs of suit,	276 69		
			820 69	
	Sundries,		38 38	
	New Orleans, sundries,		753 40	
				2,731 89
	To proportion of bonus to Government and semi-annual appropriation towards extinguishment of the premium on the four million loan,		-	60,000 00
	Interest and commission on loan from Baring, Brothers, & Co , and Hope & Co., balance of last payment on the 22d of October,		37,400 00	
	Due from 23d October to 31st December, but not paid,		23,800 00	
				61,200 00
	Interest received at Cincinnati on suspended debts,		-	4,727 00
	Dividend No. 6,		-	700,000 00
	Balance,		-	23,577 53
				$1,020,194 24
1821.	Cr.			
July 2	By balance, per report last dividend committee,		$5,481 45	
Aug. 29	By forfeited dividends by J. Stow,		75 60	
Oct 25	By proportion of Lewis's protests,		28	
				$5,557 33
	Discounts received at Bank of the United States, to January 5,		49,955 02	
	Damages, &c., on sterling bills,		291 97	
	Exchange, $3,274 15; interest, $360,954 67,		364,228 82	
				414,475 81
	Discounts received at the office, Portsmouth, to November 30,		10,501 14	
	Interest,		44 45	
				10,545 59
	Discounts received at the office, Boston, to November 30,		26,058 93	
	Premium on account of $1,373 72; interest, $18,		1,411 72	
				26,470 65
	Discounts, $10,419 89; premium, $223 66, received at office, Providence, to Nov. 30,		-	10,643 55
	Discounts, $6,889 65; sundries, $37 94, received at office, Middletown, to Nov. 30,		-	6,927 59
	Discounts received at the office, New York, to November 30,		40,477 41	
	Interest, $4,588 07; exchange, $9,250 69,		13,838 76	
	Commission on subscriptions,		439 38	
				54,755 55
	Discounts received at the office, Baltimore, to November 30,		72,710 79	
	Interest, $1,403 49; exchange, $3,961 59,		5,365 08	
				78,075 87
	Discounts received at the office, Washington, to November 30,		45,848 37	
	Exchange, $309 78; damages, $92 80,		402 58	
				46,250 95
	Discounts received at the office, Richmond, to November 30,		24,479 03	
	Interest,		2,414 69	
				26,895 72
	Discount and interest received at the office, Norfolk, to November 30,		21,119 80	
	Exchange,		118 00	
				21,237 80
	Discounts received at the office, Fayetteville, to November 30,		17,270 06	
	Exchange, $176 36, interest, $802 76,		979 12	
				18,249 18

PROFIT AND LOSS STATEMENT—Continued.

1821.	Cr.		
Oct. 25	Discounts received at the office, Charleston, to November 30,	$60,896 94	
	Interest, $598 07; exchange, $4,911 28,	5,509 35	
	Commission on subscriptions,	62 50	
	Sundries,	333 31	
			$66,802 10
	Discounts received at the office, Savannah, to November 30,	18,987 09	
	Exchange,	563 73	
			19,550 82
	Discounts, $19,349 17; interest, $217 33, received at office, Louisville, to Nov. 30,	-	19,566 50
	Discounts received at the office, Lexington, to November 30,	16,498 80	
	Interest, $2,656 80; exchange, $252 47,	2,909 27	
	Damages,	35 00	
			19,443 07
	Discounts received at the office, Chillicothe, to November 30,	9,119 77	
	Exchange, $26 18; interest, $1,764 63,	1,790 81	
			10,910 58
	Discounts received at the office, Pittsburg, to November 30,	20,653 42	
	Interest,	497 28	
			21,150 70
	Discounts received at the office, New Orleans, to November 30,	40,939 54	
	Exchange, $7,419 05; interest, $7 40,	7,426 45	
	Sundries,	135 12	
			48,501 11
	Cincinnati, state of the agency, November 24,	-	18,064 27
	Dividend No. 5, retained on 141 shares of capital stock of Bank of the United States,		-
	pledged and transferred by M. Ralston for L. Taylor to the president and directors,	-	211 50
	Dividend No. 6, retained in like manner on 37,954 shares,	-	75,908 00
			$1,020,194 24

Bank of the United States, *January*, 1822.

J. ANDREWS, *Assistant Cashier.*

17th Congress.] No. 635. [1st Session.

APPRAISEMENT OF GOODS IMPORTED.

COMMUNICATED TO THE SENATE, FEBRUARY 5, 1822.

Mr. Holmes, of Maine, from the Committee on Finance, to whom was referred the petition of Henry W. Delavan & Co., praying relief from several appraisements of goods imported into the port of New York, reported:

That it appears that the petitioners are respectable importing merchants of Albany; that, during the years 1819 and 1820, they imported goods into New York from England, and that the appraisers appointed under the act of the 20th April, 1818, adjudged these goods invoiced too low; whereby on all the importations they have been obliged to pay three hundred and seventy-six dollars and twenty-five cents in duties, and fifty dollars in appraisers' fees. By the evidence in the case, it is not improbable that the appraisers might have erred, and that the lowness of the invoices may be ascribed to the good credit of these merchants, and the promptness of their payments.

But inasmuch as the act of the 20th of April, 1818, vested in the appraisers a discretion in the exercise of an important and very responsible trust, their decisions should be revised by Congress with great caution, and probably never but in cases of manifest partiality or fraud, neither of which is here pretended. It appears, moreover, that much of the evidence produced to the committee has been obtained since the appraisal. Could merchants succeed in reversing the decision of the appraisers, by evidence subsequently obtained as to the true value of the goods, such would be the delay, uncertainty, and injustice, that it is extremely doubtful if the very important office of appraiser would not become even worse than useless.

Your committee, therefore, recommend the following resolution:

Resolved, That the prayer of the petitioners ought not to be granted.