

New York - Number of Bank Assets + Liabilities

(in thousands of \$)

73383
464
73847

	total Liabilities	total Assets	total	D. S. - r - em - i				
				Capital	P&L	Surplus to parts	Special loans on time	
<u>Banks Subject to ST</u>								
1830	18,115	10,737	7,378	6,295	679	405		
1831	46,662	25,595	21,067 (6)	18,756	1,740	139	426	
1832	63,556	30,553	23,003	20,176	2,286	433	107	
1833	64,783	37,916	26,867	22,730	3,006	437	694	
1834	77,776	47,303	30,473					
1835	90,328	59,002	31,126	26,831	4,132		464	
1836	107,919	66,781	41,138	32,501	5,327		3,309	
1837	82,132	41,313	40,819	32,211	7,187		1,419	
1838	88,649	56,292	38,355	32,401	5,460		492	
1839	70,386	32,346	32,040	32,951	4,762		327	
1840	78,507	41,224	37,283	32,551	4,621		110	
1841	67,832	33,230	34,602	30,701	3,794		108	
1842	66,073	33,047	33,026	29,551	3,360		115	

Banks Subject to ST

1835	19,432	14,181	5,251	4,750	501		
1836	17,848	12,533	5,315	4,600	715		
1837	12,137	6,952	5,179	4,400	780		
1838	11,977	6,890	5,027	4,400	687		
1839	9,715	6,259	4,455	3,850	605		

(10)

Liabilities of Incorporated Banks.

Safety Fund Bank.

(Contains some banks of 1829
Charters under Law of 1829
but do not belong to fund
note in small figures, to

	Dec 1854	Mar 1855	June 1855	Sept 1855	Dec 1855	March 1856	June 14 '56	Sept 1856	Dec 27 '56	March 1857
Nos of Banks.	53.	48	47	44	44	42.	42	42.	42	37
Capital	17785 2250	15585	15385	15016 ⁵⁶⁰ 2250.00	15016 2250	14396.	14396	14396.	14396 2250	11756
profits.	4445 41818	3470	3335	3394 415591	3472 504472	3349	3470	3527	3610 592115	2851
Outside circulation	8327 327057	7421	7577	8032 411965	7980 455381	7108	6774	7551	7149 379039	6177
Other Liabilities.	24782 3341806	21557	20803	20928. 3931025						
Specie	4876	4296	3306	2472	2902.	3513	3980.	2743.	2761	1078
Due to Banks.					3555 405770	4698	4786	4122	3548 544783	2552
Due Indt Corp other than Banks.					182 508	113	182	124	158 604	30
Due Treas of the State of N. Y.					2112 1275684	581	381	319	627 189615	542..
Due deposits on demand					15296 3171311	16783	17316	16840	16179 2825833	12085
Due others.					526 156246	370	470	445	505 148189	404
Total Liab.	55339 633704				48139 8219375	47398	47775 ² 47866. ²	47324 ²	46172 6929881	36397

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← Safety Fund Bank Albany bond out 90,000 - in 153 of the annual report of Supt of Banking Sept. - Jan 7, 1857.

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to 1864

	June 1857	Sept 26 '57	Dec 26 '57	March 13 1858	June 19 1858	Sept 25 '58	18 Dec 58	12 Sept '59	6-25-59	8-24-59
No of Banks	37	34	34	32	32	32	32	31	30	30
Capital	11756	11256	11256 2250	11051	11056	11056	11056 2250 000	10956	10806	10806
Profits	3000	2952	2952 618 896	2624	2748	2612 ⁺	2739 - 619 851	2474	2616	2549
Outside Circulation	6141	5105	4441 314 855	3882	4139	4843	5279 416 907	5037	4704	4829
Other Liabilities										
Specie	1404	1619	3430	3916	3189	3152	2773	2857	2639	2521
Due to Banks	2416	2077	2108 445 531	2811	3194	3419	3138 635 382	3787	2937	2551 ⁺
Due Ind & Corp other than Banks	33	34	58 571	85	76	97	35 539	27	27	33
Due Treas of the State of Ny	333	831	554 ⁺ 373 977	179	555	553	365 247 237	166	130	353
Due deposits on demand	12511	10056	9986 2837 640	11079	11663	11569	12403 32 26 842	12647	11404	11835
Due others	399	392	317 136 451	310	293	235	364 134 435	379	324	357
Total Liabilities	36589	32202	31672 6977 925	32026	33722	34384	35379 7531 198	35473	32948	33313

	10-12-59	3-31-60	6-31-60	8-29-60	12-29-60	3-16-61	6-22-61	8-21-61	28-12-61	15-3-62
No of Banks	30.	27	27	27	27	27	26	26	24	20
Capital	10806 2250	10456	10456	10456	10456 2250	10456	10356	10356	10356 2250	9600
Profits	2641 648 172	2319	2483	2389	2560 ⁺ 658 911	2337	2453	2279	2336 634 752	2029
Outside Circulation	5435 450 940	4716	4640	5142	4340 366 857	4148	3675	4286	4563 376 515	3498
Other Liabilities	—									
Specie	2101	3200	3094	1937	2907	3416	4716	4196	3065	4355
Due + Banks	2884 824 263	4221 ⁺	3217	3145	2891 897 289	3697	3214	3348	4704 939 620	4508
Due Inst Corp other than Banks	30 817	29	30	29	28 406	37	27	26	30 371	25
Due Treas of the State of Mo	190 46 930	522 ⁺	830	509	1657 1541 266	323	240	242	1666 1530 623	1232
Due Deposit on Demand	10936 282 3804	11297	12318	11734	11784 3527 317	11231	11250	11266	12528 3412 049	13366
Due Others	368 142 696	362	353	397 ⁺	374 140 756	367	354	1163	1941 770 654	889
Total Liabilities	33290 7187 625	33922	34327	33801	34690 9382 806	32596	31569	32966	38124 981 4588	35147

	6-28-62	8-27-62	12-27-62	3-29-63	6-13-63	8-26-63	12-26-63	3-12-64	6-25-64	8-24-64
No of Banks	19	19	19	12	12	12	12	9	9	9
Capital	9000	9000	9000 2250	7150	7150	7150 2250	7150 2250	6150	5950	5950
Profit	1888	1873+	2028 664122	1634	1697	1626+	1886 690783	1138	1378	1302
Outside Circulation	3865	4238	4133 269988	2529	2267	2296 78923	2355 98923	1606	1476	1473
Other Liab.										
Specie	3334	3526	3767	3530	3737	2745	2403	1678	1701	1732
Due To Banks	6350	6550	6819 1341123	5864	5487	4493	4243+ 921917	5198	2826	2675
Due Ind + Corp other than B	23	22	27 356	22	28	22	3 498	0	0	0
Due Treas of the State of N.Y	1025	428	1111 759403	659	545	436	463 117993	1159	237	681
Due Deposits on demand	14455	18450	17438 6462416	19643	17593	18626	19430 5473676	25373	16595	18462
Due Other	11068	393	450 143249	405	411	2127	354+ 172448	219+	240	272
Total Liabilities	37674	40954	41006 11890660	37906	36178	36756	35894 9716240	39843	28702	30815

	12-31-64	3-25-65	6-24-65	8-30-65	12-30-65	3-31-66	6-30-66	8-29-66	2-12-66	3-30-67
<i>No of Banks</i>	8	8	7	4	4	2	2	2	2	1
<i>Capital</i>	5750	5750	5600	2700	2700	2250	2250	2250	2250	2050
<i>Profit</i>	1341	1347	1381	699	829	679	803	697	909	709
<i>Outside Circulation</i>	1200	1175	891	448	430	228	27	26	24	12
<i>Other Liabilities</i>										
<i>Specie</i>	1672	1719	1402	1045	880	895	463	457	499	285
<i>Due To Banks</i>	2372+	3109	3092	879	829	895	1000	1212	481	492
<i>Due Ind. Corp other than Banks</i>	0	0	0	1		1			0	
<i>Due Treas. of the State of Mo.</i>	390	1177	1637	313+	243	386	949	295	0	323
<i>Due Deposits on Demand</i>	17146+	20445	15726	7031	7040	6069	7717+	6918	7754	6365
<i>Due Others</i>	367	404	287	201	215	234	265	282	298	
<i>Total Liabilities</i>	28566	33407	28614	12272	12280	10542	13021	11650	11616	9951

2

	29-3-67	8-26-67	12-28-67	3-28-68	6-27-68	8-26-68	12-26-68	3-27-69	6-26-69	8-25-69
M of Banks	1	1	1	1	1	1	1	1	1	1
Capital	2050	2050	2050	2050	2050	2050	2050	2050	2050	2050
Profit	788	894	975	906	985	909	1012	938	1030	956
Outside Circulation	12	12	12	11	11	11	11	11	10	10
Other Liabilities										
Specie	178	225	215	436	172	304	381	175	493	98
Due To Banks	515	552	479	305	581	402	311	494	368	340
Due Ind'l Corp other than B										
Due Treas of the State of N.Y.	133	195	181	269	292	79	86	45	110	46
Due Deposits -	7315	6269	5860	4707	8073	6978	5914	4683	6523	5856
Due Others										
Total Liabilities	10813	9972	9557	8248	11992	10429	9384 9414	8221	10091	9258

↳ Book added

12-18-69

No of Banks

1

Capital

2050

Profit

1649

Out side circulation

18

Other Liabilities

Spene

481

Due To Banks

313

Due Ind + Corp other than B.

Due Treas of the Stat of N.Y.

346

Due Deposits

5377

Due Others

Total Liabilities

9145

Taken From Banking Reports of New York, 1853-1870 - H. R. 2411 H. 7 Library of Congress.

81 Banks

	Circulation	Deposits	Total	
Bank of America	321,565	3,162,549	3,484,114	7
Mechanics Bank	289,368	1,292,225	1,581,593	5
Bk of the State of New York	210,101	2,512,520	2,722,621	6
Phoenix Bank	253,060	694,157	947,217	5
Merchants' Bk	241,942	2,358,040	2,599,982	6
Bk of New York	448,238	1,506,134	1,954,372	6
Union Bank	341,356	1,695,463	2,036,819	6
National Bk	181,689	581,679	763,368	4
Merchants' Exchange Bk	150,064	600,070	750,134	4
City Bank	187,644	718,057	905,701	5
Leather Manufacturers Bk	187,211	677,838	865,049	5
Butchers' and Grocers Bk	197,913	537,095	735,008	4
Seventh Ward Bk	120,141	226,407	346,548	3
Tradesmen's Bk	107,411	391,568	498,979	4
Mechanics' and Traders' Bk	101,027	211,059	312,086	3
Greenwich Bk	44,360	106,697	151,057	2
Brooklyn Bk	23,277	38,467	61,744	1
Atlantic Bank	114,201	1,567,140	2,709,153	3
Long Island Bk	142,022	242,935	384,957	3
Westchester County Bk	88,106	19,082	107,188	2
Bk of Newburgh	77,426	77,946	155,372	2
Highland Bk	133,120	48,499	181,619	2
Orange County Bk	140,616	42,287	182,903	2
Dutchess County Bk	72,201	33,875	106,076	2
Farmers' and Manufacturers' Bk	152,898	74,777	227,675	3
Bank of Poughkeepsie	89,325	46,242	135,567	2
Water County Bk	43,768	29,141	72,909	1
Kingston Bk	42,230	21,393	63,623	1
Catskill Bk	63,384	52,289	115,673	2
Tanners' Bk	99,204	28,163	127,367	2
Hudson River Bk	94,597	53,804	148,401	2
Bank of Albany	100,949	100,609	201,558	3
New York State Bk	68,403	568,664	637,067	4
Mechanics' and Farmers' Bk	90,810	494,800	585,610	4
Canal Bk	48,830	341,133	389,963	3
Albany City Bk	94,684	711,384	806,068	5
Bk of Troy	115,749	377,565	493,314	4
Farmers' Bk	115,011	167,683	282,694	3
Merchants' and Mechanics' Bk	39,856	125,364	165,220	2
Troy City Bk	79,809	148,142	227,951	3
Lansingburgh Bk	62,105	17,900	80,005	1
Saratoga County Bk	49,872	19,221	69,093	1
Essex County Bk	40,682	29,604	70,286	1
Bk of Whitehall	76,745	24,373	101,118	2
Mohawk Bank	41,840	69,962	111,802	2
Schenectady Bk	27,779	70,927	98,706	1

	Circulation	Deposits	Total
Montgomery County Bk	53,090	14,215.	65,305 1
Central Bk	128,719	7,550.	136,269 2
Otsego County Bk	97,509	15,837.	108,346 2
Herkimer County Bk	72,574	20,207.	92,781 1
Brooma County Bk	55,865	14,961.	70,826 1
Bk. of Chenango	86,944	19,485.	106,429 2
Madison County Bk	92,582	25,517.	118,099 2
Bk of Utica and Branch	700,179	296,084.	496,263 4
Oneida Bk	148,642	144,743.	293,385 3
Bk of Rome	73,914	23,939.	97,853 1
Lewis County Bk	72,864	48,406.	121,270 2
Jefferson County Bk	106,814	55,984.	162,798 2
Sackett's Harbor Bk	49,541	24,626.	74,167 1
Adenburgh Bk.	66,889	21,790.	88,679 1
Oneida Bk	70,024	69,664.	139,688 2
Bk of Salina	43,608	56,064.	99,672 1
Onondaga County Bk	100,713	101,273.	201,986 3
Bk. of Auburn	91,456	57,035.	148,491 2
Cayuga County Bk	110,430	62,289.	172,719 2
Seneca County Bk	60,562	70,334.	130,896 2
Bk of Geneva	216,379	74,899.	291,278 3
Bk of Ithaca	64,663	28,521.	93,184 1
Tompkins County Bk	73,635	44,263.	117,898 2
Bk of Oswego	52,419	22,366.	74,785 1
Sturges County Bk	62,118	51,266.	113,384 2
Chemung Canal Bk	65,272	97,842.	163,114 2
Yates County Bk	88,320	17,355.	105,675 2
Ontario Bk and Branch	65,365	77,217.	142,582 2
Livingston County Bk	114,081	64,848.	178,929 2
Bk. of Seneca	77,928	47,583.	125,511 2
Bk of Monroe	93,447	137,722.	231,169 3
Rochester City Bk	114,898	150,643.	265,541 3
Bank of Orleans	107,295	60,745.	168,040 2
Bk. of Rochester	57,679	140,583.	198,262 2
Chautauque County Bk	82,076	56,890.	138,966 2
Total	8926,033	23,725,184	32,651,217

76 Banks

	Circulation	Deposits	Total
Bank of America	505865	4048777	4554642 7
Mechanics Bank	672930	4322924	4995854 7
Phenix Bank	254126	2230882	2485008 6
Merchants Bank	510804	2668051	3178855 6
Bank of New York	659048	1525409	2184457 6
Union Bank	459735	1532287	1992022 6
National Bank	257599	928188	1185787 5
Merchants Exchange Bk	188595	1287449	1476044 5
City Bank	310983	1124733	1435716 5
Leather Manufacturers Bk	162092	684276	846368 5
Butchers & Grocers Bank	233037	486255	719292 4
Seventh Ward Bk	154774	509690	664464 4
Commercial Bk	108515	343036	451551 4
La Fayette Bk	98303	186476	284779 3
Tradesmen's Bk	132520	543086	675606 4
Mechanics & Trades Bk	176419	260303	436722 4
Greenwich Bk	108463	325552	434015 4
Brooklyn Bk	154586	144549	299135 3
Westchester County Bk	241019	30436	271455 3
Bk of Newburgh	222878	92219	315097 3
Highland Bk	173721	23254	196975 2
Orange County Bk	174633	39759	214392 3
Bk of Poughkeepsie	191940	125891	317831 3
Ulster County Bk	119409	33489	152898 2
Catskill Bk	215103	54806	269909 3
Tanners Bk	140422	22792	163214 2
Hudson River Bk	219856	102699	322555 3
Bk of Albany	108446	227671	336117 3
Mechanics & Farmers Bank	167951	1158145	1326096 5
New-York State Bk	136837	1094848	1231685 5
Canal Bk	115952	530194	646146 4
Albany City Bk	104671	963861	1068532 5
Bk of Troy	166670	360548	527218 4
Farmers Bk	138837	417017	555854 4
Merchants & Mechanics Bk	107233	329351	436584 4
Troy City Bk	138709	187463	326172 3
Lansingburgh Bk	131488	52655	184143 2
Bk of Whitehall	126783	87801	214584 3
Essex County Bk	83536	24551	108087 2
Saratoga County Bk	163265	71770	235035 3
Mohawk Bk	47349	111588	158937 2
Schenectady Bk	151719	90595	242314 3
Montgomery County Bk	139144	21202	160346 2
Central Bk	127644	39556	167200 2
Otsego County Bk	148369	61347	209716 3
Herkimer County Bk	231700	31423	263123 3

Broome County Bk	73606	41672	115278	✓
Bk of Chenango	182424	17293	199717	✓
Madison County Bk	170191	57829	222020	3
Bank of Utica 3rd branch	429520	249396	678916	4
Bank of Rome	125094	54635	179729	✓
Lewis County Bk	129525	21031	150556	✓
Sackett's Harbor Bk	86811	15062	101873	✓
Jefferson County Bk	124155	37626	161781	✓
Adamsburgh Bk	98951	67726	166677	✓
Bk of Lewis	102372	75459	177831	✓
Bk of Salina	121726	110643	232369	3
Onondaga County Bk	170280	239256	409536	4
Bk of Auburn	272460	64169	336629	3
Cayuga County Bk	203873	103305	307178	3
Seneca County Bk	146807	122004	268811	3
Bk of Geneva	373498	130326	503824	4
Bk of Ithaca	208383	65568	273951	3
Yates County Bk	93683	50032	143715	✓
Chemung Canal Bk	183237	46124	229361	3
Steuben County Bk	131480	67318	198798	✓
Wayne County Bk	136528	82300	218828	3
Ontario Bk 2nd Branch	223525	201762	425287	4
Livingston County Bk	139173	44152	183325	✓
Bank of Monroe	280157	321303	601460	4
Bank of Orleans	165664	19588	185252	✓
Lockport Bank	99490	131490	230980	3
Bank of Buffalo	133987	202603	336590	3
Commercial Bk of Buffalo	192479	123042	315521	3
Bk of Genesee	161509	136685	298194	3
Chatauque County Bk	119787	38161	157948	✓

14464023 32470414 46934437

	Circulation	Deposits	Total
Albany City Bank	2760067	2381921	2601988 6
Atlantic Bank, Brooklyn	178958	857069	1036027 5
Bk of Chenango	155671	57584	213255 3
Bk of Orange County	163693	51397	215090 3
Bk of Orleans	171280	105216	276496 3
Bk of Oswego	151782	41705	193487 2
Bk of Poughkeepsie	102453	140128	242581 3
Bk of Roma	142532	53921	196453 2
Bk of Salina	115930	170736	286666 3
Bk of the State of New-York	475646	2226764	2702410 6
Bk of Whitehall	119533	52493	172026 2
Brooklyn Bk	165100	221462	386562 3
Cayuga County Bk	246646	227335	473981 4
Chautauque County Bk	140580	119540	260120 3
Chemung Canal Bk	194534	204397	398931 3
Essex County Bk	120000	35413	155413 2
Farmers' and Manufacturers' Bk	211984	231382	443366 4
Herkimer County Bk	191121	161673	352794 3
Highland Bk	150734	229813	380547 3
Kingston Bk	150197	96277	246474 3
Leather Manufacturers' Bk	232040	1181218	1413258 5
Madison County Bk	147115	29814	176929 2
Mechanics' and Traders' Bk	100977	410196	511173 4
Merchants' Bk, New York	187307	3652258	3839565 7
Montgomery County Bk	117931	49201	167132 2
National Bk	201214	820253	1021467 5
Ogdensburg Bk	125505	67085	192590 2
Oneida Bk	271278	156917	428195 4
Ontario Bk	54375	33299	87674 1
Ontario Branch Bk	234723	158962	393685 3
Rochester City Bk	286904	215076	501980 4
Sackett Harbor Bk	179699	166182	345881 3
Saratoga County Bk	117230	68454	185684 2
Schenectady Bk	109303	182666	291969 3
Seneca County Bk	198544	55658	254202 3
Seventh Ward Bk	202519	527725	730244 4
Steuben County Bk	167906	86265	254171 3
Farmers' Bk	139155	98133	237288 3
Tompkins County Bk	219124	238791	457915 4
Troy City Bk	246052	343545	589597 4
Ulster County Bk	114526	92854	207380 3
Westchester County Bk	170860	99428	270288 3
Yates County Bk	131667	81087	212754 3

7524395 16481293 24005688

Free Banks.

	1-1-1842	1-1-1843	1-1-1844	1-1-1845	1-1-1846	1-1-1847
Number of Banks	43	46	65	67	70	88
Capital	10,731,993	11,048,857	12,227,147	12,353,968	12,783,198	13,338,431
Circulation	2,187,229	2,297,416	5,037,533	5,544,311	6,235,397	9,310,338
Cash Fund	22,524	31,402	3,197,63	3,368,06	1,836,57	4,731,92
Deposits on demand ^c	7,036,920	6,059,034	12,064,212	11,908,908	12,577,933	16,796,169
US deposits			774,504	907,792	341,553	
Due to Banks						
Loans on time ^d	29,509	72,953	187,825	255,939	234,293	1,108,71
Profit	501,711	600,600	1,033,437	1,148,896	1,368,865	1,612,971
Total liabilities	17,509,886	20,110,252	31,644,421	32,456,620	33,724,896	41,641,872

^c Deposits - deposits on debt, dividends unpaid, due other banks.
^d other liabilities.

Source. New York State Assembly reports by years, 1842. as 29, p 90.

New York Banks. Chartered under the laws of 1829, but not belonging to the Fund.

Date	No of Bank	Capital	Profit & Loss Surplus	Circulation	Total deposits	Other Liabilities	Specie	Total Liabilities
1829								
30								
31	20-	5,298,660						
32	12-	5,277,660	210,000	2,406,606				
33	11	5,205,660						
34	10	5,115,000						
35	10	5,250,000						
1-1-36	9	4,750,000	500,803	2,172,109	12,009,208		1,249,790	19,432,120
1-1-37	8	4,600,000	715,063	2,132,877	10,399,115		994,653	17,847,055
1-1-38	7	4,400	779,675	876,041	6,082,228		493,766	12,137,944 ✓
1-1-39	7	4,400	686,876	1,692,865	5,196,929		677,646	11,976,670 ✓
1-1-40	5	3,850	605,573	692,452	4,566,126		393,826	9,714,151 -
1-1-41	5	3,850	3,444,03	913,715	3,352,374		527,551	8,480,492 ✓
1-1-42	5	3,850	3,460,07	954,636	3,224,965		536,270	8,575,610 ✓
1-1-43	4	3,350	1,693,27	709,332	2,997,585		812,370	7,325,294 ✓

3 branches of U.S Bank

(1) Deposits; to apply on debt, U.S. Individual, dividends unpaid, Canal fund. Due to banks, branch & parent.
 (2) do not contain specie.

All New York State Banks:

1929-

Date	No of Banks	Capital	Profit Loss	Total Assets	Other Liabilities	Circulation	Total Liabilities and Capital	References
1929								
1-1-30								
1-1-31	49	21,323,460						
1-1-32	63 (64)	24,033,460						
33	69	25,391,460						
1-1-34	79	27,846,460						
1-22-35	86							
1-1-36	86	31,291,461	4,632,803	52,254,177	4,635,000	21,127,927	109,759,868	a 90 p 48-1836 v 2
1-1-37	98	37,101,460	6,042,492	55,114,876	3,309,293	24,198,000	125,766,121	a 78 p 58-1837 v 2
1-1-38	95	36,611,460	7,966,873	35,840,240	1,418,978	12,432,478	94,270,029	a 71-p 50-1838 v 3
1-1-39	96	36,801,460	6,147,236	37,809,631	492,111	19,373,149	100,623,587	a 181-p 47-1839 v 3
1-1-40	96	36,801,460	5,367,836	26,975,564	326,610	10,629,514	80,100,984	a 44, p 53-1840- v 2
1-1-1841	95	36,401,460	4,985,596	30,255,652	1,097,84	15,235,056	86,987,548	a 64 p 64-1841- v 2
1-1-1842	133-2	45,283,453	4,641,302	29,095,771	1,370,32	14,559,993	93,717,551	a 29, p 90 v 2-1842
1-1-1843	131-2	43,930,137	4,129,699	33,209,100	1,881,44	12,031,871	93,508,951	a 34, p 72-1842
11-1-1843	135-2	43,369,152	4,444,254	46,382,995	505,320	17,213,101	111,614,722	11-1-1843
11-1-1844	148-2	43,618,607	4,413,330	50,633,744	589,449	20,152,219	119,407,349	11-1-1844
11-1-1845	148-2	42,945,428	5,018,043	50,577,146	585,011	21,375,369	120,401,997	11-1-1845
11-1-1846	150-2	43,024,658	5,499,222	46,758,949	590,706	22,268,522	118,141,056	11-1-1846
11-1-1847	167-2	43,279,891	6,043,532	55,710,732	977,865	26,237,256	132,249,276	11-1-1847
11-1-48	179-2							
12-29-49	190-2	45,544,708	7,580,284	60,436,004	1,270,131	24,165,980	138,998,917	12-29-49
12-21-50	202-	49,866,820	8,689,276	81,510,149	1,337,816	27,926,263	169,330,924	12-21-50
12-1-51	244	58,621,422	9,768,739	66,501,746	1,526,064	26,228,553	162,686,524	12-1-51
12-1-52	277	65,449,703	11,064,397	108,461,136	1,663,593	33,416,100	220,059,299	12-1-52
12-3-53	323	79,118,980	11,070,636	102,019,288	3,966,917	32,573,189	228,649,010	12-3-53
12-30-54	295	83,268,860	12,093,627	95,090,221	2,745,385	28,220,783	221,418,876	12-30-54
12-29-55	287	86,890,987	12,247,191	119,418,033	2,645,452	31,990,297	253,191,960	12-29-55
12-27-56	312	100,025,798	14,191,284	128,000,241	2,298,926	33,590,497	278,196,746	12-27-56
12-26-57	294	107,449,143	13,985,673	105,459,623	1,612,463	23,899,964	252,476,866	12-26-57

all Banks:

Date	No of Banks	Capital	Profits & Loss	Total deposits	Other liabilities	Circulation	Total liabilities	Notes	References
12-18-1858	301	110,258,480	13,412,679	146,643,592	17,913,886	28,508,990	300,604,126		N.Y. State Bank Report a3 p 103-1859
12-10-59	303	110,441,320	13,739,012	134,089,852	18,564,649	29,959,506	291,035,104		a3 p 103-1860
12-29-60	300	111,755,491	12,929,192	154,015,147	16,793,333	27,827,965	308,207,128		a32-p108-1861
12-28-61	302	109,403,379	14,152,157	166,427,824	14,619,278	30,553,020	334,753,658		a3 p 95-1862
12-27-62	308	108,668,297	17,101,999	258,213,882	1,945,085	39,182,919	425,112,082		a3 p 95-1863
12-26-63	309	109,535,785	21,269,188	274,465,150	3,433,934	36,934,255	445,638,312		a4 p 39-1864
12-31-64	283	98,579,761	25,468,998	291,696,449	2,605,061	29,725,185	353,075,454	Overstatement Comparison	a3 p 92-1865
12-30-65	99	19,299,450	5,518,162	51,131,357	95,096,3	8,837,917	85,837,849		a3 p 65-1866
66.									

Jan 1. 1840. 159 52,028,781 30,286,400 4332,802 14,220,304

U.S. Doc 26 Cong 1st Sess
(Ser 367) p 1336 S.A.
Jan 1872

(2) Manual of New York State 1841- (JK 3431)

(3) These figures do not include any Free Banks chartered under the law of 1838. According to L.K. Root Feb 1-1895 (Sound currency) states that there 96 Free Banks commenced operation by Jan 1-1839. + had annual circulation to the amt of \$396,300. Reports by Rev 1, 1839. in operation were 76 with a circulation of \$6,000,000.

- (6) Not itemized
- (4) Individual deposits + due other banks only.
- (5) Due other not included in other deposits.

New York Banks chartered under the Law of 1829 - Containing only those contributing to Fund

Date	No of Banks	Branches	Capital	Profit Loss	Total deposits	Reserves	Circulation	Total liabilities	References
1829									
1830									
1-1-1831	29	2	6,294,600	678739	5270761		3870935	18,115,035	
1-1-1832	51	2	18,755,800	1740086	14,020,836	139000	12,105,725	46,621,547	
1-1-33	58	2	20,175,800	2286236	18,770,217	107388	12,215,926	53,555,568	
34	69	2	22,730,264	3,005,561	22,950,215	694107	15,432,705	64,782,853	
1-22-35	76	2	26,231,460	3,284,638	32,839,765	955310	14,464,023	77,775,196	
1-1-36	77	2	26,531,461	4,122,000	40,244,969	463500	18,955,819	90,327,748	
1-37	90	2	32,501,460	5,327,429	44,715,761	3,309,293	22,065,123	107,919,066	
1-1-38	88	2	32,211,460	7,187,198	29,758,012	1,418,978	11,536,437	82,132,085	
1-1-39	89	2	32,401,460	5,460,360	32,612,702	492,111	17,690,284	86,646,917	
1-1-1840	91	2	32,951,460	4,762,263	22,409,438	3,266,10	9,937,062	70,386,833	
1-1-1841	90	2	32,551,460	4,621,193	26,903,278	1,097,84	14,321,341	78,507,056	
1-1-1842	85	2	30,701,460	3,793,584	21,811,363	1,075,24	11,418,128	67,832,361	
1-1-1843	81	2	29,551,280	3,359,772	24,121,079	1,105,191	8,926,133	66,073,455	
11-1-1843	81	2	29,204,960	3,216,507	34,045,054	486,59	13,053,773	79,563,953	Computed
11-1-44	80	2	28,841,469	3,297,628	34,947,636	293,27	14,880,116	81,988,453	"
11-1-45	78	2	27,941,460	3,772,194	35,003,079	348,60	15,548,333	82,299,927	Computed
11-1-46	77	2	27,691,460	4,029,934	31,494,696	129,37	15,767,461	78,996,488	Computed
11-1-47	77	2	28,346,860	4,582,854	40,218,170	544,687	16,822,073	90,514,644	Computed
12-1-48	76	2	27,388,860				20,419,803		
12-1-49	75	2	26,710,860				20,569,618		
12-1-50	71	1	25,414,960				19,464,435		
12-1-51	69	1	24,918,260				18,657,858		
12-1-52	67	1	24,114,260				18,609,519		
12-1-53	57		17,741,060				14,558,647		
12-30-54	50		15,534,660	4,027,238	21,440,332	21,440	7,999,776	49,020,06	actual circulation
12-29-55	43		12,765,660	2,967,114	16,292,387	3,704,52	7,524,396	39,920,013	
12-27-56	40		12,145,660	3,017,592	14,951,922	3,564,53	6,770,523	39,242,150	
12-26-57	32		9,005,660	2,332,977	9,048,558	1,807,00	4,126,630	24,694,425	

Handwritten notes in red ink:
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Safety Fund Banks

date	No of Banks	Capital	Profit Loss	Total deposits	other liabilities	circulation	Total liabilities	notes	Reference
12-19-1858	30	8,805,660	2,118,995	11,831,667	229,926	4,861,897	27,848,183		23 rd State Suppt. 1859
12-10-1859	28	8,555,660	1,992,884	10,344,170	225,787	4,984,367	26,102,899		23 rd p 81-84 - 1860
12-29-60	25	8,205,660	1,901,680	10,393,725	233,563	3,973,044	24,707,704		#32 p 63-66 - 1861
12-28-61	24	8,105,660	1,701,669	14,145,238	170,604	4,186,498	28,309,696		23 rd p 73-74 - 1862
12-27-62	17	6,750,000	1,364,834	16,832,023	306,527	3,963,227	29,116,129		23 rd p 73-74 - 1863
12-26-63	10	4,900,000	1,205,410	17,624,815	181,083	2,256,308	26,167,628		24 th p 27-68 - 1864
12-31-64	6	3,500,000	584,071	13,416,318	174,996	1,160,395	17,835,780		23 rd p 71 - 1865
12-30-65	2	450,000	386,033	3,085,500	11,889	401,120	12,101,112		24 th p 60 - 1866
66.									

- 11 - one bank not reporting; not included in number.
- 12 - one bank not included in figures
- 13 - 2 banks not reporting
- 14 - List of items contained in deposit Supplement (page 2), attached.
- 15 - Item consists of Loans on time from 1831-1843, then comes under the heading of "Amount due but not included in above items", from 11-1-1843 to 1866.

Supplement of page 1. Column marked (a) only banks contributing to bank fund.

	1831	1832	1833	1834	1835	1836	1837	1838	1839	1840
Deposits to apply on account of debt	93938	181304	148772	141563	171127	159638	177328	257237	275780	346607
Dividends unpaid	39842	159953	175453	186169	369251	405876	527504	113026	507611	418205
New York State deposits	129764	12698	22378	78321						
Canal Fund	1484873	2122402	2745053	2572591	3657858	3088347	3436745	3340069	2776499	2276291
Individual deposits	1608095	5783102	7909860	8402739	14384236	14110692	15009015	12697351	15151418	13213323
Due to banks:										
New York	115459									
Other	1394025	5334954	7335927	8722282	14257243	16430717	17732130	18350329	13901394	6155012
Private	69									
U.S. Deposits										
Due from Branch Banks & Parent bank	404688	426423	432774	2409534		6049699	7833039			
Total deposit:	5270761	14020836	18770217	22950215	32839765	40244969	44715761	29758012	32612702	22409438

Year:	1841	1842	1843
Deposits to apply on account of debt.	257433	238677	277236
Dividends unpaid	247666	244927	186945
New York State deposits			
Canal Fund	1875299	1291094	835830
Individual deposits	14984956	12332324	13590963
Due to Banks	9537924	7704341	9230105
U.S. deposits			
Due from Branch & parent Banks.			
Total deposits:	26903278	21811363	24121079

Chief Items of Bank Statements of Depository Funds Banks 1830-1842

Amount in millions of dollars.

Year	Total Banks	Location all City, Country	Capital	Reserve	Loans Disc	Specie	Indebted Dep.	Profits in % of Capital	Circulation in % of Capital	Specie in % of Reserve	Loans in % of Capital
1830	29	all	63	59	112	04	16		94	53	63
1831	51	all	188	12	328	17	58		64	96	9.
		City	113	44	177	12	4		39	143	
		Co.	75	76	151	5	18		151	53	
1832	58	all	202	122	356	18	79		60	90	89
		City	119	42	208	13	51		35	14	
		Co.	83	80	148	5	28		96	46	
1833	69	all	227	154	437	22	84		68	9	97
		City	126	49	244	16	7		39	134	
		Co.	101	105	193	6	14		104	50	
1834	76	all	262	145	529	56	144		55	193	213
		City	146	5	305	44	116	12	34	265	
		Co.	116	95	224	12	28	13	82	98	
1835	77	all	265	190	597	5	141		72	151	188
		City	146	64	332	36	106	16-	44	211	
		Co.	119	126	265	14	35	15+	106	87	
1836	90	all	325	221	673	56	150		68	15	172
		City	166	82	365	39	112	17+	50	201	
		Co.	159	139	308	17	38	16-	85	96	
1837	88	all	322	116	533	37	127		36	151	114
		City	166	3	280	25	97	24+	18	194	
		Co.	156	86	253	12	29	20+	55	104	
1838	89	all	324	177	603	59	152		54	179	182
		City	166	44	300	44	108	17-	26	29	
		Co.	158	133	303	15	44	17-	84	54	
1839	91	all	33	99	472	50	132		30	216	151
		City	166	54	219	37	100	12+	20	276	
		Co.	164	45	253	13	32	16+	40	134	

1840	90	all	326	143	495	49	15		44	167	75
		ca	166	41	228	38	106	12+	25	258	
		cs	16	102	267	11	44	16+	64	75	
1841	75	all	307	114	441	42	123		87	177	136
		ci	167	41	218	33	94	10-	25	244	
		cs	14	73	223	9	29	16-	52	18	
1842	81	all	295	89	409	59	136		80	262	200
		ci	153	34	213	49	109	8+	22	342	
		cs	142	55	196	10	27	15-	39	122	

a: see page (296) (297)

Table showing the Principal Items of all the Chartered Banks under the Law of 1829:

	Jan-1836	Jan-1837	Jan-1838	Jan-1839	Jan-1840	Jan-1841	Jan-1842	Jan-1843	Jan-1843	Jan-1844	Nov-1845	Nov-1846
No of Banks	86	98	95	96	95	95	90	85	85	83	81	80
Capital	31,281,461	37,101,460	36611460	36801460	36801460	36401460	34551460	32901280	32391460	31391460	30491460	30241460
Circulation	21,127,927	24,198,000	12432478	19373149	10629514	15235056	12372764	9734465	13850334	15114686	15831058	16333125
Canal Fund	3,445,753	3,768,874	4465832	3291713	3100138	2570258	1609174	1464496	1111357	1214790	1244828	398080
Deposits on Demand	19,116,170	19,342,698	15771729	18370044	16051391	16796218	14378139	15109164	22407761	21979071	23014678	21678998
U.S. Deposits	9,291,539	10,791,596	0	0	0	0	0	0	0	0	0	0
Due Banks	19,783,482	20,462,823	15221487	15344098	7055584	10374682	8537777	10736602	12203614	11210760	10048355	9885308
Loans & Disc	72,469,282	79,373,188	60999770	68300486	52788206	54691163	49031760	44276546	51711666	57285160	57734999	54938836
Stocks	703,159	1,794,152	2795207	911623	3653170	4630392	3682387	4843320	6055938	4170935	4227191	3927186
Specie	6,224,646	6,557,020	4139732	6602708	5864634	5429622	4785524	6738389	9953270	6978055	6856718	6340513
Bank Notes	10,237,574	12,487,610	3616918	3907137	4401400	4922764	4897893	3890677	3637600	1971208	1807991	1391514
Cash items	1,277,886	3,268,648	618277	2838694	2310161	2188565	1607280	2248202	2526158	4511316	4469852	5640583
Due from Banks	15,991,168	18,832,254	18297899	14122942	6543625	6391771	4539489	3726370	8477399	7173523	7927610	7419629

Bills of Insolvent Banks.
 Bills of Insolvent Banks.
 Total Liabilities.

76207665 73651084 88375612 87762928 83945377 84416160

References: (New York assembly documents nos 4, page 48, Volume 1-1844.

(New York ass. Doc. no. 5. p. 51-1847.)

Note - 1836-18 have 2 branches counted as 1, with home office bank
 Deposits are demand deposits only. Due enclosed Treasury of State, the Treasury of U.S. not included:

Nov 1847.

Number of B.	2979
	29,941,460
	16,926,918
	1,130,027
	24,405,686
U.S. deposit	12,050,272
Due to Banks	12,050,272
	59,431,124
	3,051,557
	6,724,367
	1,756,046
	6,551,375
	8,748,342

Solvent B.	1,756,046
Suspended B.	2,078

Total Liabilities 90,607,404

Reference (24 p 54-48.)

Bank members of N.Y. Safety Fund.

11-1-1843.

(X)

750,289
314,932

		Capital	Profit	Cur	Dep	othr liab.	Total Liab.	Reference
✓	Albany City Bank	500	76565	134120	1137949		1848636	N.Y. assembly document 4- Statement 6, V. 1- of 1944
✓	Atlantic Bank	500	12585	154749	252640		919974	
✓	Bank of Albany	240	54451	110631	150654		555737	only banks contributing to fund.
✓	Bank of America	200/200	126543	298421	3464589		5890755	
✓	Autumn	200	191681	198720	68939		659342	only banks contributing to fund.
✓	Chenango	120	11668	156736	14237		302642	
✓	Genesee	100	14870	145516	38239		298627	only banks contributing to fund.
✓	Geneva	400	120341	296017	120511		936570	
✓	Ithaca	200	13567	145626	21298		380493	only banks contributing to fund.
✓	Lansingburgh	120	8358	98697	38652		265709	
✓	Lanes	0	0	0	0	0	0	note Luther Infy Bank over \$600 on report. Type error as had 600 Lanes add total.
✓	Monroe	300	50739	247660	103620		701920	
✓	Newburgh	140	38411	95594	117982	3	391590	Luther Infy Bank over \$600 on report. Type error as had 600 Lanes add total.
✓	New York	1000	11645	465460	2582173		4159279	
✓	Orange Co	105660	24815	146180	87360	5257	329274	Luther Infy Bank over \$600 on report. Type error as had 600 Lanes add total.
✓	Orleans	200	9804	189022	61378		460206	
✓	Oswego	0	0	0	0	0	0	Luther Infy Bank over \$600 on report. Type error as had 600 Lanes add total.
✓	Oswego	200	12538	107875	19759		340173	
✓	Poughkeepsie	100	38152	119293	78336		335787	Deposit of New Treasurer of the State of New York New Commissioners of Canal Fund New deposits on demand New Individuals New Banks New Treasurer of N.Y.
✓	Rochester	250	19523	180394	173558	6091	629568	
✓	Rome	100	17767	105130	38016	344	261260	Deposit of New Treasurer of the State of New York New Commissioners of Canal Fund New deposits on demand New Individuals New Banks New Treasurer of N.Y.
✓	Salina	150	7957	122576	123203	1004	404742	
✓	State of N.Y.	2000	57783	302346	2981569	9433	5351132	Deposit of New Treasurer of the State of New York New Commissioners of Canal Fund New deposits on demand New Individuals New Banks New Treasurer of N.Y.
✓	Troy	440	74478	139060	362335		1015873	
✓	Utica	600	96816	267594	154363	248	1119022	Deposit of New Treasurer of the State of New York New Commissioners of Canal Fund New deposits on demand New Individuals New Banks New Treasurer of N.Y.
✓	Whitehall	100	8844	119410	85023	1	263279	
✓	Brooklyn Bank	100	33157	29532	34753		197442	Other liabilities. amount due and not included under either of the other heads.
✓	Broom Co Bank	100	8122	95805	20029		223954	
✓	Butchertown Bank	500	46539	226023	700718		1473281	Other liabilities. amount due and not included under either of the other heads.
✓	Canal Bank of Albany	300	63992	65796	530910		960600	

11-1-1843

	Capital	Profit	Currency	Deposit	Other	Total		
X ✓ Catskill Bank	150	12574	76782	70659		310017	2	
✓ Cayuga Co B.	250	29023	219165	129964		628153	1	
✓ Central Bank	120	22377	155034	6978		304390	1	
✓ Chautauque Co B.	100	9567	148683	33075		291337	12	325
✓ Chemung Canal	200	56119	143249	84142		433603	93	510
✓ City Bank N.Y.	720	56733	220692	1207321		2204747	1	
✓ Clinton Co Bank	363500	22967	3415	9533		399415		take out.
✓ Dutchess Co B.	600000	0	79533	62565		742099	1	
✓ Essex Co B.	100	4432	130384	33175		267992	1	
✓ Farmers Bank	278	33382	148278	210924		670585	1	
✓ Farmers & Mfg.	300	17397	215112	84491		617002	2	
✓ Greenwich	200	5855	64361	131469		401696	"	685
✓ Herkimer Co B.	200	10758	131981	30192		372932	1	
✓ Highland	200	26524	170058	66753	2463	465800	2	
✓ Hudson River	150	9195	134389	69710		363295	1	
✓ Jefferson Co.	200	31551	195261	66337		493150	1	
✓ Kingston B.	200	14016	79410	31783		325211	2	
✓ Lafayette B.	0	0	0	0	0	0		
✓ Litchfield Mfg B.	600	27993	261438	919559	600	1808391		990
✓ Livingston Co.	100	38000	149680	63632		351313	1	
✓ Long Island	300	40997	167256	415679		923934	2	
✓ Madison Co.	100	15025	144056	24430	4000	287512	2	3511
✓ Mechanics Bank.	1440	197337	408320	2093249		4138908	2	
✓ Mechanics & Farmers	442	125393	126596	963398		1557389	2	
✓ " & Trades	200	17463	126997	318376		662837	1	
✓ Merchant Bank	1490	112209	330124	4507710		6437045	2	
✓ Merchants Exchange	750	55166	153943	1166973	2436	2128519	1	
✓ " & Mechanic	300	12065	76478	246159	380	635088	3	
✓ Mohawk B.	165	8460	40167	88871		302500	2	
✓ Montgomery B.	100	17483	85527	6990	25	210026	1	
✓ Sullivan Co Bank	100	2258	72451	47343	7185	229239	2	

44971
340720

11-1-1843

	Capital	Profit	Circulation	Deposit	Other Assets	Total	
✓ National B	750	20344	248366	809365		1928077	2
✓ New York State B	369600	76002	95651	999611	50	1540917	3
✓ Ogdensburg Bank	100	12419	116890	27194		256503	
✓ Oneida Bank	400	15177	222786	128447	1326	767738	2
✓ Onondago Co	150	37351	172963	138087		498403	
✓ Ontario B & Br.	500	131125	96941	62364		790431	1
✓ Oswego Co	100	39354	126108	23107		288571	2
✓ Phoenix Bank	1200	96551	389780	1301772		2988104	2
✓ Rochester City B	400	12508	266667	233121		912298	2
✓ Sackett's Harbor	200	30704	180495	6723	7565	425489	2
✓ Saratoga Co	100	5675	71660	33553	609	211499	2
✓ Schenectady B	150	8890	54207	85420		298519	2
✓ Seneca Co	200	3652	140030	45786		399470	2
✓ Seventh Ward	500	30245	186109	413320		1129675	1
✓ St. Peter Co	150	33481	136059	38625		358166	1
✓ Tenner B.	100	21772	103641	50501	762	276677	2
✓ Tompkins Co	250	5513	177401	64760		497676	2
✓ Trademen B	400	86792	147596	574726		1209116	2
✓ Troy City B	300	30610	120021	208972		657604	1
✓ Ulster Co B	100	7589	64505	29668		201763	1
✓ Union Bank	1000	161982	454623	2132157		3748763	1
Water Street	0	0	0	0	0	0	
West Chester City B	200	8434	142469	40117	80	391101	1
✓ Yates Co B	100	7102	116002	38525		261630	1

W. R. ...

85 Bonds

Jan 1, 1842

✓ Fulton Bank	29,204,960	3,216,507	13,093,773	34,045,054	48,659	79,569,176	39
✓ N. River					45,259	79,568,953	36
✓ Chemical B							41
✓ Comm B of Albany							
✓ Manhattan Co of N.Y.							

Nov 1 - 1844

	Capital	Profit	Assets	Liabilities	Other	Notes
Albany City Bank	500	73867	106402	1297803	0	2028075
Atlantic Bank	500	22285	214984	302422		1039692
Bank of Albany	240	57917	112098	208127		618144
Y. America	20012	192485	236973	3919094		6349254
Auburn	200	177450	192691	71126		641268
Chenango	120	15042	153532	30557		319132
Geneese	100	7791	141793	44894	9801	304279
Geneva	400	92844	282940	142745		918531
Ithaca	200	15403	191561	84474	360	491799
Lansingburgh	120	6690	110944	55959		293693
Mondovi	300	51567	242070	104165		697805
Newburgh	140	41276	131559	125491	1	438318
New York	1000	108035	425824	2108509		3642369
Orange Co.	105660	22656	147763	42143	5955-	324179
Orleans	200	9629	196619	107707		513957
Owego	200	9607	159127	33739		402473
Poughkeepsie	100	44971	142068	7224		359864
Rochester	250	11939	216603	140213		618757
Rome	100	19534	135713	49671	234	304555
Salina	150	11640	165077	75773	977	403469
State of New York	2000	68609	274908	2298458		4641976
Troy	440	70667	150002	354591		1015262
Utica Br.	600	98103	368295	187299	449	1254151
White Hall	100	8867	138303	36283	1849	295304
Brooklyn Bank	100	48440	39479	32943		220863
Broome Co. Bank	100	11196	125795	22471		259464
Dutchess & Lewis B	500	57232	270451	773582		1601267
Canal Bank of Albany	300	24103 -	114515 -	584442		1023063
Catskill B	150	28281	97022	30260		305565
Cayuga Co. B	250	9408	220006	114640		594056

acc 25 - Statement (2)
21 - 1845 -

Deposits consist of the following items.

- Due Treas of the State of N.Y
- Canal Fund
- Demand deposit
- (Due Individuals
- (principally unpaid
- dividends)
- Due Banks
- U.S. Deposits

Note 0
Represent difference to
make figures balance
and have been added
or subtracted as the case
may require.

11-1-1844

	Capital	Profit	Circulation	Deposits	Other Assets	Total Assets
Central Bank	120	17666	157194	8722		303583
Chautauque Co. Bank	100	11328	124508	43207	158	299262
Chemung Canal Bank	200	13321	197005	54764		465092
City Bank	720	70927	210047	1101572		2102548
Dutchess Co. Bank	600	8998	137099	64677		810776
Essex Co. B.	100	3382	135839	42877		282099
Farmers Bank of Iowa	278	43245	165057	267884		764188
Farmers & Mfg	300	22179	218454	115484		656117
Greenwich Bank	200	9397	100366	131660		441425
Herkimer Co. B.	200	12568	185455	33212		431237
Highland B.	200	29034	189167	91954		510157
Hudson River	150	10753	160490	74795		396038
Jefferson County	200	24800	193812	69013		487626
Christon Bank	200	7727	151989	30560		390277
Lehigh Mfg B.	600	28313	275592	770065		1673970
Lewis Co. B.	100	6077	97097	45232		248407
Livingston Co. B.	100	38301	141618	62647		342568
Long Island	300	57798	162802	382580		903182
Madison Co.	100	14911	142996	23582	4614	286105
Mechanics Bank	1440	134020	405469	1885061		3864553
Mechanics & Farmers	442	146430	133997	917417		1639846
" & Traders	200	33855	138006	332640		704502
Merchants Bank	1490	153859	314932	3638315 4609306	968921	6626099
" Ex Change	750	66593	230905	1119109		2166609
" Mechanics	300	20986	91862	329491	665	743007
Merchant Bank	165	8912	57218	91934		323067
Montgomery Co. B.	100	18447	106857	17275	24	242604
National Bank	750	29643	243197	754118		1776960
New York State Bank	369600	72743	192846	1093962		1729153
Ogdensburg Bank	100	18207	146580	28898		293687

11-1-1844

	Capital	Profit	circulation	deposits	other assets	Total Assets		
Onondaga Bank	400	29425	255786	180789		866800		
Onondaga Co. B	150	34506	170963	239036		594498		
Ontario Bank & Br.	500	22372	228499	127933	8357 ①	870447	539316	878,804
Otsego Co. B	100	43817	128548	23485	8101 ①	303951	295150	
Phoenix Bank	1200 009	133464	491243	1794797		3619506	513	
Rochester City Bank	400	17767	284315	247939		950023		
Sackett Harbor	200	22133	184702	41803		448639		
Saratoga Co. B	100	9235	85085	31285	130	225739		
Schenectady Bank	150	4432	78280	82626		315339		
Seneca Co. Bank	200	5020	186859	54207		445093		
Seventh Ward	500	40766	256833	372140	631	1170372		
Steuben Co.	150	39451	159678	53967		403097		
Tenney B.	100	23037	131572	48780	3535	306925		
Tompkins Co.	250	8130	201540	94557	200 ①	554428	554227	
Tradesmen's B	400	71527	209820	527653		1209002		
Troy City Bank	300	33425	156078	409363		898868		
Ulster Co.	100	10709	85159	34187		230058		
Union	1000	171673	433785	2453736		4059195		
West Chester Co.	200	10115	182586	58498		451199		
Yates Co. Bank	100	16670	136772	37862		290906		

80. Banks.

28 841 469 ✓

3299628 ✓ 14,880/16 ✓

41 4 29327 ①

29383

81998453 ✓

Ar.

34947636

81998232 ✓

81998176 ①

① adjusted figures:

11-1-1845

	Capital	Profit	Circulation	Deposits	Actual Profits	Total Assets	
Albany City Bank	500	68677	255021	1418448		2242148	2
Atlantic Bank	500	33400	228373	331677		1093452	2
Bank of Albany	240	62228	113691	164095		590017	3
America	20012	203336	240553	2888329		5333470	2
Auburn	200	196858	192566	65615		656040	1
Chenango	120	18995	153116	27397		319509	1
Genesee	100	10903	147603	56572		315080	2
Genera	400	98842	296432	151983		947259	1
Ithaca	200	28544	197291	108200	746	534783	2
Lansingburgh	120	10573	152000	43426		326000	1
Monte	300	58656	248845	144622		752125	2
Newburgh	140	40590	105708	99884	1	386184	1
New York	1000	114268	432777	2242578		3789624	1
Orange Co	105660	23629	141110	62859	3930	337190	2
Orleans	200	10181	199386	80319		489888	2
Onesago	200	11300	175695	31531		418528	2
Roughknee	100	32239	147855	82139		362234	1
Rochester	250	0	212196	114496	1476	578169	1
Rome	100	20168	144028	81024		345224	1
Salina	150	6501	167105	80696	241	404545	2
State of New York	2000	88747	316121	3186377		5591246	1
Troy	440	90933	143003	418470		1092407	1
Utica Br.	600	83797	426059	159335	613	1269806	2
White Hall	100	10235	138115	37659	1850	287861	2
Brooklyn Bank	100	56641	37591	108686		301919	1
Bromfield Co B.	100	15497	144085	26162		285745	1
Butchers & Drovers	500	91493	257503	727950		1576947	1
Canal Bank of Albany	300	22639	201114	582536		1106290	3
Catskill B.	150	39016	101701	26690		317409	2
Cayuga Co. Bank.	250	14530	222792	119740		607862	1

N.Y. ass. Document
as of 5/12, 11-1-1846

Deposits include
partly unpaid dividends

1562414¹⁵ 5939035¹¹

11-1-1845

	Capital	Profit	Acc	Deposits	Adv Liab	Total	Liabilities
Central Bank	120	20580	153115	41238		334934	'
Chautauque Co.	100	14635	136682	51797	9300	312415	'
Chemung Canal	200	9487	198882	93548	127117	481919	2
City Bank	720	85069	195404	1219870		2219844	'
Essex Co. Bank	100	8262	145962	47073	158	301456	'
Farmers & Mfg B.	300	16986	239351	143465		699803	'
Greenwich Bank	200	15106	127433	167571		510111	'
Herkimer Co.	200	16174	193328	33009		442512	2
Highland	200	31960	194465	116521		542948	2
Hudson River	150	12285	152914	78587		393787	'
Jefferson Co	200	30398	197099	87934		515433	2
Kingston	200	10549	189147	30976		430673	'
Leather Mfg	600	55524	274835	859640		1790000	'
Lewis Co.	100	11767	97117	14343		223227	'
Livingston Co	100	40292	141032	44219	4344	329888	'
Madison Co	100	14960	147629	25887	14	288492	2
Mechanic Bank	1440	181389	489555	2537282		4648228	2
+ Farmers	442	191247	211628	848996		1693873	2
+ Trade	200	43755	140263	348832		732852	2
Merchants Bank	1490	187124	344219	4012041		6033585	'
Exchange	750	83304	254809	1067109		2155223	'
+ Mechanics	300	24576	189126	358603	1053	873361	3
Mohawk	165	9047	69434	80024		323507	2
Montgomery Co.	100	22363	132026	15261	121	269772	'
National Bank	750	43395	196111	1007979		1997487	2
N.Y. State Bank	369600	73089	226978	1090195		1759863	'
Oneida Bank	400	37210	270590	223278		981080	2
Ontario Co.	150	29376	172803	246671		598852	'
Ontario B & Br.	500	28022	395119	81582	1039	993753	' 994,752
Ogdensburg Bank	100	20077	146134	40033		306244	'

11-1-1845

	Capital	Profit	Assets	Deposit	Other	Total Liabilities	
Otsego Co.	100	46547	147684	26795		321027	'
Phoenix	1200	159699	369624	1694865	900	3423289	3424188
Rochester City	400	20495	300000	249384		969882	3
Sackett's Harbor	200	25598	197791	89624	8616	521630	'
Saratoga Co.	100	8749	110235	46542	492	266021	3
Schenectady	150	17053	87224	80158		334436	'
Seneca Co.	200	12920	194960	103725		511607	2
Seventh Ward	500	25322	224862	428513		1178699	2
Steuben Co.	150	47483	166141	55282		418907	'
Timmers' Bank	100	26437	145339	52024	3776	327576	'
Tompkins Co.	250	12203	210464	118220		590888	'
Troy City	380	44276	196237	355285		895799	'
Ulster Co.	100	13581	76282	37647		227511	'
Union	1000	208426	435693	2181914		3826035	2
West Chester Co.	200	12653	185664	51325		449583	'
Yates	100	23796	143986	27419		295204	3
Tradersmen's Bank	400	82969	181462	468195		1132617	'
77 Banks.	27,663,460	3,718,629	15,326,213	34,729,015	36,760	81,472,294	37
Farmers Bank of Troy	278	53,565	222,120	274,064	34,860	81,474,077	119
74	27,941,460	3,772,194	15,548,333	35,003,079		82,299,927	

11-1-1846

	Capital	Profit	Circulate	Reserve	Other	Total			
						Liabilities			
Albany City Bank	500	71016	280128	1194833		2045999	22	997	N.Y. acc. document 95-11-01-1847
Atlantic Bank	500	38619	241129	282031		1061780			
Bank of Albany	240	69143	143766	168523		621434			
American	2001200	233974	231415	3005833		5472425	3		
Auburn	200	200182	191627	72153		663962			
Chenango	120	23659	159216	28140		331015			
Genesee	100	12646	147715	49243		309605			
Geneva	400	103180	294623	130764		928569			
Ithaca	200	34508	196750	73276	939	505475			
Lansingburgh	120	16172	151161	42485		329820			
Monte	300	64440	248275	159587		772305			
Newburgh	140	43749	145658	103463		432871			
New York	1000	131466	456096	1947933		3535496			
Orange Co	105660	29691	147921	63272	409	346955			
Orleans	200	9657	196824	52786		459269			
Omega	200	14047	178672	38960		431680			
Roughkysie	100	36808	149389	73210		359408			
Rochester	0	0	0	0	0	0			
Rome	100	19808	148708	67225		335744			
Salina	150	7407	171300	53313	189	382212			
State of New York	000	101008	353422	3347972	800	5803205			
Troy	440	95468	192944	467270		1195684			
Western Br.	600	88724	447106	154220	506	1290558			
White Hall	100	11760	133268	44062	3443	292536			
Brooklyn Bank	100	6978	41772	62276		210927			
Bromfield Co B	100	17483	144077	14949	16	276527			
Butchers & Drovers B	500	92667	259664	725634		1577966			
Canal Bank of Albany	300	12929	211396	526631		1150959			
Catskill B	150	35456	133077	34498		353035			
Cayuga Co. Bank	250	14037	224046	122680	1509	612273			

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	Capital	Profit	Circulation	Deposits	Other Assets	Total Assets
Central Bank	120	22665	152097	16403		311167
Chautauque Co	100	16649	145783	27339	76	289849
Chemung Canal	200	12038	199910	64767		476656
City Bank	720	99222	174269	935579		1929071
Essex Co Bank	100	11862	139560	40291	185	291899
Farmers + Mfg B.	300	21979	239650	134449		696079
Greenwich Bank	200	25808	123511	171862		521182
Herkimer Co.	200	19495	199377	28144	2324	449342
Highland	200	18571	186846	102229		507647
Hudson River	150	18051	151838	73307		393197
Jefferson Co	200	32377	197243	78394		508015
Kingston	200	11686	186937	45270		443894
Leather Mfg	600	61489	228122	702090		1591693
Lewis Co.	100	21116	101825	32706		255649
Livingston Co	100	40992	146254	51717		338965
Madison Co	100	13345	143474	30956		297777
Mechanic Bank	1440	223660	508212	1944692		4116566
+ Farmers	442	210383	256889	616321		1625595
+ Trade	200	19876	149757	370660		740295
Merchants Bank & Exchange	1490	222481	353677	3155327		5221486
+ Mechanics	300	25857	243968	336210	243	906280
Mohawk	165	10428	69796	91097		336321
Montgomery Co	100	21060	133770	16592		271423
National Bank	750	58090	219007	711976		1739075
N.Y. State Bank	369600	72109	217292	1079902		1738904
Oneida Bank	400	40880	274894	220779		936554
Onondaga Co	150	35701	171792	172058		529553
Ontario B + Br.	500	35490	438580	114922	1206	1090200
Ogdensburg Bank	100	26296	131486	32611		290393

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	Capital	Profit	Circulation	Deposits	Other Liabilities	Total Liabilities	
Otsego Co.	100	27530	148052	26205		301787	✓
Phoenix	200	158011	357060	1677074		3372146	✓
Rochester City	400	37338	299500	232265		969105	✓
Sacketts Harbor	200	28358	190684	53805		472849	✓
Saratoga Co	100	9232	140401	39568	413	289616	✓
Schenectady	150	11579	106679	93940		362139	✓
Seneca Co	200	14656	192604	73012		480274	✓
Seventh Ward	500	27639	231669	486730		1246040	✓
St Louis Co	150	33812	170888	43574		398276	✓
Townsend Bank	100	35613	143727	85860	679	365881	✓
Tompkins Co	250	14349	219738	99895		572984	✓
Troy City	300	39854	227382	334456		901693	✓
Ulster Co	100	18150	92172	37694		248018	✓
Union	1000	222127	428421	1504961		3455411	✓
West Chester Co	200	12285	125432	40472		378190	✓
Yates	100	18520	146576	20292		285390	✓
Tradersmen's Bank	400	89615	201047	507169		1197832	✓
Farmers Bank of Troy	278	55332	210423	288146	0	831902	✓
77 Bank.							
	27.691460	4029934	15767461	31494696	12937	78996632	✓
						78996488	✓

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	Capital	Profit	Circulate	Deposits	Other Liabilities	Total Liabilities	
Albany City Bank	500	73538	343444	1242328	321553	2480865	2
Atlantic Bank	1155400	237557	262642	3628643	973	5285216	'
Bank of Albany	240	74912	157847	166045		638805	'
America	2001200	234383	243097	3140110		5618791	'
Auburn	200	203877	190213	80741		674832	'
Chenango	120	32347	156817	48247		357412	'
Genesee	100	15933	148788	57011		321734	2
Seneca	400	112973	297624	115515	2048	928161	'
Ithaca	200	40967	198951	72901	1438	514239	2
Lansingburgh	120	21861	152188	40060		334110	'
Monroe	300	59444	247960	109193		716599	2
Newburg	140	47663	145409	120386		453460	2
New York	1000	148601	493755	2123693		3766050	'
Orange Co	105660	24973	146578	61709		338922	2
Orleans	200	12979	199371	109871	117	522340	2
Oswego	200	21237	180298	45921		447458	2
Poughkeepsie	100	41381	147088	109459		397929	'
Rome	100	16783	149646	101971	17	368421	4
Salina	150	9104	170210	98602	155	428075	4
State of N.Y.	2000	111330	339904	2943873		5395168	61
Troy	440	109416	280609	465530		1295557	2
Utica	600	81278	461526	181518	1024	1325350	'
White Hall	100	15990	134991	66439	3628	321051	3
Brooklyn Bank	100	14150	48142	42603		204896	'
Broome Co	100	20278	145814	45574		311667	'
Butcher & Downey	500	109071	290470	907203		1706750	'
Canal Bank of Albany	300	24221	238685	710172		1273081	3
Catskill	150	38634	154561	57139		400335	'
Cayuga Co	250	31464	224260	171190		676916	2
Central Bank	120	23489	152075	22906		318371	'

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	Capital	Profit	Circulate	Deposits	Actual Surplus	Liabilities
Chautauque Co	100	20098	147432	30558	114	298203
Chemung Canal	200	10824	198746	60650		470222
City Bank	720	113580	193905	1232422		2259908
Essex Co.	100	18880	146601	45667	483	311632
Farmers B of Iron	278	67719	209328	297728		852777
Farmers & Mfg Bank	300	34720	246405	146498		727624
Greenwich	200	27274	154165	216831		598272
Herkimer Co	200	26325	198219	52951	2324	479821
Highland	200	21920	192309	107833		522063
Hudson River	150	17481	165775	95583		428841
Jefferson Co	200	33202	197483	79734		510419
Kingston	200	15548	190121	59488		465758
Leather Mfg	600	64211	259885	853455		1777553
Lewis Co	100	12857	128807	35233		276998
Livingston Co	100	42412	148129	55670		346212
Madison Co	100	19097	142173	44664		305936
Mechanics Bank	1440	232015	565457	2335043		4572517
" & Farmer	442	231313	287962	963576		1924853
Trade	200	23092	160084	410202		793379
Merchants Bank	1440	262167	333373	3988612	17	6074172
" Exchange	750	72008	292669	1244076		2358754
" Mechanics	300	42107	231464	316480		890054
Mohawk Bank	165	10931	109654	109486		390671
Montgomery Co	100	11983	148322	20856	247	281409
National Bank	750	68037	209713	965959		1493704
N. Y. State Bank	369600	72194	247694	1649563		2339053
Ogdensburg	100	27621	141551	59963		329135
Orinda B	400	34019	293454	270814		999288
Oswego Co.	150	40439	173523	295345		659309
Ontario Bank	500	44112	430308	143467	1264	1119155

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	Capital	Profit	Circul	Depos	also Savings	Total Savings	
Adsegs Co.	100	31166	147045	24769		302981	1
Phoenix B.	1200	134451	390439	2312526		4037417	1
Rochester City B.	400	51534	299254	325970		1076759	1
Sacketts Harbor	200	28266	195903	51858	33525	509554	2
Saratoga Co.	100	16191	146242	34775	75	297284	1
Schenectady B.	150	14267	160376	132661		457307	3
Seneca Co.	200	18292	195864	128124		542282	2
Serent Ward	500	32711	300762	575821		1409295	1
Steuben Co.	150	44806	173694	65784		434284	1
Tanner	100	37478	145719	63822	3601	350622	2
Tompkins Co.	250	21262	222537	122935		616736	2
Tredemmer's	400	82401	260708	607622		1350132	1
Troy City B.	300	51016	239292	355779	172084	1118174	3
Water Co.	100	19418	130725	52827		302970	1
Union B.	1000	240661	444346	2076629		3761579	2
Westchester Co.	200	22176	182495	85016		489687	1
Yates Co.	100000	8804	138993	26992		274791	2

77 and 2 franchises.

28,346,860 ✓	4582854 ³⁵ ✓	16,822,073 ⁴⁰ ✓	40,218,170 ⁴³ ✓	544,687 ⁵ ✓	90,514,826 ³⁴ ✓	18 ²
					90,514,644	