

New York Safety Fund Tables

52,254.★
21,128.
46,3500.
.
53,6882.
31,281.
4,633.

572,796★

52,254.★
21,128.
464.
.
73,846.
31,281.
4,633.

109,760★

55,115.
24,198.
3,309.
.
82,622.
37,101.
6,042.

125,765★

35,840.
12,432.
1,419.
.
49,691.
36,611.
7,967.

94,269★

37,810.
19,373.
492.
.
57,675.
36,801.
6,147.

100,623★

30,236.
14,220.
4,333.
.
48,789★
29,096.
14,560.
137.

43,793.
45,283.
4,641.
.
93,717★

33,209.
12,032.
188.
.
45,429.
43,950.
4,130.

93,509★

46,383.
17,213.
505.
.
64,101.
43,369.
4,144.

111,614★

50,634.
20,152.
589.
.
71,375.
43,619.
4,413.

119,407★

50,577.
21,375.
585.
.
72,537.

4.413.

119,407☆

50,577.

21,375.

585.

72,537.

42,845.

5,018.

120,400☆

46,759.

22,268.

591.

69,618.

43,025.

5,498.

118,141☆

55,710.

1.

26,237.

978.

82,926.

43,280.

6,044.

132,250☆

60,436.

24,166.

1,270.

85,872.

45,542.

7,580.

138,994☆

81,510.

27,926.

1,338.

110,774.

49,866.

8,689.

169,329☆

66,502.

26,228.

1,566.

94,296.

58,621.

9,769.

162,686☆

65,450.

65,450☆

1,084,61.

33,416.

1,664.

143,541.

65,450.

11,064.

220,055☆

102,019.

32,573.

3,967.

138,559.

79,019.

11,071.

228,649☆

95,090.

28,221.

2,745.

126,056.

83,269.

12,094.

221,419☆

119,408.

31,990.

2,645.

154,043.

86,891.

12,247.

253,181☆

128,000.

33,590.

2,299.

163,889.

100,026.

14,191.

278,106☆

278,106 ☆

105,460.
23,900.
1,682.

131,042.
107,449.
13,986.

252,477 ☆

146,644.
28,509.
1,781.

176,934.
110,258.
13,413.

300,605 ☆

134,090.
29,960.
1,856.

165,906.
111,441.
13,738.

291,085 ☆

154,015.
27,828.
1,679.

183,522.
111,755.
12,929.

308,206 ☆

166,028.
30,553.
14,619.

211,200.
109,403.
14,152.

334,755 ☆

258,214.
39,183.
1,945.

299,342.
108,668.
17,102.

425,112 ☆

274,465.
36,934.
3,434.

314,833.
109,536.
21,269.

445,638 ☆

296,696.
28,725.
2,605.

328,026.
98,580.
81,431.

8,838 ☆
452,075 ☆
59,969 ☆

51,131.
8,838.
951.

60,920.
19,299.
5,518.

85,737 ☆

19,299,450.
5,518,162.
51,131,357.
950,963.
8,837,917.

85,737,849 ☆

1965
out of balance

Suspended Banks: Banks Chartered under the Laws of 1829:

	Last call report date.	Capital	Provisions	Total deposit	Other liabilities	Circulation	Total liabilities	Bills out standing at date of failure	Returned	Refund
1. X Middle District Bank.		550,500								
Failed 5-1-1829. Never a member of the Fund. No statement given. "Whole of the Stock of the institution is probably sunk"; a 48 p 21-1829-31 Comptroller's report:										
2. Sackett Harbor.										
Injunction May 12, 1837.										
1838. at date of report, notes in circulation 154,552, whole amount of bills redeemed 986,821, Unredeemed bills 14,709. paid out much interest at 7%. Total liabilities owing 34,410. paid out no losses.										
3. Lockport Bank.	1-1-38	126,095		44,332		40,083	210,460	65,172	32,456	271,447, 1838-3
Failed May 15, 1837 order of Legislature. for Redemption 1839 979,25 9,183 Redeemed										

✓ \$30,000 has been redeemed and is due the bank fund.

add
5-30
Bk of Buffalo.

111 284

4. City Bank of Buffalo.
 May 8, 1837. Injunction for payment of bank bills (dissolved June 23, 1837).
 21473 balance

7 ailed Nov 13, 1839.

1-1-1840

400 000

26975

169190

268922

864987

no record

244P47-1840 22

287.04.1841

For Redemption

40 31512900

41 524600

12 Lottery Fund has been redeemed.

Contributed to Fund 4,333.33

5. Wayne County Bank.
 Failed Dec 1840

1-1-1840 100 000

80838

119385

300223

244P45-1841 42

1-1-1841 100 000

15582

52247

9784

144392

322005

264P51-1841 03

139392

Redemption

41 10763100

17354 Int. redeemed for own funds

217205-1841

122035 2 to redeemed

5091 (for debt due in circulation)

116947 1 to redeemed by Comptroller

Contributed to Fund 3000.00

6. Commercial Bank of New York
Failed 1841-

1-1-1841 500 000

381291

Circulation

Total
Liabilities

Bills outstanding
at date of failure

121370 ✓

1002661

120000 *

264237.194103

Contributed to fund \$15,000

a dividend of 70%. It is by no means probable, however that enough will be realized therefrom to protect the safety fund from loss.
* estimated

7. Bank of Buffalo

may 8-1837

Injunction payment of bank bills - dissolved June 23. balance \$33,800

Failed

1841

1-1-1841 200 000

10248

68657

148758

427663

264237.184103

433329

433325

2.4.55-184401

Bank Comm. State that circulation was about \$250,000

Contributed to fund 6,000.00

Safety Fund paid for this bank the amount of 433,329, over issue of 233,329, making a fraudulent sum of

8 Commercial Bank of Buffalo
May 8 1837

Injunction payment of bank bills dissolved Jan 23, \$40,000 balance to be paid

7 ailed May 15, 1841 ↓

1-1-1841 400000 98995 344029

246662 ✓ 1089686

488257

488257

264002-1841-03

24P18401-1841

Continued to find 12,000

9. Commercial Bank of Oswego

Failed Dec 7, 1841 ↓

1-1-1841 250000

140926

216096 ✓ 607022

220209 +

230187 *

264044-1841-03

24P18531-1844

ST 9-24-01-1844
1055.

Continued to find 5308.21

10 Waterloo Bank

(@ Ch 15, 1841)
 Failed March 9, 1842 ↓

1-1-1842 250 000

619

144852

114510 ✓ 569981
 120778

229 P 45, 1842 V 2

Contribution \$5416.66

11. Clinton County Bank

Failed 4.9, 1842 ↓

Receives appointed April 8, 1842

1-1-1842 200

152616

20000

167782 ✓ 540395
 150203

150203

229 P 47, 1842 V 2

Contributed to fund \$4263.00

12 Lafayette Bank paid out in full with no demand on safety fund.

1

1-1-1842 500000

94218

71578 v 665796

229 P35-184202

9-13-1842

Contributor

17,500.00

Feb 20-1845-3 118 v3-1845: by Sept 19, 1842 all accounts & demands existing against said bank, which were presented & admitted, were paid & discharged in full; since which period, the receiver has been paid two dividends to stockholders of said bank amounting in the aggregate to 15% on Capital Stock: sum of 75,000, and receiver reported that "at this time, there is no open or subsisting engagement, or contract outstanding against bank, in just debt for or against,"

13 Bank of Lyons.

(Jan 4-1842)

1-1-1842 200000

164186

80825 v 445011

229 P57-184202

109013

109013

24 P159-184401

(210 P50-01-1843)

Failed Sept 13-1842

Contributor

5208.22

14. Bank of Osage County
Osage Bank

paid out with no demands on Safety Fund.

1842. 1-1-1842 150000 9352 82283 95450 337086

229 P 53 1842 02

Contributor 8250.00

Unable to offer any definite valuation on assets, of the opinion that there will be sufficient to pay the debt of the bank.

S 118 P 3-1845

15. Canal Bank of Albany

11-1-1847 300000 24221 710172 238685 1273081

24 P 15-01-1848

Failed July 10, 1848.

To meet liabilities July 11, 1848

300000 196294 192486 1156691 183531

(25 P 55 1848)

S. 63 P 7-1849 02

due to Sundry banks.

Condition of assets of bank on 7-11-1848. by Inventory of the receiver following report of receiver estimating the worth of assets of said bank.

263 P 7-1849 02

over.

15. Canal Bank of Albany.

Bills receivable	780.782
C. Crowell, Included	50,000
in Pratt Bk. special	930,782
Stock, Bonds, Mfg. }	
Waterlot certificates }	97,091
Real estate	53,793
Furniture	300
Cash, gold, silver bills	2,192
due from sundry depositors	83,196
" " Banks	3,384
Total	1,071,188

amount of ascertained loss from debts already settled & compromised
Bills receivable, Mfg, Bond. Considered bad, and at present not collectible
" " " Claims, as may now be considered doubtful

Total assets	1,071,188
	109,074
	366,547
	222,538
	696,159
	375,029
Balance	
	500,000
	425,029
	192,486
	232,543
	1)
	72,551
	123,743
	467,910
	664,205
	65,791
Balance	598,414
	192,486
	790,900

Two items amounting, doubtful maybe considered good

Circulation 7-11-1848- to be paid first

Liabilities of the bank to Commission of the Canal Fund, including interest
Individual depositors
Amount due Banks

above liability has been reduced by allowing in settlement claims
against the bank for money deposited

\$ 460.00

1) Balance estimated collectible and applicable to debts
other than circulation (i.e. to \$598,414)

X

16 Lewis County Bank
Mo

Nov 28, 1854	9-23-1854	100000	14000	19021	418	¹⁷⁹⁸ 145026 +	279763	210 p 133 - 1855
12-13-1854 per Lewis Record.		100000	11689			125283	236972	210 p 111 - 1855
						150000 authorized	124841	

~~old emission notes on hand, issued prior to July 1, 1843 and not registered~~

17. Bank of Orleans

1857	6-6-1857	200000	8480	137131	D	153681 * 499293	24 p 79 - 1858
						200000 authorized	200000

Def

Cir/

18. Sackett Harbor or
Reciprocity Bank

1957

6-6-1857 200 000

8768

142854

D

143 630

495254

240179-1858

200000 authorized to circulate

159577 at date of failure

17665 in circulation on hand.

19. Yates County Bank ①

1857

6-6-1857 100000

11805

42900

D

132322

287027

240179-1858

150000

authorized

148958

on hand at date of failure

✓ a 10 p 51-1943 01.

① ass 4 - 1867 p vii:

Provision of act of the last Legislature has converted the available
funds into cash and declared a dividend of 40% on outstanding
circulation of Lewis County Bank

yates

Bank of Orleans

Reciprocity Bank

amt of fund at this date 69,210.71

1931-66

at liabilities not available as of 1887 for
 City of Buffalo, Com. City of Buffalo & City of Buffalo
 (from Sound Currency)

STATISTICAL DATA REGARDING BANK FUND IN New York

Amounts in dollars
 Green - estimated

II. SUSPENDED BANKS AND RESULTS OF LIQUIDATION ¹ - BANKS COVERED BY BANK FUND

Obligations of suspended banks

Receivers' collections

Payments by receivers

Bank number	Date	as reported - correct call prior to failure		Total liabilities	Total	From		Total collections	Net payments by bank fund	Payments by receivers			Administration and misc.
		Total deposits "Debit"	Circulation			assets To May 1845	From stock-holders after May 1845			To note-holders	To depositors and other creditors	To bank fund	
1	Feb. 3, 1840	169190	268922	438112	483683	166576	99996		217111			99996	
2	Dec. 1840	62031	144392	206423	185953	56744	—		129209			—	
		1837	111234	111234					21815				
		1837	174722	174722					12173				
		1837	127345	127345					24495				
3	Sept 1841	381291	121370	502661	589305	303339	7188		278778			7188	
4	Nov. 2, 1841	68657	195760	264417	667618	82837	—		594781				
5	Nov. 15, 1841	344029	246662	590691	784240	172864	5000		606376			5000	
6	Dec. 7, 1841	140926	216096	357022	322167	80653	2392		239121			2392	
		1837	154352	248305									
		1837	65172	210460			6482						
							Spent money?						
							reimbursement		36168			35189	
7	Feb. 1842	94218	71578	165996	165796	not available	not available but enough to pay all claims		38				
8	Mar 9, 1842	144852	114510	259362	231050	19459	13259		198333			13259	
9	Apr 9, 1842	172616	167781	340397	304172	76019	—		228153				
10	Sept 13, 1842	164186	80825	245011	130396	37445	3961		88990			3961	
11	— 1842	82283	95450	177733	177733	32693	not available but enough to pay all claims		—				
Subtotal 1840-42		1824279	1723346	3547625	4042113	1028629	138278		2565134 ⁵			131796	Liabilities remaining unpaid
									2570990				
12	July 1848	598414	185531	783945	783945				none	185531	232543 ²		365871
13	Nov 1854	none	125283	125283	125283				35822 ⁶	32841 ⁸	—		46620
14	1857	137131	153681	290812	290812				7598 ⁶	146083 ⁸			137131
15	1857	142854	159577	302431	302431				10744 ⁶	148833 ⁸			142854
16	1857	42900	148958	191858	191858				18715 ⁶	130243 ⁸			42900
Subtotal		921299	773030	1694329	1694329				72879	643531	232543		795376
Total		2745578	2496376	5241954	5736442				2638013				
			3129959	6114580					735376				
									3373389				

Note: See Charlotte Hall
 from Comptroller's report and perhaps
 derive these figures

1] Excluding five banks the notes of which were paid in part by the bank fund in 1837-39 - but for which the banks reimbursed the fund in full.

- 2] 1. City Bank of Buffalo
2. Wayne County Bank
3. Commercial Bank of New York
4. Bank of Buffalo
5. Commercial Bank of Buffalo
6. Commercial Bank of Oswego
7. Lafayette Bank
8. Watervliet Bank
9. Clinton County Bank
10. Bank of Lyons
11. Bank of Oswego

12. Canal Bank of Albany
13. Lewis County Bank
14. Bank of Orleans
15. { Oswego Bank }
{ Sackett Harbor }
16. Yates County Bank

For banks numbered 1-6 and 8-10,

3] Estimated from results of liquidation - sum of collections by receivers prior to 1845 (presumably paid directly to noteholders or other creditors) and payments to noteholders and other creditors by bank fund.

This estimate overstates the true figures by the amount of receivers' collections prior to 1845 used for expenses or otherwise not paid to creditors, and understates the true figures by the amount of notes and other claims not presented for payment. For banks numbered 7, 11, 12-16, latest call report.

4] Payments from the bank fund to noteholders and other creditors, less recoveries from assets of banks.

5] Adjusted for recoveries from banks not specified amounting to \$6,482.

6] Circulation figure from Root, Sound Currency, Feb. 1, 1845, pp 11-12; deposit figure from report of bank commissioners.

7] Estimate of collectible value of assets (made immediately after failure) applicable to liabilities other than notes. Final receivers' statement not available.

8] Estimated from amounts of notes remaining in circulation 1866-67 and estimated payments from bank fund in 1867-68. It has been assumed that bank fund paid all of the notes of banks numbered 14-16 which remained in circulation.

Law passed and effective Apr. 2, 1829 - contributions began 1831
 Incorporated 1866 with expiration
 of all charters of banks in fund

STATISTICAL DATA REGARDING BANK FUND IN

New York

Amounts in thousands of dollars
 Green - interpolated or estimated

I. COVERAGE - page 1

All banks in State (State report)

Date	Number	Capital	Total deposits	Circulation	Total liabilities	Ratios to capital			Banks members of guaranty fund						Ratios to capital		
						D ₁	C ₁	L ₁	Number	Capital	Total deposits	Circulation	Total liabilities		D ₂	C ₂	L ₂
1831 - Jan 1	49	21323			37742			1.77	297	6295	5271	5871	11142		0.84	0.93	1.77
1832 "	63	24033			33646			1.40	51	18756	14021	12006	26166		0.75	0.86	1.40
1833	69	25381			39097			1.54	58	20176	18770	12216	31093		0.93	0.61	1.54
1834 - Jan 1	79	27846			47995			1.72	69	22730	22950	15403	39047		1.01	0.68	1.72
1835 - Jan 22	86	31481			60870			1.84	76	26231	32840	14464	48259		1.25	0.55	1.84
1836 - Jan 1	86	31281	52254	21128	73846	1.67	0.68	2.36	77	26531	40245	18956	59665		1.52	0.71	2.36
1837 - Jan 1	98	37101	55115	24198	82622	1.49	0.65	2.23	90	32501	44716	22065	70090		1.38	0.69	2.16
1838 - Jan 1	95	36611	35840	12432	46691	0.98	0.34	1.28	88	32211	29758	11556	42753		0.92	0.36	1.33
1839 - Jan 1	96	36801	37810	19373	51675	1.03	0.53	1.57	89	32401	32613	17680	50785		1.01	0.53	1.57
1840 - Jan 1	159	52029	30236	14220	48789	0.58	0.27	0.94	91	32951	22409	9937	32673		0.68	0.30	0.94
1841 -	95	36401	30255	15235	45490				90	32551	26903	14321	41334		0.83	0.44	1.27
1842 - Jan 1	133	45283	29096	14560	43793	0.64	0.32	0.97	85	30701	21811	11418	38336		0.71	0.37	1.09
1843 - Jan 1	131	43950	33209	12032	45429	0.76	0.27	1.03	81	29551	24121	8926	33162		0.82	0.20	1.12
1843 - Nov. 1	134	43369	46383	17213	64101	1.07	0.40	1.48	81	29205	34045	13054	47148		1.17	0.45	1.61
1844 - Nov. 1	148	43619	50634	20152	71375	1.16	0.46	1.64	80	28841	34948	14880	49857		1.21	0.52	1.73
1845 - Nov. 1	148	42846	50577	21376	72538	1.18	0.50	1.69	78	27941	35003	15548	50586		1.25	0.56	1.81
1846 - Nov. 1	150	43025	46759	22268	69618	1.09	0.52	1.62	77	27691	31495	15767	47275		1.14	0.57	1.71
1847 - Nov. 1	167	43280	55711	26237	82926	1.29	0.61	1.92	77	28347	40218	16822	57585		1.42	0.59	2.03
1848 - Nov. 1	179		75809	23207	84399				76	27388	34735	20420	55324		0.75	0.32	
1849 - Dec. 29	190	45542	60436	24166	85872	1.33	0.53	1.89	75	26711	33389	20570	53619		0.77	0.31	
1850 - Dec. 21	202	49866	81510	27926	110774	1.63	0.56	2.22	71	25414	31768	19464	59977		0.77	0.26	
1851 - Dec. 1	244	58621	66502	26228	94296	1.13	0.45	1.61	69	24918	31148	18658	42610		0.95	0.31	
1852 - Dec. 1	277	65450	108461	33416	143541	1.66	0.51	2.19	67	24114	30143	18610	56186		0.77	0.23	
1853 - Dec. 3	323	79019	102019	32573	228649	1.29	0.41	2.09	57	17741	22176	14559	54465		0.82	0.27	
1854 - Dec. 30	295	83269	95090	28221	126056	1.14	0.34	1.51	50	15535	19419	8000	25011		0.51	0.16	
1855 - Dec. 29	287	86891	119408	31990	154043	1.37	0.37	1.77	43	12766	16292	7524	24186		1.28	0.59	1.89
1856 - Dec. 27	312	100026	128000	33590	163889	1.28	0.34	1.64	40	12146	16952	6771	24079		1.40	0.56	1.92
1857 - Dec. 26	294	107449	105460	23900	131042	0.98	0.22	1.22	32	9006	9049	4126	13356		1.00	0.46	1.49
1858 - Dec. 18	301	110258	146644	28509	176934	1.33	0.26	1.60	30	8806	11832	4862	16924		1.24	0.55	1.92

1 Capital funds excluded. Items included: total deposits, circulation, and other liabilities.

2 Some recently organized banks apparently excluded.

3 Excluding 16 for banks chartered during 1838 with circulation by

Jan. 1, 1839 $\$396,320$
4 Individual deposits and due other banks only

5 Excluding 2 banks chartered under 1829 law but not belonging to fund, for which figures were not available

6 Excluding 19 banks in voluntary liquidation

7 Excludes 1 bank in 1831 and 1832, 2 banks in 1833

STATISTICAL DATA REGARDING BANK FUND IN

I. COVERAGE - page 2

All banks in State (State report)

						Banks members of guaranty fund				
Date	Number	Capital	Total deposits	Circulation	Total liabilities	Number	Capital	Total deposits	Circulation	Total liabilities
1859-Dec. 10	303'	111441	134090	29960	165906	28'	8556	10344	4984	15554
1860-Dec. 29	306'	111755	154015	27828	183522	25'	8206	10394	3973	14601
1861-Dec. 28	302'	109403	166028	30553	211200	24'	8106	14145	4186	18502
1862-Dec. 27	308'	108668	258214	39183	299342	17'	6750	16832	3863	21801
1863-Dec. 26	309'	109536	274465	36934	314833	10'	4900	17625	2256	20062
1864-Dec. 31	284, 223	98580	296696	29725	329026	6'	3500	12416	1160	13751
1865-Dec. 30	99'	19299	51131	8838	60920	2'	450	309	401	722
Total 1831-66					4039178	1301956				

2- 16 Banks checked + a special committee of interested Banks.
Sinking Com. on Sept 30 1841.

Allegany County Bank.

Failed 1841.

Last call report date	Capital	Profit Loss	Total Asset	Other Liabilities	Circulation	Total Liabilities	Circulation		Redeemed Ratio	Remarks
							at date of fail	at date of fail		
							23346 56	50		1) 25 p 101 8 12. 1847 01.
							3051	8	36	
							32422	12-1-41		} 25 p 153. 1842 01.
							1320 03	12-1-40		
							3300	12-1-41		

Bank of America

Buffalo.

(2)

1-1-1840

100000

2048 (1)

28900 (2)

19002

all notes in
circulation of this bank

68920 S-E 78

6980 S 76

2) 27 p 444 43.
1842 01.

Failed 1841.

(1) amt payable on demand

Bank of Brockport.

Failed 1844

11- 1843	150000	1281	23944	24812	200038	25000 S-E 90	1) 25 p 151 5 12. 1847 01.
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amount of notes unredeemed. 548. 00

.. Certificates issued for 4890 40

Unpaid Balance

Rate of Redemption 65%

amount paid in redemption 2647 32

Balance paid into Treas. 322 26

26 p 63 Ill D. 1852 S.B. 4 p 63

	First call report date	Capital	Profit Loss	Total Deposits	Other Liabilities	Circulation	Total Liabilities	Circulation at date of failure	Redeemed Ratio	Reference
✓ Bank of Commerce, Buffalo Failed 1841	1-1-1840	100000		86384 ①		214656 134382	see Bank statement	65025	5 76	U B

① amt payable on demand.

✓ Bank of Lodi 1841	② 1-1-1840	100000		866 ①		9096 9444	see Bank statement	31766 8846	5-E 97 5 83	U B
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② amt due on demand.

✓ Bank of Orleans 1841								50124 3224	74 87	U
								94500	12-1-1840	③
								50124	12-1-1841	also p 153 p 201
								25302	8-1-1840	
								3224	5-12-1-1841	

	② Last call report date	Capital	Profit Loss	Total Assets	Other Liabilities	Circulation	Total Liabilities	Circulation at date of failure	Ratio	Reference
① Bank of Tonawanda 1840	1-1-1840	100 000		573 ①		19 000 19 000	as per statement	15485	5 68	1/2
Bank of Western New York ② 1841	1-1-1840	180 000		9404 ①		93390 86209	as per statement	74393	5 75	1/2
Binghamton Bank 1841	②	200 000		5405 ①		73718 65377		16425	5-8 74 5 79	1/2

Cattaraugus County
1841

1-1-1841

53019
6181

77
81

6
2

Chelsea Bank
1840

695

25
par.

1

City Trust & Banking Co.
1840

1200

par

6

				Dpts		Cr			
Clinton Bank									
1844	11-1843	363500	22967	9533		3415	399415	2582	60 1/32
Amount of Notes Unredeemed	422.00								
.. Certificate issued									
on Unpaid balance	864.00								
Rate of Redemption of such Certificate	25%								
Amount paid in redemption	191.56								
Balance paid into Treasury	42.45								
Erie County Bank		200000		14479		10924		37415	60 1/2
1843						205288		19720	72
Farmers Bank of Orleans								24825	Par
1843									
To report									

Farmers Bank of Seneca Co.^v
1840

1-1-1840 183 634

Dep
11742

Cir
116954
43575 ③

27343 74
22234 par

①
②

Balance after redeeming all circulation notes presented 1675.09
at p63 Tabl O. 1852 State Banking report.

Farmers Bank of Warren (Ohio)
1846

11-1-45 11000

141

876

10971

22988

5971 par

1
2

Hamilton Bank

1844

94396 63

(no report found)

			Dep		Cr	at time redeem		
Mechanics Bank, Buffalo 1841	1-1-1840	100 000	2786 ①		26000 59900 ②	94396	63	1/2
Merchants Ex change 1841	1-1-1840	285600	187307		188400 129855	66235 45760	65 81	1/2
Miller Bank 1840	1-1-1840	227400	4902		26750 16423 ②	137380 23687	par.	1/2
Balance after redeeming all circulation notes presented at p 63 Feb 10 1852.		963.13			amt of dividends (error of 50 dollars)	113693 130508 45090	94 par.	

New York Banking Co.
1842

1-1-1842 374450

24311

183420

46240

628321

at 1m

11240 42

Phoenix Bank

1841

27490

73

1/2

State Bank of New York
1842

(v)

2-1-1840

100000

53603

49993

2890

30

0

No report.

32211

St Lawrence Bank
1841

✓ 1-1-40 136675

Days
9508

Li
132151
123491^a

withhold
40475. 30
19499 32

(1)

114827 12-1-40
56207 s
77379 12-1-41
32156 s

(3)

Tenth Ward Bank
1840

✓ 1-1-40 147639

9537

13400
9537^a

11303 94

(2)

Union Bank
1841

✓ 1-1-40 100000

65134

61656
62400^a

46160 81

(2)

			Dup		Cr	Cr + Dup		
United States Bank Suffolk	1-1-1840	100000	17712		72133	41627	77	2
1841					72133			

atlas Bank, Clymer	11-1847	10000			129998		75	
1848				178205	188205	48202	97	

Washington Bank	1-1-1840	100600	4902		26750			
1841					27558			
						3396	12-1-1840	3
						19235	12-1-1841	

Station Island
1841

Last call report date	Capital	Profit Loss	Total Deposits	Other liabilities	Circulation	Total liabilities	Circulation at date of failure	Redeemed Ratio	Reference
1-1-1840	148300		17309		68405 20234		19702 40475 66448 19702	56 50 12-1-40 12-1-41	3

Waller Jay.
in regis.

1850

50700 Paid.
(40418.5 12-1-44.)

James Bank

1851.

76743 91
1845 cash Sept 12 1853

Bank of N. Rochelle

1851

85,376 - 12-1-1849

85113

81
pay

33598

12-1-49
pay

Farmers Bank of Mandan

1850

Jan 1 - 1853 -

81000²⁴⁵

15

Stat. Banking
report
a15 p61-

1853

a6 p23

1852

Note Bank of discount & deposit but of circulation without capital or resources beyond securities deposited with Superintendent.

Merchant & Mechanics of Osage

1853

88000

77

90000

12-1-1852

Eight Avenue Bank

Organized 9-9-1853

Commenced 12-20-1853

Failed 10-5-1854.

100000

Deposits

36154

7084

27801

1000

Credit

100037

100000

94

Held out as a savings bank +
and at cl. of closing deposits

new savings deposits

other deposits

11-6-1854. deposits made

Directors' Settlements.

By account

2899578

dis count

Overdrafts

908953

Total

3808531

Estimated Value

2271143

Due Bank from others

1836507

Overdraft

205097

Items to Make

719862

a 10 p 99 - 1854. Supp. R.

Total liabilities of directors approx. \$92,000

27,801. of total deposit. who deposited as a Savings Bank

"the bank seems to have been established for the purpose of borrowing money under the pretence of being a savings bank, & when so obtained, to loan it to the directors or allow them to draw it out on their own responsibility." a 10 p 15 - 1854.

Bank of Carthage

1854

53643 par

55587 11-6-54

Empire Cy BK N.Y.

1854

110464 par

210-167-1854. Re. ²⁶⁷spend age till a)

4523 11-6-54

105674

Exchange Bank, Buffalo

1854

17235 par

13623 11-6-54

State Bank Sackets Harbor 1856	6-14-1856	20000	2118	35159		48821	106099	48462	par	25. p 160-1853
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49863 9-30-55

Island City Bank 1857	6-6-1857	300000	16071	211191	1252	99528	628042	99528	par	24. p 181
--------------------------	----------	--------	-------	--------	------	-------	--------	-------	-----	-----------

Hamilton Exchange	6-6-1857	20000	1193	33766	3376	43016	97977	43016	84	24. p 186
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Ontario County Bank
1857

6-6-1857

60000

3936

38830

49063

141831

49063

Per

24 p. 187, 1857

Pratt Bank of Buffalo
1857

9-26-1857

50000

5041

169849

31000

195890

31000

94

24 p. 213.

Chemung Co. Bank
1857

6-6-1857

50000

7712

28179

144059

58167

Per

24 p. 187 -

Pine Plains Bank
1857

6-6-1857

100000

24921

12558

66956

204436

66956

par

24 P 185

Dairymans Bank

6-6-1857

100000

9597

61128

91470

262096

91470

par

24 P 185
1858

Agua BK Herkimer
1857

6-6-1857

125000

6214

88414

80528

300157

80528

par

24 P 183
1857

Lake Mahopae

1859

6-25-1859

40850

2000

1000

40400

84250

40400

Par

State Bank of
P134 H. 19.

Cataract Bank

1861

12-29-1860

40000

1998

25468

20000

51556

139023

51556

93

P68- 1862

Bank of Albany

1861

3-16-1861

504960

44324

424789

65673

1039748

65673

Par

Bank of the Capital
1861

3-16-1861

519600

30001

735462

73449

1358513

74449

PM

P89

1862

J W Rumsey & Co. B
1861

12-29-1860

50000

983

4775

31150

86909

31150

PM

P72

1862

National Bank of Albany
1861

3-16-1861

300000

12022

514417

64150

890592

64150

PM

P93

1862

Medina Bank

1861

3-16-1861

50000

6238

114465

100168

270872

100168

per

P93 1862

Brockport Exchange

1861

6-22-1861

50000

1849

111995

41516

205361

41516

per

P118 1862

Notes.

Back of answer

- Reference U.S. Congress 26-1 Sec 172 Sh 92 p 170. Individual Bank.
- ① amount payable on demand
 - ② The amount of bills notes, or other evidences of debt issued
 - 3 Bills of Note in circulation as money, and outstanding December 1839.

ATTENTION OF

Page 21

NOV 17

STATEMENT

Showing the amount of contributions by the several banks to the Safety Fund.

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of Albany	1831-35, 1841-47	\$14,400
Albany City Bank	1834-48	32,500
Canal Bank Albany	1830-35, 1837, 1841-48	19,500
Mechanics' and Farmers Bank Albany	1830-32, 1834-37, 1841-48	28,730
New York State Bank Albany	1831-37, 1842	22,970
Broome County Bank	1832-38, 1841-47	6,000
Bank of Auburn	1830-32, 1834-36, 1842-48	13,000
Cayuga County Bank	1834-36, 1838-39, 1842-47	15,000
Chautauque County Bank	1833-39, 1842-48	6,500
Bank of Chenango	1831-36, 1842-48	7,800
Commercial Bank of Oswego	1836-37, 1839-41	5,308.21
Hudson River Bank, Hudson	1830-32, 1834-37, 1841-47	9,000
Bank of Poughkeepsie	1831-34, 1836, 1842-48	6,500
Farmers' and Manufacturers' Bank*	1835-41, 1843-47	18,000
Bank of Buffalo	1831-32, 1834-38	6,000
Commercial Bank of Buffalo	1835-36, 1838-41	12,000
City Bank of Buffalo	1837-39	4,333.33
Essex County Bank	1833-39, 1842-48	6,500
Bank of Genesee	1831-32, 1834-36, 1842-46	6,000
Catskill Bank	1831, 1833, 1835, 1837, 1842, 1844, 47	9,000
Farmers' Bank	1832-35, 1837-38, 1842-48	6,500
Herkimer County Bank	1833-36, 1838-39, 1841-48	13,000
Kingston Bank*	1837-41, 1842-48	12,000
Jefferson County Bank*	1830-31, 1833-34, 1836, 1838-47	11,800 [#]
Sackets Harbor Bank	1834-35, 1837, 1839-47	12,000
Brooklyn Bank	1833-36, 1839, 1841-47	10,500
Lewis County Bank	1834-40, 1842-47	6,000
Livingston County Bank	1830-31, 1833-37, 1842-47	6,000
Dutchess County Bank	1837-42, 1844, 1845	24,456.66
Madison County Bank	1832-35, 1837-38, 1842-47	6,000
Montgomery County Bank	1831-32, 1834-35, 1837-38, 1841-42	6,500
Bank of Monroe	1830, 1832-36, 1842-47	18,000
Rochester City Bank*	1837-47	24,000
Bank of America	1831-33, 1835-37, 1841-47	120,072
Butchers' and Drovers' Bk.	1831-35, 1837-39, 1842-47	30,000
City Bank of New York	1831-32, 1834-38, 1841-48	46,800
Commercial Bank, N.Y.	1835-41	15,000
Greenwich Bank	1832-35, 1837-38, 1842-47	12,000
La Fayette Bank	1835-37, 1839-41	17,500
Mechanics' Bank, N.Y.	1832-37, 1842-47	120,000
Merchants' Bank, N.Y.	1831-32, 1834-36, 1838, 1842-47	79,285.

\$400 refunded to bank

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of the State of N.Y.*	1837-41, 1842-48	\$120,000
Merchants Exchange Bank	1831-32, 1834, 1836, 1838, 1842-47	45,000
National Bank	1832-37, 1841-44, 1846-47	45,000
Bank of New York	1832-36, 1838, 1841-47	60,000
Phenix Bank	1832-33, 1835-36, 1939, 1842-47	81,000
Seventh Ward Bank	1834-36, 1838-39, 1842-47	30,000
Union Bank	1832-38, 1842-47	60,000
Tradesmens' Bank	1832-36, 1838, 1842-47	24,000
Leather Manufacturers' Bk.	1832, 1834-36, 1838, 1841-47	36,000
Mechanics' and Traders' Bk.	1832-35, 1837, 1842-47	12,000
Atlantic Bank	1836-46	27,500
Lockport Bank	1831, 1833-36	3,000
Bank of Utica & Branch	1830, 1832-37, 1842, 1844-45, 1847	36,000
Bank of Lyons	1837-38, 1840-42	5,211.22
Bank of Rome	1833-39, 1842-47	6,000
Oneida Bank*	1837-39, 1841-48	26,000
Onondaga County Bank	1831-35, 1837, 1842-47	9,750
Bank of Oswego*	1837-46	12,000
Bank of Salina	1833-39, 1842-48	9,750
Bank of Geneva	1831-32, 1834-36, 1842-48	26,000
Ontario Bank & Branch	1830-31, 1833-35, 1841-47	30,000
Orange County Bank	1834-39, 1841-47	6,867
Bank of Newburgh	1831-32, 1834, 1836-47	9,100
Highland Bank	1835-47	13,000
Bank of Orleans	1834-35, 1837-47	12,000
Bank of Oswego	1832, 1834-38, 1842-46	8,250
Clinton County Bank	1837-41	4,263
Central Bank	1831-33, 1835-37, 1841-47	7,800
Otsego County Bank	1830, 1832-37, 1841-47	6,500
Farmers' Bank of Troy	1831-35, 1842-47	18,070
Merchants' and Mechanics' Bank	1831-37, 1842-47	19,500
Troy City Bank	1834-40, 1842-47	19,500
Watervliet Bank	1836, 1838-41	5,416.66
Bank of Troy	1831-37, 1842-47	26,400
Bank of Lansingburgh	1833-35, 1837-38, 1842-47	7,800
Steuben County Bank	1834-35, 1837-40, 1842-47	9,000
Saratoga County Bank	1831-33, 1835-37, 1842-47	6,000
Seneca County Bank	1834-36, 1838-40, 1842-47	13,000
Mohawk Bank	1831-36, 1842-47	9,900
Schenectady Bank	1834-35, 1837-38, 1842-47	9,750
Ogdensburgh Bank	1831-37, 1841-47	6,000
Chemung Canal Bank	1834-47	13,000
Bank of Ithaca	1831, 1833-36, 1842-47	13,000
Tompkins County Bank*	1837-38, 1840, 1842-47	15,000
Ulster County Bank	1832-38, 1842-47	6,500

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of Rochester	1840-45	\$ 6,250
Long Island Bank	1840, 1842-45	7,500
Whitehall Bank	1831-33, 1835-37, 1841-47	6,500
Wayne County Bank	1831-37	3,000
Westchester County Bank	1834-40, 1842-47	14,000#
Yates County Bank	1832-35, 1837-38, 1841-47	6,000
		<u>\$1,849,534.20</u>
Less amount of rebate allowed banks on contri-		
butions paid in advance in 1842.....\$74,186.44		
Less amount refunded to Westchester County		
Bank, for over payment in 1840	1,000.00	
Less amount refunded to Jefferson County		
Bank for over payment in 1841	400.00	75,586.44
Actual amount pd into Trea. by bks. to Nov. 22, 1847		<u>\$1,783,947.76</u>

*These banks have paid more than one half of one per cent per annum on their capital stock, being the sums required to make up three per cent on their capital stock respectively, per chap. 94, sec. 4, Laws of 1829, besides the annual contributions required to replenish the Safety Fund, per sec. 8 of said act, viz:

<u>Banks</u>	<u>When paid</u>	<u>Amount</u>
Farmers' & Manufacturers' Bk.	1841, Dec. 31	\$ 175
Jefferson County Bank	1842, Jan. 4	600
Rochester City Bank	1842, Aug. 11	3,347.95
Bank of the St. of N.Y.	1843, Jan. 4	7,698.63
Atlantic Bank	1843, January 3	1,900.
Oneida Bank	1842, Jan. 4	\$2,000
	1843	<u>1,901.37</u>
		3,901.37
Bank of Owego	1842 Jan. 6	1,000
	1843 June 29	<u>916.67</u>
		1,916.67
Tompkins County Bank	1842, Jan. 4	1,250
	1843, Jan. 4	<u>1,071.92</u>
		2,321.92
Kingston Bank	1843, Jan. 4	802.74

All other banks have contributed only one half of one per cent per annum.

#\$1,000 refunded.

STATEMENT

Showing the amount of contributions by the several banks to the Safety Fund.

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of Albany	1831-35, 1841-47	\$14,400
Albany City Bank	1834-48	32,500
Canal Bank Albany	1830-35, 1837, 1841-48	19,500
Mechanics' and Farmers Bank Albany	1830-32, 1834-37, 1841-48	28,730
New York State Bank Albany	1831-37, 1842	22,970
Broome County Bank	1832-38, 1841-47	6,000
Bank of Auburn	1830-32, 1834-36, 1842-48	13,000
Cayuga County Bank	1834-36, 1838-39, 1842-47	15,000
Chautauque County Bank	1833-39, 1842-48	6,500
Bank of Chenango	1831-36, 1842-48	7,800
Commercial Bank of Oswego	1836-37, 1839-41	5,308.21
Hudson River Bank, Hudson	1830-32, 1834-37, 1841-47	9,000
Bank of Poughkeepsie	1831-34, 1836, 1842-48	6,500
Farmers' and Manufacturers' Bank*	1835-41, 1843-47	18,000
Bank of Buffalo	1831-32, 1834-38	6,000
Commercial Bank of Buffalo	1835-36, 1838-41	12,000
City Bank of Buffalo	1837-39	4,333.33
Essex County Bank	1833-39, 1842-48	6,500
Bank of Genesee	1831-32, 1834-36, 1842-48	6,000
Catskill Bank	1831, 1833, 1835, 1837, 1842, 1844, 47	9,000
Farmers' Bank	1832-35, 1837-38, 1842-48	6,500
Herkimer County Bank	1833-36, 1838-39, 1841-48	13,000
Kingston Bank*	1837-41, 1842-48	12,000
Jefferson County Bank*	1830-31, 1833-34, 1836, 1838-47	11,800#
Sackets Harbor Bank	1834-35, 1837, 1839-47	12,000
Brooklyn Bank	1833-36, 1839, 1841-47	10,500
Lewis County Bank	1834-40, 1842-47	6,000
Livingston County Bank	1830-31, 1833-37, 1842-47	6,000
Dutchess County Bank	1837-42, 1844, 1845	24,456.66
Madison County Bank	1832-35, 1837-38, 1842-47	6,000
Montgomery County Bank	1831-32, 1834-35, 1837-38, 1841-42	6,500
Bank of Monroe	1830, 1832-36, 1842-47	18,000
Rochester City Bank*	1837-47	24,000
Bank of America	1831-33, 1835-37, 1841-47	120,072
Butchers' and Drovers' Bk.	1831-35, 1837-39, 1842-47	30,000
City Bank of New York	1831-32, 1834-38, 1841-48	46,800
Commercial Bank, N.Y.	1835-41	15,000
Greenwich Bank	1832-35, 1837-38, 1842-47	12,000
La Fayette Bank	1835-37, 1839-41	17,500
Mechanics' Bank, N.Y.	1832-37, 1842-47	120,000
Merchants' Bank, N.Y.	1831-32, 1834-36, 1838, 1842-47	79,285.

\$400 refunded to bank

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of the State of N.Y.*	1837-41, 1842-48	\$120,000
Merchants Exchange Bank	1831-32, 1834, 1836, 1838, 1842-47	45,000
National Bank	1832-37, 1841-44, 1846-47	45,000
Bank of New York	1832-36, 1838, 1841-47	60,000
Phenix Bank	1832-33, 1835-36, 1839, 1842-47	81,000
Seventh Ward Bank	1834-36, 1838-39, 1842-47	30,000
Union Bank	1832-38, 1842-47	60,000
Tradesmens' Bank	1832-36, 1838, 1842-47	24,000
Leather Manufacturers' Bk.	1832, 1834-36, 1838, 1841-47	36,000
Mechanics' and Traders' Bk.	1832-35, 1837, 1842-47	12,000
Atlantic Bank	1836-46	27,500
Lockport Bank	1831, 1833-36	3,000
Bank of Utica & Branch	1830, 1832-37, 1842, 1844-45, 1847	36,000
Bank of Lyons	1837-38, 1840-42	5,211.22
Bank of Rome	1833-39, 1842-47	6,000
Oneida Bank*	1837-39, 1841-48	26,000
Onondaga County Bank	1831-35, 1837, 1842-47	9,750
Bank of Oswego*	1837-46	12,000
Bank of Salina	1833-39, 1842-48	9,750
Bank of Geneva	1831-32, 1834-36, 1842-48	26,000
Ontario Bank & Branch	1830-31, 1833-35, 1841-47	30,000
Orange County Bank	1834-39, 1841-47	6,867
Bank of Newburgh	1831-32, 1834, 1836-47	9,100
Highland Bank	1835-47	13,000
Bank of Orleans	1834-35, 1837-47	12,000
Bank of Oswego	1832, 1834-38, 1842-46	8,250
Clinton County Bank	1837-41	4,263
Central Bank	1831-33, 1835-37, 1841-47	7,800
Otsego County Bank	1830, 1832-37, 1841-47	6,500
Farmers' Bank of Troy	1831-35, 1842-47	18,070
Merchants' and Mechanics' Bank	1831-37, 1842-47	19,500
Troy City Bank	1834-40, 1842-47	19,500
Watervliet Bank	1836, 1838-41	5,416.66
Bank of Troy	1831-37, 1842-47	28,400
Bank of Lansingburgh	1833-35, 1837-38, 1842-47	7,800
Steuben County Bank	1834-35, 1837-40, 1842-47	9,000
Saratoga County Bank	1831-33, 1835-37, 1842-47	6,000
Seneca County Bank	1834-36, 1838-40, 1842-47	13,000
Mohawk Bank	1831-36, 1842-47	9,900
Schenectady Bank	1834-35, 1837-38, 1842-47	9,750
Ogdensburgh Bank	1831-37, 1841-47	6,000
Chemung Canal Bank	1834-47	13,000
Bank of Ithaca	1831, 1833-36, 1842-47	13,000
Tompkins County Bank*	1837-38, 1840, 1842-47	15,000
Ulster County Bank	1832-38, 1842-47	6,500

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of Rochester	1840-45	\$ 6,250
Long Island Bank	1840, 1842-45	7,500
Whitehall Bank	1831-33, 1835-37, 1841-47	6,500
Wayne County Bank	1831-37	3,000
Westchester County Bank	1834-40, 1842-47	14,000 ⁰⁰
Yates County Bank	1832-35, 1837-38, 1841-47	6,000
		<u>\$1,849,534.20</u>

Less amount of rebate allowed banks on contributions paid in advance in 1842.....\$74,186.44

Less amount refunded to Westchester County

Bank, for over payment in 1840 1,000.00

Less amount refunded to Jefferson County

Bank for over payment in 1841 400.00 75,586.44

Actual amount pd into Trea. by bks. to Nov. 22, 1847 \$1,783,947.76

*These banks have paid more than one half of one per cent per annum on their capital stock, being the sums required to make up three per cent on their capital stock respectively, per chap. 94, sec. 4, Laws of 1829, besides the annual contributions required to replenish the Safety Fund, per sec. 8 of said act, viz:

<u>Banks</u>	<u>When paid</u>	<u>Amount</u>
Farmers' & Manufacturers' Bk.	1841, Dec. 31	\$ 175
Jefferson County Bank	1842, Jan. 4	600
Rochester City Bank	1842, Aug. 11	3,347.95
Bank of the St. of N.Y.	1843, Jan. 4	7,698.63
Atlantic Bank	1843, January 3	1,900.
Oneida Bank	1842, Jan. 4	\$2,000
	1843	<u>1,901.37</u> 3,901.37
Bank of Owego	1842 Jan. 6	1,000
	1843 June 29	<u>916.67</u> 1,916.67
Tompkins County Bank	1842, Jan. 4	1,250
	1843, Jan. 4	<u>1,071.92</u> 2,321.92
Kingston Bank	1843, Jan. 4	802.74

All other banks have contributed only one half of one per cent per annum.

\$1,000 refunded.

STATEMENT

Showing the amount of contributions by the several banks to the Safety Fund.

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of Albany	1831-35, 1841-47	\$14,400
Albany City Bank	1834-48	32,500
Canal Bank Albany	1830-35, 1837, 1841-48	19,500
Mechanics' and Farmers Bank Albany	1830-32, 1834-37, 1841-48	28,730
New York State Bank Albany	1831-37, 1842	22,970
Broome County Bank	1832-38, 1841-47	6,000
Bank of Auburn	1830-32, 1834-36, 1842-48	13,000
Cayuga County Bank	1834-36, 1838-39, 1842-47	15,000
Chautauque County Bank	1833-39, 1842-48	6,500
Bank of Chenango	1831-36, 1842-48	7,800
Commercial Bank of Oswego	1836-37, 1839-41	5,308.21
Hudson River Bank, Hudson	1830-32, 1834-37, 1841-47	9,000
Bank of Poughkeepsie	1831-34, 1836, 1842-48	6,500
Farmers' and Manufacturers' Bank*	1835-41, 1843-47	18,000
Bank of Buffalo	1831-32, 1834-38	6,000
Commercial Bank of Buffalo	1835-36, 1838-41	12,000
City Bank of Buffalo	1837-39	4,333.33
Essex County Bank	1833-39, 1842-48	6,500
Bank of Genesee	1831-32, 1834-36, 1842-48	6,000
Catskill Bank	1831, 1833, 1835, 1837, 1842, 1844-47	9,000
Farmers' Bank	1832-35, 1837-38, 1842-48	6,500
Herkimer County Bank	1833-36, 1838-39, 1841-48	13,000
Kingston Bank*	1837-41, 1842-48	12,000
Jefferson County Bank*	1830-31, 1833-34, 1836, 1838-47	11,800#
Sackets Harbor Bank	1834-35, 1837, 1839-47	12,000
Brooklyn Bank	1833-36, 1839, 1841-47	10,500
Lewis County Bank	1834-40, 1842-47	6,000
Livingston County Bank	1830-31, 1833-37, 1842-47	6,000
Dutchess County Bank	1837-42, 1844, 1845	24,456.66
Madison County Bank	1832-35, 1837-38, 1842-47	6,000
Montgomery County Bank	1831-32, 1834-35, 1837-38, 1841-42	6,500
Bank of Monroe	1830, 1832-36, 1842-47	18,000
Rochester City Bank*	1837-47	24,000
Bank of America	1831-33, 1835-37, 1841-47	120,072
Butchers' and Drovers' Bk.	1831-35, 1837-39, 1842-47	30,000
City Bank of New York	1831-32, 1834-38, 1841-48	46,800
Commercial Bank, N.Y.	1835-41	15,000
Greenwich Bank	1832-35, 1837-38, 1842-47	12,000
La Fayette Bank	1835-37, 1839-41	17,500
Mechanics' Bank, N.Y.	1832-37, 1842-47	120,000
Merchants' Bank, N.Y.	1831-32, 1834-36, 1838, 1842-47	79,265.

\$400 refunded to bank

<u>Name of bank</u>	<u>Dates of payments</u>	<u>Total amount paid</u>
Bank of the State of N.Y.*	1837-41, 1842-48	\$120,000
Merchants Exchange Bank	1831-32, 1834, 1836, 1838, 1842-47	45,000
National Bank	1832-37, 1841-44, 1846-47	45,000
Bank of New York	1832-36, 1838, 1841-47	60,000
Phenix Bank	1832-33, 1835-36, 1939, 1842-47	81,000
Seventh Ward Bank	1834-36, 1838-39, 1842-47	30,000
Union Bank	1832-38, 1842-47	60,000
Tradesmens' Bank	1832-36, 1838, 1842-47	24,000
Leather Manufacturers' Bk.	1832, 1834-36, 1838, 1841-47	36,000
Mechanics' and Traders' Bk.	1832-35, 1837, 1842-47	12,000
Atlantic Bank	1836-46	27,500
Lockport Bank	1831, 1833-36	3,000
Bank of Utica & Branch	1830, 1832-37, 1842, 1844-45, 1847	36,000
Bank of Lyons	1837-38, 1840-42	5,211.22
Bank of Rome	1833-39, 1842-47	6,000
Oneida Bank*	1837-39, 1841-48	26,000
Onondaga County Bank	1831-35, 1837, 1842-47	9,750
Bank of Oswego*	1837-46	12,000
Bank of Salina	1833-39, 1842-48	9,750
Bank of Geneva	1831-32, 1834-36, 1842-48	26,000
Ontario Bank & Branch	1830-31, 1833-35, 1841-47	30,000
Orange County Bank	1834-39, 1841-47	6,867
Bank of Newburgh	1831-32, 1834, 1836-47	9,100
Highland Bank	1835-47	13,000
Bank of Orleans	1834-35, 1837-47	12,000
Bank of Oswego	1832, 1834-36, 1842-46	8,250
Clinton County Bank	1837-41	4,263
Central Bank	1831-33, 1835-37, 1841-47	7,800
Otsego County Bank	1830, 1832-37, 1841-47	6,500
Farmers' Bank of Troy	1831-35, 1842-47	18,070
Merchants' and Mechanics' Bank	1831-37, 1842-47	19,500
Troy City Bank	1834-40, 1842-47	19,500
Watervliet Bank	1836, 1838-41	5,416.66
Bank of Troy	1831-37, 1842-47	26,400
Bank of Lansingburgh	1833-35, 1837-38, 1842-47	7,800
Steuben County Bank	1834-35, 1837-40, 1842-47	9,000
Saratoga County Bank	1831-33, 1835-37, 1842-47	6,000
Seneca County Bank	1834-36, 1838-40, 1842-47	13,000
Mohawk Bank	1831-36, 1842-47	9,900
Schenectady Bank	1834-35, 1837-38, 1842-47	9,750
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Less amount of rebate allowed banks on contri-		
butions paid in advance in 1842.....\$74,186.44		
Less amount refunded to Westchester County		
Bank, for over payment in 1840	1,000.00	
Less amount refunded to Jefferson County		
Bank for over payment in 1841	400.00	75,586.44
Actual amount pd into Trea. by bks. to Nov. 22, 1847		<u>\$1,783,947.76</u>

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Oneida Bank	1842, Jan. 4	\$2,000
	1843	<u>1,901.37</u>
		3,901.37
Bank of Owego	1842 Jan. 6	1,000
	1843 June 29	<u>916.67</u>
		1,916.67
Tompkins County Bank	1842, Jan. 4	1,250
	1843, Jan. 4	<u>1,071.92</u>
		2,321.92
Kingston Bank	1843, Jan. 4	802.74

All other banks have contributed only one half of one per cent per annum.

#\$1,000 refunded.

STATISTICAL DATA REGARDING BANK FUND IN
III. ESTIMATED SUSPENSION AND LOSS RATES

Year	Number of active banks Jan. 1	Number of suspended banks	Suspended per 100 active	Total liabilities of active banks (thousands)	Total liabilities of suspended banks	Suspended per \$1,000 active	Estimated losses	Losses per \$1,000 total liabilities in active banks
Total	6697	73	1.09	4089178	12,179,007	30	7098808	.17
1-1-31	49			37742				
1-1-32	63			33646				
1-1-33	69			39087				
1-1-34	79			47895				
1-22-35	86			60870				
1-36	86			73846				
1-37	98			82622				
1-38	95			46691				
1-39	96			57675				
1-1-40	159	8	.5	48789	957120	1.96	394579	.81
1-1-41		21		46291	3687530	7.97	2397659	5.16
1-1-42	133	7	5.26	43793	1260300	2.88	761079	1.74
1-1-43	131	1	.76	45429	24825	.05	-	
11-1-43	135			64107				
11-1-44	148	3	2.02	71375	69317	.10	39612	.06
11-1-45	148			72538				
11-1-46	150	1	.67	69618	6847	.01	-976	.001
11-1-47	167			82926				
11-1-48	179	2	1.11	84399	962145	1.14	398371	.47
12-29-49	190			85872				
12-21-50	202	1	.49	110774	50700	.05	-	
12-1-51	244	2	.81	94296	161856	.17	22168	.02
12-1-52	277	1	.36	143541	81000	.06	12150	.01
12-3-53	323	1	.31	228649	88000	.04	20240	.01
12-30-54	295	5	1.69	126056	435426	.35	117243	.09
12-29-55	287			154043				
				16351				

STATISTICAL DATA REGARDING BANK FUND IN

III. ~~ESTIMATED SUSPENSION AND LOSS RATES~~

Year	Number of active banks Jan. 1	Number of suspended banks	Suspended per 100 active	Total liabilities of active banks	Total liabilities of suspended banks	Suspended per \$1,000 active	Estimated losses	Losses per \$1,000 total liabilities in active banks
12-27-56	312	1	32	163889	83621	.05	35159	.02
12-26-57	294	11	374	131042	1889897	1.44	953752	.73
12-18-58	301			176934				
12-10-59	303	1	33	165906	41400	.02	1000	.001
12-29-60	300			183522				
12-28-61	302	7	232	211200	2379033	1.13	1954980	.93
12-27-62	308			299342				
12-26-63	309			314833				
12-31-64	283			329026				
12-30-65	99			60920				

Banks in Voluntary Liquidation State of New York

12-37-64

New York Superintendent Bank Banking
High a 3 - 892-1865 (toll 16)

Name	Location	Capital	Profits Loss	Total deposit	Assets	Liabilities	circulation	Assets	Liabilities
Broadway Bank		1,000,000	1049233	7,056,828	2459		30906	9139492	26
Metropolitan Bank		4,000,000	1405631	9,148,908	13121		146518	14,714,178	-
Shoe & Leather Bank		1,500,000	145223	3,536,525	2652		204,273	5,388,674	1
Bank of West		60,000	4828	64587			25811	155228	2
Bank of Newburgh		24,000	48830	16870	19664		121697	281663	2
Yonkers		150,000	9485	160161	1042		66296	386986	2
Chittenango Bank		0	12485	15151			38952	66588	
Croton River Bank		107,500	0	56776	0		72976	287252	
Deposit Bank		0	0	2318	0		91979	94288	297
Fallkill Bank		200,000	32592	289747	0		115266	637606	1
Tamworth Merch Bank		75,500	23146	46572	0		80148	225366	
International Bank		0	72	0	629		21949	22650	
Leonardsville Bank		25,000	4085	21792	5314		37055	98247	1
Yonkers Bank & Trng.		250,000	40890	892003	0		77720	1260614	
Market Bank Troy		204,000	16365	196933	3369		64109	484778	2
Nassau Bank, Brooklyn		300,000	47434	856090	260		87463	1291248	1
Niagara County		100,000	29656	217707	2351		56585	406301	2
Sgt. Aulet Bank		0	472		1322		52684	54479	1
Res. Washington Bank		10,000	0	88469	14400		16740	129614	
Wyoming County Bank		55,000	5922	185867	0		46229	243019	
20 Banks. Total.		8,111,000	2876349	22,803,304	66583		1455361	35,312,671	35
					74			3531587	
303	Total	106,690,761	28,345,347	319,499,753	2,671,718		31,190,546	488,388,125	
283		98,579,761	25,468,998	296,696,449	260,5061		29,725,180	453,075,454	

New York Safety Fund — Obligations of Banks which Suspended 1843-66

Date of Failure	Total	None liabilities (Total circulation plus deposits	Circulation - Safety fund eventually responsible				Deposits - safety fund not responsible		
				Total	Paid from assets	Paid by fund	Not paid (presumably lost)	Total	Paid from assets	Not paid
July 1848 Canal Bank of Albany		467910		185531 [✓]	185531	—	—	196294 [✓]	67000 [✓]	129000 [✓]
Nov. 1854 Lewis County Bank		none [✓]		148545 [✓]	56103 [✓]	—	92442	none [✓]		
1857 Bank of Orleans				200000	192402	—	7598	137131 [✓]		
" Reciprocity Bank				159577	148833	—	10744	142854		
" Yates County Bank				148958	130243	—	18715	42900		
						129499				451000

[✓] At time of failure. Another figure given is \$192,486.

[✓] Latest available date prior to failure

[✓] Estimated from amount remaining in circulation 1866-67

[✓] Estimated from appraised recoverable value of assets after failure

[✓] Circulation had prior claim, and these notes not all paid by receivers.

New York Suspended Banks chartered Under the Law of 1829.

	amount of assets	amount realized	amount of unsold	Estimated Value of Unsold
City Bank of Buffalo	739017	166576	570	50405
Bank of Buffalo	1221843	82837		
Commercial Bank of Buffalo	985664	172864	456447	49690
Wayne County	293970	56744	246251	22627
Bank of Lyon	385608	37445	236229	11524
Bank of Onwego	213353	32693	163813	
Clinton County Bank	543430	76019	64382	12753
Commercial Bank of New York	858472	303339	301406	
La Fayette Bank				
Water Relief Bank	202379	19459	204137	
Commercial Bank of Onwego	507173	80653	94087	10525

"The above table shows as far as the reports of the receivers enable us to show the nominal amount of the assets of each of the insolvent safety fund banks, as appeared by the books of the several banks at the time the receivers took charge of them, the amount realized for such assets so far as they have been sold, the nominal amount of unsold & unliquidated assets, and the value of the unsold and unliquidated assets as estimated by the receivers.

Senate Document 118 - U3 - 1845