

New York Safety Fund Work Sheets

100

Names of Banks

Year Chartered

Capital

Circulation

(amt paid in by Banks
± 1843)

Names of Lofly Fund banks.

as of January 1 -		1831	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
																	Capital	Surplus
Ny.	Bank of America	1832d	7	7					7								20000	1200
✓	Mechanics Bank	ch	7	7					7								1400	800
✓	Bank of the State of N.Y.							7	7								2000	1200
	Phoenix Bank	1832ch	7	7					7								1200	800
Ny.	Merchants Bank	ch	7	7					7								1400	1000
✓	Bank of N.Y.	ch	7	7					7								1000	800
✓	Union Bank	1831ch	7	7					7								15000	1000
✓	National Bank		7	7					7								750	500
✓	Merchants & Exchange		7	7					7								750	500
	City Bank	1832d		7					7								720	500
	Leather Mfg Bank			7					7								600	450
Ny.	Commercial Building								7									
Ny.	Lafayette Bank								7									
✓	Episcopal & Mercantile		7	7					7								500	350
	South West Bank								7								500	350
Ny.	Traders Bank	1832d	7	7					7								15000	500
	Mechanics & Traders B.		7	7					7								16000	400
	Greenwich Bank			7					7								1200	200
	Atlantic Bank							7	7								4000	200
	Long Island Bank	1840ch	ch	ch					7								7500	500
	West Chester Bank								7								500	350
	Bank of Newburgh	1851	7	7					7								6000	200
	Highland Bank								7								1400	160
	Orange County B.	1833d	ch	ch					7								5000	200
	Dutchess Co Bank	1845ch	ch	ch					7								1050	150
	Farmers & Mfg Bank								7								3000	300
	Bank of Poughkeepsie	1858	7	7					7								300	250
Trumpton	Walter C. Bank		7	7					7								100	150
	Trumpton Bank								7								100	150
	Catskill Bank	1853	7	7					7								5000	200
Ontario	Townsend		7	7					7								125	175
	Hudson River B.	1855	7	7					7								3000	100
Albany	Bank of Albany		7	7					7								100	150
✓	Mechanics & Farmers B.	1853	7	7					7								150	175
✓	N.Y. State Bank	1851	7	7					7								4800	240
✓	Central Bank	1854	7	7					7								240	200
✓	Albany City Bank								7								442	300
	Water Inlet Bank								7								10601	3693
Joy	Bank of Joy	1853	7	7					7								19500	300
✓	Farmers Bank	1853	7	7					7								250	250
✓	Merchants & Mechanics B.	1854	7	7					7								7500	300
✓	Joy City Bank								7								300	250
	Lansingburgh Bank	1833d	ch	7					7								300	250
Watford	Watford Co Bank	1857	7	7					7								300	250
	Bank of White Hall		7	7					7								300	250
	Essex Co Bank			7					7								300	250

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 Federal Reserve Bank of St. Louis

RB H

new your Safety Fund
Banks,
year charter
& price of charter.

New York State Banks:

Name of Bank	Date of First Charter	Chartered	Re Chartered	Final Expiration	Failed	Membership in Fund	
						admitted	Terminated
Albany City Bank	34	C	4-30-34	1-1-64	✓		⑤
Atlantic Bank	34	C	5-10-36	1-1-66	✓		⑦
Bank of Albany	1829	R	4-30-1829	1-1-1855	✓	1831	①
Bank of America	31	R	2-2-31	1-1-53	✓		②
Autumn	1829	R		50	✓	1831	①
Buffalo	31	C		61	✓		②
Chenango	1829	R	4-29-1829	1-1-1856	✓	1831	①
of Genesee	1829	C	4-29-1829	1-1-1852	✓	1831	①
Genesee	1829	R	4-22-1829	1-1-1853	✓	1831	①
Bank of Albany ^{Albany}	1829	C		18-50	✓	1831	①
Lansingburgh	32	R	2-24-33	6-1-55	✓		③
Lyons	36	C		66	✓		⑦
Monroe	1829	C		50	✓	1831	①
Newburgh	1829	R	4-29-1829	1-1-1851	✓	1831	①
New York	31	R	1-29-31	1-1-53	✓		②
Orange Co	32	R	4-17-32	1-1-62	✓		⑨
Orleans	34	C	4-30-34	1-1-64	✓		⑤
(Orange Co Bank)	31	C		66	✓		②
Oswego	36	C	5-21-36	1-1-66	✓		⑦
Poughkeepsie	1830	C	4-7-30	1-1-1858	✓	1831	①
Rochester	1839	R		45	✓	1831	①
Rome	32	C	4-16-32	1-1-66	✓		③
Salina	32	C	4-26-32	1-1-62	✓		③
State of New York	36	C	5-14-36	1-1-66	✓		⑦
Troy	1829	R	4-22-29	1-1-1853	✓	1831	①
Utica & Grand	1829	R		50	✓		①
Whitehall	29	C	4-30-29	2nd Ex June 59	✓		②
Brooklyn Bank	32	C	2-24-32	1-1-60	✓		③
Broome Co Bank	31	C	4-18-31	1-1-55	✓		②
Butcher & Drown Bank	30	C	4-8-30	1-1-53	✓		②
Canal Bank of Albany	1829	C		54	✓		①
Cat Skell Bank	1829	R	4-30-29	1-1-53	✓		①
Cayuga Co Bank	33	C	3-14-33	1-1-63	✓		④
Central Bank	1829	R	4-29-29	1-1-55	✓		①
Chautauque Co Bank	31	C	4-18-31	1-1-60	✓		③
Chemical Mfg Co	24			44	x	1831	④
Chemung Co Bank	33	C	4-9-33	1-1-63	✓		④
City Bank N.Y.	31	R	1-29-31	6-1-52	✓		②
City Bank of Buffalo	36	C		66	✓		⑦
Clinton Bank	36	C		66	✓		⑦
? Common Bank of Albany	1825			45	x	1831	⑤
" " Buffalo	34	C		64	✓		⑤
" " N.Y.	34	C		65	✓		⑦
" " Oswego	36	C		66	✓		⑦
Delaware & Hudson Canal Co	24			44	x	1831	⑦
Dutchess Co Bank	25	R		55	✓		⑦

is authorized to employ 500,000 of its capital in banking, but the Co is not doing a banking business & is not included in report.

	Date of first charter	Chartered as Rechartered	Final Expiration	Failed	Membership in Fund	
					admitted	Terminated
Essex Co. Bank	32	C	4-25-32	1-1 62 ✓		③
Farmers Bank of Iowa	29	R	4-23-29	1-1 53 ✓		①
Farmers' Mfg Bank	34	C	4-26-34	1-1 69 ✓		④
Fulton Bank	24			44 ✗	1831	
Greenwich Bank	30	C	4-17-30	6-0-55 ✓		②
Herkimer Co. Bank	33	C	3-14-33	1-1 63 ✓		④
Highland Bank	34	C	4-26-34	1-1 64 ✓		⑤
Hudson River Bank	30	C	3-29-30	6-0-55 ✓		①
Jefferson Co. Bank	29	R	4-29-29	1-1 54 ✓		①
Knickerbocker Bank	36	C	5-18-36	1-1 66 ✓		⑦
Lafayette Bank	35	C		65 ✓		⑤
Leather Mfg Bank	32	C	4-23-32	6-1-62 ✓		③
Levens' Co Bank	33	C	4-20-33	1-1 63 ✓		④
Livingston Co Bank	30	C	4-7-30	7-1 55 ✓	1831	①
Lockport Bank	1829	C		1850 ✓ 1838	1831	① 1838
Long Island Bank	39	R		40 ✓		
Madison Co. Bank	31	C	3-14-31	1-1 58 ✓		②
Manhattan Company	1799		4-2-1799	Unlimited	1831	
Mechanics Bank	31	R	2-2-31	1-1 55 ✓	1832	②
Mechanics & Farmers Bank	29	R	4-22-29	1-1 53 ✓		①
Merchants & Traders B	30	C	4-15-30	1-1 57 ✓		③
Merchants Bank	31	R	2-2-31	1-1 57 ✓		③
Merchant Exchange B	29	C		6-4-49 ✓		②
Merchant & Mechanics	29	C	4-29-29	1-1 54 ✓		①
Mohawk Bank	29	R	4-22-29	1-1 53 ✓		①
Montgomery Co Bank	31	C	3-15-31	1-1 57 ✓		③
National Bank	29	C	4-30-29	1-1 57 ✓		③
N. Y. Dry Dock Co.	25		4-12-25	Unlimited	1831	
N.Y. State Bank	29	R	4-29-29	1-1 51 ✓		①
North River Bank	21			42 ✗	1831	
Ogdensburg Bank	29	C	4-30-29	1-1 57 ✓		①
Oneida Bank	36	C	5-14-36	1-1 66 ✓		⑦
Oswego Co B	30	C	4-15-30	1-1 34 ✓		①
Ontario Bank of Canada	29	R	4-29-30	1-1 56 ✓		①
Otsego Co Bank	30	C	4-8-30	1-1 54 ✓		②
Pine River Bank	31	R	2-2-31	1-1 54 ✓		③
Rochester City Bank	36	C	5-18-36	1-1 66 ✓		⑦
Sackett's Harbor B	34	C	4-28-34	1-1 65 ✓		③
Saratoga Co. B	30	C	3-29-30	1-1 57 ✓		①
Schenectady B	32	C	4-16-32	1-1 62 ✓		⑨
Seneca Co. B	33	C	3-12-33	1-1 63 ✓		④
Seventh Ward B	33	C	4-20-33	1-1 63 ✓		④
Heuben Co. B	32	C	3-9-32	1-1 62 ✓		②
Tanners' B	31	C	3-14-31	1-1 60 ✓		②
Tompkins Co Bank	36	C	3-14-36	1 66 ✓		⑦

Traders Bank	31	R	1-29-31	1-1	55	✓
Iron City B	33	C	4-19-33	1-1	63	✓
Water Co B	31	C	3-14-31	6-1-	61	✓
Union Bank	31	R	2-2-31	1-1	53	✓
Water Street Bank	36	C			63	✓
Wayne Co. Bank	29	C			58	✓
West Chester C B	33	C	3-21-33	1-1-	63	✓
Yates Co. Bank	31	C	4-2-31	1-1-	59	✓

②
④
③
③
⑦
②
④
②

Middle District Bank Failed 1829) before contribution to Bank Fund

no of Banks

①	29	Banks belonging to fund in 1831
②	51	" " " 1832
③	58	" " " 1833
④	69	" " " 1834
⑤	76	" " " 1835
⑥	77	" " " 1836
⑦	90	" " " 1837
38	88	
39	89	
40	91	
41	90	
42	85	
43	81	

no of Banks

20	Banks not belonging to fund	1831
12	" " " "	1832
11	" " " "	1833
16	" " " "	1834
10	" " " "	1835
9	" " " "	1836
8	" " " "	1837
7	" " " "	1838
7	" " " "	39
5	" " " "	40
5	" " " "	41
5	" " " "	42
4	" " " "	43

1- Bank not doing a business by bank

References. Taken from Bank Commissioners report to Assembly, by years. Jan 1831 - Hg 24/11 N7 - U -

7

Banks arranged as + date of expiration of charter

Expiration date

1840

State of
New York

Failure

as of Jan
1-1838

Long Island Bank

Lockport Bank
Lockport, N.Y.
1839

1840

1841

1842

1-1843.

None

None

1841

1842

1843

1844

1845

see 55 above

1846

1847

1848

1849

Merchant & Exchange Bank

1850

Bank of Auburn

Bank of Ithaca

Monroe

Utica

Lockport Bank

37

by Court order 1837

1851

Bank of Newburgh

N.Y. State Bank

1852

Bank of Genesee

City Bank N.Y.C.

1853

Bank of America +

" " Denver +

" " New York +

" " Troy +

Butcher & Dorrance B. +

Cat Skiff Bank +

Farmers Bank of Troy +

Mechanics & Farmers Bank +

Mohawk Bank +

Union Bank +

6 ✓	Bank of Albany Jefferson Bank Merchants & Mechanics Onondaga Co. B. Otsego Co. B. Plover Bank	1854	failed	1848
9 ✓	Bank of Albany " " Lansingburgh Broome Co. Bank Central Bank Greenwich Bank Hudson River B. Livingston Bank Mechanics Bank Tradewinds Bank	1855		
2 ✓	Bank of Chenango Ontario Bank & Branch	1856		
5 ✓	Mechanics & Tradew. B. Merchants Bank Montgomery Co. B. National Bank Saratoga Bank	1857		
3	Bank of Poughkeepsie Madison Co. Bank Wayne Co. Bank	1858	failed	1840
3 ✓	Bank of White Hall Ogdensburg B. Yates Co. Bank	1859		1857
3 ✓	Brooklyn Bank Chautauque Co. B. Tamm Bank	1860		
2 ✓	Bank of Buffalo Ulster Co. Bank	1861		1841
6 ✓	Bank of Orange Co. " " Lathrop Essex Co. Bank Leather Mfg. Bank Schenectady B.	1862		

	✓	1862	Staten Co Bank	✓	
✓9	✓	1863	Cayuga Co Bank	✓	
			Chenango Canal B.	✓	
			Herkimer Co. Bank	✓	
			Lewis Co Bank	✓	1854
			Seneca Co B.	✓	
			Seventh ward B.	✓	
			Troy City B.	✓	
			Water vliet B.	✓	1842
			Westchester B.	✓	
✓5	✓	1864	Albany City Bank	✓	
			Bank of Orleans	✓	1857
			Common Bank of Buffalo	✓	1841
			Farmers & Mfg B.	✓	
3	✓	1865	Highland Bank	✓	
			Comm Bank of N.Y.	✓	1841
			Lafayette Bank	✓	1842
			Blackett Harbor B.	✓	1857
			Richmond and		
13	✓	1866	Atlantic Bank	✓	
	✓		Bank of Lyons	✓	1842
			" " Oswego Co B.	✓	1842
			" " Oswego	✓	
			" " Rome	✓	
			" " State of N.Y.	✓	
	✓		City Bank of Buffalo	✓	1840
	✓		Clinton Bank	✓	1842
			Comm Bank of Oswego	✓	1841
			Kingston Bank	✓	
			Onida Bank	✓	
			Rochester City Bank	✓	
			Tompkins Co Bank	✓	

1. Middle District, never constituted or was a member of fund

✓	North River Bank	1842	Fund
✓	Chemical Mfg	1844	
✓	Hudson-Hudson	1844	Never did a business
✓	Fulton Bank	44	
✓	Comm Bank of Albany	1845	
✓	Manhattan Co.	Unlimited	
✓	My dry dock Co.	Unlimited	

Banks ceasing to be members of Fund.

Year		Circulation at date of Closing	On account of expiration of charter date	Circulation at date of Closing	By Failure date
1838	as of January 1.				
	Bank of Buffalo				X
	Common Bank of Buffalo				X
	City Bank of Buffalo				X
	Sackett Harbor				
1837	Lockport Bank.				
			by court order.		
			Insolvency (re organized)		
			Insolvency paid out in full.		
			Refused by Legislature		
1839					
1840					
	City Bank of Buffalo				
1841					
March 5.	Wayne Co Bank		by Court order.		
	Bank of Buffalo				11-5-41
	Common Bank of Buffalo			488257	11-15-41
	" " New York.				
	Common Bank of Oswego			220209	12-7-41
1842					
	Clinton Co. Bank			150203	4-9-
	Valerius Bank			120778	3-9-
	Bank of Lyons			100000	9-13-
	Oswego Co Bank.				
	Lafayette Bank				
1843					
	Lafayette Bank				
	Wool River				
1844					

1845

1846

1847

1848
6-10- Canal Bank of Albany.

2-5-54-
failure

1849
Merchant & Exchange.
June 4 - 1849

369520

6-4-49

1850.

Bank of Auburn

200000

1-1

.. Ithaca

199978

1-1

.. Utica

2474130

1-1

Monroe

249863

1-1

1851 - Bank of New York
N. Y. Nat. Bank.

160000

1-1

247683

1-1

1852 Bank of Genesee
City Bank of N. Y.

150

1-1

354801

1-1

1853

Bank of America 691,235

784562

1-1

General

320

1-1

N. Y.

491,227

654500

1-1

Troy

300,000

296226

1-1

Butcher & Brown 1330,000

350

1-1

Catskill B

174890

1-1

1853	Farmers Bank of Iowa	225	✓	1-1
	Mechanist Farmers B.	300	✓	1-1
	Mohawk B.	163,031	147131	1-1
	Union Bank.	772737	✓	1-1

4024456

1854

Jefferson Co.	200000	✓	1-1
Merchants & Mechanics	246122		1-1
Onondaga Co.	174882	✓	1-1
C. & S. Co.	150000	✓	1-1
Phenix B.	458471	777274	1-1

West of New York 100000

11-28-54 Lewis County Bank.

122052

1855

1548228

- Bank of Albany	✓	200	✓	1-1
- Broome Co.	✓	150	✓	1-1
- Central Bank	✓	166	✓	1-1
- Mechanics B.	799,480	799992		1-1
- Tradesmen B.	✓	300		1-1
- Hudson River	✓	175000	✓	6-12
- Bank of Lansingburgh	✓	160	✓	1-1
- Livingston Co.	146700	150		2-1
- Greenwich	✓	203932	✓	6-4

39

2304924

1856

(p. 2005) 1857. Dept of Banking, Appl. 1/1/57.
42 Inland or Inland.

Bank of Champlain	✓	160	✓	1-1
Ontario Bank & Tr.	✓	308440		1-1

1857

Mechanics & Trades	✓	198425		1-1
Merchants Bank	✓	999120		1-1
Montgomery Co	✓	150	✓	1-1
National Bank	✓	500		1-1
Saratoga Bank	✓	150		1-1
Bank of Orleans				

Grady

1857

Lackett Harbor. (Receivables Bank
of the Co.

Included
Included

1858

Bank of Poughkeepsen - 150
Madison Co. B. - 93.142
Wayne Co.

① 1-1
1-1

Forfeit

1859

Bank of Whitehall - 150
Ogdensburg - 126

6-14-
1-1

1860

Brooklyn Bank - 175
Chabot duque Co. - 150
Tanner Co. - 150

1-1
1-1
1-1

1861

Ulster Co. Bank - 150

6-1

1862

Bank of Orange Co - 178
" " Salina - 175
Essex Co. B. - 60
Leuchter Imp. Co. - 430
Schenectady Bank - 175
Steuben Co. B. - 175
Bank of Rome - 150

1-1
1-1
1-1
6-1
1-1
1-1
1-1

1863

Cayuga Co. - 226705
Chemungo Canal - 199006
Herkimer Co. - 200
Seneca Co. - 202924
Seneca Ward - 350
Troy City - 249980
West Chester - 199997

1-1
1-1
1-1
1-1
1-1
1-1
1-1

1864-

Albany City	✓	350	1-1
Farmers' Imp. Co.	✓	250	1-1
Highland Bank	✓	200	1-1
Rochester City Bank		240	10-12-

1865

Bank of State of N.Y.		1-1-66
Atlantic Bank		1-1-66
Lingston		1-1-66
Onida		1-1-66

1866

Bank of O. & W.		1-1
Tompkins Co. B.		1-1