

Assets + Liabilities Bank Comm Reports 1831-38



NEW YORK ASSEMBLY DOCUMENTS

Annual Report of the Bank Commissioners

	Number
✓ January 25, 1831	59
✓ January 31, 1832	70
✓ January 31, 1833	69
✓ February 1, 1834	102
✓ January 22, 1835	74
✓ January 23, 1836	80
✓ January 27, 1837	78
✓ January 24, 1838	71
January 24, 1839	101
January 24, 1840	44
January 25, 1841	64
January 26, 1842	29
January 30, 1843	34

Annual Report of the Comptroller

January 3, 1844	"	4
January 20, 1845	"	25
January 12, 1846	"	25
January 6, 1847	"	5
January 5, 1848	"	4
January 4, 1849	"	5
January 3, 1850	"	8
January 7, 1851	"	9

Annual Report of the Superintendent of the Banking Department

January 8, 1852	"	9
January 5, 1853	"	6
January 5, 1854	"	15
January 5, 1855	"	10
January 1, 1856	"	4
January 7, 1857	"	5
January 5, 1858	"	4
January 5, 1859	"	5
January 3, 1860	"	3
January 1, 1861	"	3
January 7, 1862	"	32
January 8, 1863	"	3

*✓ Senate Documents*

NEW-YORK.

Aggregate statement of 29 Banks reporting to Bank Commissioners, January 1, 1831.

Discounted notes, .....	\$11,155,025 88	Capital, .....	\$6,294,600 00
Bonds and mortgages, .....	272,940 20	Bank notes in circulation, .....	5,870,935 39
Real estate, .....	429,339 25	Profit and loss, .....	678,739 46
Personal estate, .....	11,579 62	Deposits on account of debts, .....	93,938 10
Stock owned, .....	63,471 00	Dividends unpaid, .....	39,841 89
Expenses, &c. ....	48,159 87	State of New-York deposits, .....	129,763 58
Due from individuals on account, .....	120,699 88	Canal fund deposits, .....	1,484,873 14
Specie, .....	443,383 55	Due to banks in New-York, .....	115,459 32
Notes of other banks, .....	1,028,831 45	Due to other banks, .....	1,394,025 62
Other items counted as cash, .....	169,497 77	Due private bankers in New-York, .....	69 99
Due from private bankers in New-York, ...	1,049,323 38	Individual deposits, .....	1,608,095 91
Due from banks in New-York, .....	1,663,896 29	Due from branch to parent banks, .....	404,688 64
Due from other banks and corporations, ....	1,246,447 23		
Suspense account, &c. ....	8,309 20		
Due from branches to parent banks, .....	404,126 47		
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Report of the Board Commissioners

NYAD 5, 1/25/31,

#59, p. 39

1st annual



# LIST OF BANKS

In the State of New-York, in operation on the 1st day of January, 1831.

BANKS.	Expiration of Charter.	To whom required to report.	Capital employed.	Stock owned by non-residents of the state.	Bank notes in circulation.	Specie on hand.	Directors' liabilities to the bank.	Stock owned by directors.
Lockport Bank, .....	1850	Bank Commissioners.	\$100,000	.....	\$130,517	\$5,033 20	\$30,927 75	\$43,951
Bank of Genesee, .....	1852	do	100,000	\$620	168,196	7,873 32	21,671 29	29,000
Bank of Monroe, .....	1850	do	300,000	115,650	233,147	7,672 42	43,551 41	116,025
Livingston County Bank, .....	1855	do	100,000	.....	130,418	4,755 74	28,328 21	81,600
Wayne County Bank, .....	1858	do	100,000	.....	195,422	7,404 04	31,989 20	62,825
Ontario Bank and Branch, .....	1856	do	500,000	106,800	329,683	19,312 47	*26,166 36	44,750
Bank of Geneva, .....	1853	do	400,000	296,400	396,613	15,004 15	32,150 84	92,600
Bank of Auburn, .....	1850	do	200,000	10,050	260,541	16,448 82	38,934 87	84,200
Bank of Ithaca, .....	1850	do	200,000	.....	285,781	10,061 52	58,024 02	80,100
Onondaga County Bank, .....	1854	do	150,000	10,500	189,435	17,350 77	22,605 41	38,500
Bank of Utica, and Branch, .....	1850	do	500,000	80,850	584,597	41,910 12	*72,813 98	79,600
Jefferson County Bank, .....	1854	do	80,000	1,300	132,107	16,090 73	18,822 97	18,150
Ogdensburgh Bank, .....	1859	do	100,000	2,500	138,376	25,170 39	28,397 08	45,200
Bank of Chenango, .....	1856	do	120,000	19,140	168,925	13,426 05	7,358 00	34,325
Central Bank, .....	1855	do	120,000	.....	181,178	13,416 21	23,473 04	96,570
Otsego County Bank, .....	1854	do	100,000	.....	35,700	2,878 44	10,775 00	58,300
Mohawk Bank, .....	1853	do	165,000	10,775	58,967	8,100 90	10,325 00	28,750
Bank of Albany, .....	1855	do	240,000	5,400	88,118	27,491 67	71,834 00	21,900
New-York State Bank, .....	1851	do	369,600	15,964	241,502	25,982 69	119,713 00	43,036
Mechanics' and Farmers' Bank, .....	1853	do	442,000	26,135	286,477	33,645 69	135,177 00	126,803
Canal Bank, .....	1854	do	300,000	25,500	142,437	10,418 67	84,489 67	53,940
Bank of Troy, .....	1853	do	440,000	49,600	271,317	19,573 46	81,840 10	92,820
Farmers' Bank, .....	1853	do	278,000	32,200	167,872	16,109 97	41,792 38	73,170
Merchants' and Mechanics' Bank, .....	1854	do	300,000	20,400	161,835	10,153 29	92,062 22	46,750
Saratoga County Bank, .....	1857	do	100,000	1,250	56,836	5,782 44	26,457 80	36,625
Hudson River Bank, .....	1855	do	100,000	5,000	152,852	11,520 40	30,945 68	41,050
Catskill Bank, .....	1853	do	150,000	55,930	277,099	20,795 89	40,162 54	57,324
Bank of Poughkeepsie, .....	1858	do	100,000	.....	137,025	10,615 24	29,885 48	40,000
Bank of Newburgh, .....	1851	do	140,000	.....	267,961	19,384 85	28,109 03	28,297
			\$6,294,600	\$891,964	\$5,870,934	\$443,383 55	\$1,288,783 33	\$1,696,160
Bank of Rochester, .....	1840	Comptroller annually in September.	\$250,000					
Commercial Bank, .....	1845	Legislature annually in February.	225,000					
Dutchess County Bank, .....	1845	do	75,000					
Orange County Bank, .....	1833	Not required to report.	105,660					
Lansingburgh Bank, .....	1833	do	72,000					
Long-Island Bank, .....	1840	Legislature annually.	300,000					
Dry Dock Company, .....	Unlimited.	do	200,000					
Chemical Manufacturing Company, .....	1844	do in February.	400,000					
North River Bank, .....	1842	Legislature if required.	500,000					
Manhattan Company, .....	Unlimited.	Not required to report.	2,050,000					
Bank of New-York, .....	1832	do	1,000,000					
Merchants' Bank, .....	1832	do	1,490,000					
Mechanics' Bank, .....	1832	do	2,000,000					
Phoenix Bank, .....	1832	do	500,000					
Tradesmen's Bank, .....	1833	do	480,000					
Bank of America, .....	1832	do	2,031,200					
Union Bank, .....	1831	do	1,000,000					
City Bank, .....	1832	do	1,250,000					
Fulton Bank, .....	1844	do	600,000					
Delaware and Hudson Canal Company, .....	1844	do	500,000					
		Total capital of State banks, ....	\$21,323,460					

\* The liabilities of the directors of the branches, and the stock owned by them, are not included.



Annual Report of  
the Commissioners  
y a B's # 59 p, 40  
1-25-31

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**Aggregate Statement of 88 Banks subject to the Bank Fund Law, as reported to the Bank Commissioners, January 1, 1838.**

**RESOURCES.**

	Eighteen New-York City Banks.	Seventy Country Banks.	Total.
Loans and discounts, .....	28,056,862	25,267,401	53,324,263
Real estate, .....	913,273	938,001	1,851,274
Stocks, .....	1,515,723	215,693	1,731,416
Overdrafts, .....	111,063	76,880	187,943
Expenses and personal estate, .....	129,829	210,663	340,492
Bank Fund, .....	368,413	300,910	669,323
Specie, .....	2,471,726	1,184,240	3,655,966
Notes of solvent banks, .....	2,050,622	1,032,410	3,083,032
Checks and other cash items, .....	217,577	340,791	558,368
Funds in N. Y. & Albany, .....	.....	5,101,704	5,101,704
Due from other banks & corporations, .....	10,580,705	1,047,599	11,628,304
	\$46,415,793	\$35,716,292	\$82,132,085

## LIABILITIES.

Capital, .....	16,611,200	15,600,260	32,211,460
Circulation, .....	3,005,059	8,551,378	11,556,437
Loans on time, .....	1,286,201	132,777	1,418,978
Due Canal Fund, .....	1,762,806	1,577,263	3,340,069
Profits, .....	3,994,985	3,192,213	7,187,198
Deposites to apply on debts, .....	33,512	223,725	257,237
Dividends unpaid, .....	58,125	54,901	113,026
Deposites, .....	9,819,462	2,877,889	12,697,351
Due other banks and corporations, .....	9,844,443	3,505,886	13,350,329
	<u>\$46,415,793</u>	<u>\$35,716,292</u>	<u>\$82,132,085</u>



**Aggregate Statement of all the Banks of the State of New-York, on the first of January, 1838.**  
**RESOURCES.**

	Eighty-eight Safety Fund Banks.	Seven banks not sub- ject to Bank Fund law.	Total.
Loans and discounts, . . . . .	53,324,263	7,675,507	60,999,770
Real estate, . . . . .	1,851,274	504,975	2,356,249
Stocks, . . . . .	1,731,416	1,063,791	2,795,207
Overdrafts, . . . . .	187,943	15,435	203,378
Expenses and personal estate, . . . . .	340,492	67,453	407,945
Bank Fund, . . . . .	669,323	.....	669,323
Specie, . . . . .	3,655,966	483,766	4,139,732
Notes of other solvent banks, . . . . .	3,083,032	533,886	3,616,918
Checks and other cash items, . . . . .	558,368	59,909	618,277
Due from other banks and corporations, . . . . .	16,730,008	1,567,891	18,297,899
Other investments, . . . . .	.....	38,256	38,256
Suspence account, . . . . .	.....	127,075	127,075
	\$82,132,085	\$12,137,944	\$94,270,029

## LIABILITIES.

Capital, .....	32,211,460	4,400,000	36,611,460
Circulation, .....	11,556,437	876,041	12,432,478
Loans on time, .....	1,418,978	.....	1,418,978
Due Canal Fund, .....	3,340,069	1,125,763	4,465,832
Profits, .....	7,187,198	779,675	7,966,873
Deposites to apply on debts, .....	257,237	.....	257,237
Dividends unpaid, .....	113,026	10,929	123,955
Due depositors, .....	12,697,351	3,074,378	15,771,729
Due other banks and corporations, .....	13,350,329	1,871,158	15,221,487
	<u>\$82,132,085</u>	<u>\$12,137,944</u>	<u>\$94,270,029</u>



Aggregate Statement of all the Banks of the State of New-York, distinguishing between those located in the city of New-York and elsewhere, January 1, 1838.

RESOURCES.

	Twenty-two N. Y. city Banks.	Twenty-eight L. Island and North River Banks.	Forty-Five country Banks & two branches.	Total.
Loans and discounts, .....	34,057,129	12,283,442	14,659,209	60,999,770
Real estate, .....	1,331,506	456,337	568,406	2,356,249
Stocks, .....	2,579,514	169,275	46,418	2,795,207
Over-drafts, .....	116,795	39,129	47,454	203,378
Expenses and personal estate, .....	177,473	77,915	152,557	407,945
Bank Fund, .....	368,413	134,078	166,832	669,323
Specie, .....	2,875,035	641,741	622,956	4,139,732
Notes of other banks, .....	2,493,018	551,246	572,654	3,616,918
Checks and other cash items, .....	240,853	248,610	128,814	618,277
Funds in N. Y. & Albany, .....	.....	1,768,654	3,333,050	5,101,704
Due from other banks, .....	11,834,957	844,043	517,195	13,196,195
Other investments, .....	.....	38,256	.....	38,256
Suspence account, .....	.....	127,075	.....	127,075
				\$94,270,029

## LIABILITIES.

Capital, .....	20,161,200	7,295,260	9,155,000	36,611,460
Circulation, .....	3,607,537	2,481,249	6,343,692	12,432,478
Loans on time, .....	1,286,201	100,000	32,777	1,418,978
Due Canal Fund, .....	2,733,926	841,215	890,691	4,465,832
Profits, .....	4,403,844	1,623,852	1,939,177	7,966,873
Deposites on debts, .....	33,512	32,472	191,253	257,237
Dividends unpaid, .....	67,191	16,468	40,296	123,955
Deposites, .....	12,497,203	1,842,122	1,432,404	15,771,729
Due other banks, .....	11,284,079	3,147,163	790,245	15,221,487
				\$94,270,029



Annual Report of the  
Bank Commissioners

NY a B S #71 for 48-53

1/24/38

## STATE OF NEW-YORK.

*Aggregate Statement of 69 Banks reporting to the Bank Commissioners, January 1st, 1834.*

Discounted notes,.....	\$43,712,955	98	Capital possessed,.....	\$22,730,264	00
Bonds and mortgages, ....	730,951	51	Bank notes in circulation, .....	15,402,705	54
Debts in judgment,.....	302,700	99	Profits, .....	3,005,560	77
Debts in suit,.....	131,140	80	Deposits to apply on debts,.....	141,563	19
Special loans, .....	1,421,876	30	Dividends unpaid,.....	186,168	76
Over drafts,.....	196,867	28	Due State of New-York, .....	78,321	54
	\$46,496,492	86	“ Commissioners of Canal Fund,.....	2,572,590	86
Stocks owned by the banks,.....	121,249	11	“ United States,.....	2,409,533	86
Real estate, .....	1,071,100	15	“ other banks, .....	8,722,281	76
Personal estate,.....	14,255	94	“ individual depositors,.....	8,402,739	36
Expenses, .....	208,201	20	Special loans, .....	694,106	89
Bank fund,.....	229,875	71	Due parent banks by branches, .....	437,016	72
Specie, .....	2,196,957	79		\$64,782,853	25
Bills of other solvent banks,.....	5,623,522	53			
Cash items, .....	844,037	12			
Due from other corporations and bankers, ..	7,538,226	29			
Due from branch banks,.....	438,934	55			
	\$64,782,853	25			



Annual Report of the  
Bank Commissioner (4<sup>th</sup>)

NYAD's, #102, p. 28

2/1/34

**Aggregate Statement of 90 Banks subject to the Bank Fund Law, as reported to the Bank Commissioners, January 1, 1837.**

**RESOURCES.**

	New-York City Banks.	Country Banks.	Total.
Loans and discounts,.....	36,442,462	30,818,706	67,261,168
Real estate,.....	902,926	795,049	1,697,975
Stocks,.....	1,442,750	285,466	1,728,216
Overdrafts,.....	113,728	120,975	234,703
Expenses and personal estate,.....	96,409	199,659	296,068
Bank Fund,.....	308,734	260,609	569,343
Specie,.....	3,854,452	1,707,915	5,562,367
Notes of other solvent banks,.....	7,809,851	2,760,353	10,570,204
Checks and other cash items,.....	2,566,396	681,511	3,247,907
Funds on deposit in New-York and Albany,.....	.....	5,610,296	5,610,296
Due from other banks and corporations,.....	9,138,128	2,002,691	11,140,819
	<b>\$62,675,836</b>	<b>\$45,243,230</b>	<b>\$107,919,066</b>



## LIABILITIES.

Capital, .....	16,611,200	15,890,260	32,501,460
Bank notes in circulation, .....	8,155,983	13,909,240	22,065,123
Loans on time, .....	3,202,843	106,450	3,309,293
Due Canal Fund, .....	958,125	2,478,620	3,436,745
Profits, .....	2,883,584	2,443,845	5,327,429
Deposites to apply on debts, .....	34,444	142,884	177,328
Dividends unpaid, .....	381,862	145,642	527,504
Deposites, U. States, .....	7,176,031	657,008	7,833,039
Deposites, individual, .....	11,180,310	3,828,705	15,009,015
Due other banks and corporations, .....	12,091,554	5,640,576	17,732,130
	<u>\$62,675,836</u>	<u>\$45,243,230</u>	<u>\$107,919,066</u>

Aggregate Statement of all the Banks of the State of New-York, on the 1st of January, 1837.

RESOURCES.

	Ninety Safety Fund Banks.	Eight Banks not subject to the Bank Fund law.	Total.
Loans and discounts,.....	67,261,168	12,052,020	79,313,188
Real estate,.....	1,697,975	565,882	2,263,857
Stocks,.....	1,728,216	65,936	1,794,152
Overdrafts, .....	234,703	.....	234,703
Expenses and personal estate, .....	296,068	23,111	319,179
Bank fund,.....	569,343	.....	569,343
Specie,.....	5,562,367	994,653	6,557,020
Notes of other solvent banks,.....	10,570,204	1,917,406	12,487,610
Checks and other cash items,.....	3,247,907	20,741	3,268,648
Due from other banks and corporations, .....	16,751,115	2,081,139	18,832,254
Suspence account, .....	.....	126,167	126,167
			\$125,766,121



LIABILITIES.

Capital, .....	32,501,460	4,600,000	37,101,460
Bank notes in circulation,.....	22,065,123	2,132,877	24,198,000
Loans on time, .....	3,309,293	.....	3,309,293
Due Canal Fund,....	3,436,745	332,129	3,768,874
Profits,....	5,327,429	715,063	6,042,492
Deposites to apply on debts,.....	177,328	.....	177,328
Dividends unpaid,.....	527,504	44,053	571,557
Deposites, U. States,.....	7,833,039	2,958,557	10,791,596
Deposites, individual,.....	15,009,015	4,333,683	19,342,698
Due other banks and corporations,.....	17,732,130	2,730,693	20,462,823
			\$125,766,121

Aggregate Statement of all the Banks of the State of New-York on the 1st of January, 1837,  
distinguishing between those located in the city of New-York and elsewhere.

RESOURCES.

	Twenty-three City Banks.	Seventy-five Country Banks.	Total.
Loans and discounts,.....	46,246,135	33,067,053	79,313,188
Real estate,.....	1,408,987	854,870	2,263,857
Stocks,.....	1,442,750	351,402	1,794,152
Overdrafts,.....	113,728	120,975	234,703
Expenses and personal estate,.....	107,895	211,284	319,179
Bank Fund,.....	308,734	260,609	569,343
Specie,.....	4,731,439	1,825,581	6,557,020
Notes of other solvent banks,.....	9,547,665	2,939,945	12,487,610
Checks and other cash items,.....	2,587,137	681,511	3,268,648
Due from other banks and corporations,.....	10,787,099	8,045,155	18,832,254
Suspence account,.....	.....	126,167	126,167
			\$125,766,121



LIABILITIES.

Capital, .....	20,361,200	16,740,260	37,101,460
Circulation, .....	9,693,158	14,504,842	24,198,000
Loans, .....	3,202,843	106,450	3,309,293
Due Canal Fund, .....	1,060,614	2,708,260	3,768,874
Profits, .....	3,263,226	2,779,266	6,042,492
Deposits on debts, .....	34,444	142,884	177,328
Dividends unpaid, .....	422,792	148,765	571,557
Deposites, U. States, .....	10,134,588	657,008	10,791,596
Deposites, individual, .....	14,855,041	4,487,657	19,342,698
Due other banks and corporations, .....	14,253,663	6,209,160	20,462,823
			\$125,766,121

Annual Report of the  
Bank Commissioners

Ny ADS # 78 p 56-61

1/27/37



## LIST OF BANKS.

### RESOURCES.

	Bank of America.	Mechanics' Bank.	Phenix Bank.	Merchants' Bank.	Bank of New-York.	Union Bank.	National Bank.
Loans and discounts,.....	3,868,539	4,889,002	2,820,462	2,435,491	2,456,466	2,327,636	1,444,327
Real estate, .....	84,413	52,567	50,500	59,556	90,000	32,106	29,114
Stocks, .....	256,333	627	.....	.....	.....	.....	.....
Over-drafts, .....	1,598	17,746	.....	527	2,957	3,184	5,174
Personal estate,.....	.....	.....	.....	.....	.....	.....	617
Expenses, .....	.....	17,652	.....	3,518	7,500	3,154	6,413
Bank fund, .....	24,559	24,356	6,102	15,829	17,500	14,347	9,906
Specie, .....	1,606,359	675,872	313,593	475,248	326,351	191,386	97,658
Notes of other solvent banks,	435,307	991,790	424,932	800,814	447,779	405,365	139,792
Checks and other cash items,	.....	2,696	.....	111,142	1,216	21,379	.....
Funds on deposit in N. Y. and Albany, .....	.....	.....	.....	.....	.....	.....	.....
Due from other banks and corporations, .....	730,982	763,659	541,320	958,222	337,351	265,257	289,241
<b>Total, .....</b>	<b>\$7,008,081</b>	<b>\$7,435,967</b>	<b>\$4,156,909</b>	<b>\$4,860,347</b>	<b>\$3,687,120</b>	<b>\$3,263,814</b>	<b>\$2,022,242</b>

LIABILITIES.

Capital, .....	2,001,200	2,000,000	1,500,000	1,490,000	1,000,000	1,000,000	750,000
Circulation, .....	505,865	672,930	254,126	510,804	659,048	459,735	257,599
Profits, .....	216,182	415,750	108,286	171,042	184,122	101,216	83,195
Deposites on debts,.....	.....	27,205	.....	.....	.....	.....	.....
Dividends unpaid,.....	80,057	24,363	63,615	20,450	11,041	10,576	3,260
Due Canal Fund,.....	112,500	.....	112,500	.....	.....	50,000	112,500
Loans on time,.....	156,000	.....	.....	.....	307,500	160,000	.....
Deposites,.....	2,259,313	2,626,768	688,641	1,234,695	1,160,517	661,938	390,281
Due to other corporations,..	1,676,964	1,668,951	1,429,741	1,433,356	364,892	820,349	425,407
<b>Total,.....</b>	<b>\$7,008,081</b>	<b>\$7,435,967</b>	<b>\$4,156,909</b>	<b>\$4,860,347</b>	<b>\$3,687,120</b>	<b>\$3,263,814</b>	<b>\$2,022,242</b>
Dividends the last year,....	140,191	133,268	172,500	98,228	80,000	70,000	49,875
Dir's liabilities as principals,..	38,114	68,560	17,045	84,192	99,013	156,085	56,210
“ “ as sureties,..	383,111	90,297	288,789	78,689	87,152	150,987	92,016
Stock owned by directors,..	162,000	48,825	84,050	39,100	22,000	137,300	79,400
Loans & disc's, July 1, 1834,	3,912,949	4,118,992	1,531,959	2,218,286	2,373,262	1,632,461	1,124,208
Circulation, “ “	376,726	502,948	197,283	399,137	517,295	392,327	193,212
Specie, “ “	695,915	562,325	150,227	285,293	210,513	70,108	119,465



## LIST OF BANKS, CONTINUED.

### RESOURCES.

	Merchants' Exchange Bank.	City Bank.	Leather Manufacturers' Bank.	Butchers' & Drovers' Bank.	Seventh Ward Bank.	Commercial Bank.	La Fayette Bank.
Loans and discounts,.....	1,830,579	1,797,380	1,178,418	1,114,592	956,175	713,431	689,582
Real estate, .....	20,285	42,047	20,000	22,781	6,000	20,438	8,470
Stocks, .....	.....	.....	.....	.....	.....	.....	.....
Over-drafts, .....	.....	1,802	338	955	115	2	123
Personal estate,.....	.....	.....	.....	.....	.....	.....	.....
Expenses, .....	.....	2,728	3,162	3,974	.....	.....	6,869
Bank Fund, .....	12,441	9,000	3,510	7,328	596	.....	.....
Specie, .....	125,777	160,081	60,874	52,712	41,359	42,048	46,946
Notes of other solvent banks,	148,274	116,561	98,112	36,472	113,600	31,808	21,012
Checks and other cash items,	.....	92,004	4,590	537	.....	25,750	5,031
Funds on deposit in N. Y. and Albany, .....	.....	.....	.....	.....	.....	.....	.....
Due from other banks and corporations, .....	175,179	77,627	130,969	47,794	81,105	125,594	15,771
Total,.....	\$2,312,535	\$2,299,230	\$1,499,973	\$1,287,145	\$1,195,950	\$959,071	\$793,804

LIABILITIES.

Capital, .....	750,000	720,000	600,000	500,000	500,000	500,000	500,000
Circulation, .....	188,595	310,983	162,092	233,037	154,744	108,515	98,303
Profits, .....	83,967	134,756	52,158	67,163	13,918	7,520	9,025
Deposites on debts, .....	.....	.....	.....	.....	10,634	.....	.....
Dividends unpaid, .....	2,524	8,758	1,447	690	20,598	.....	.....
Due Canal Fund, .....	12,640	.....	50,000	.....	.....	.....	.....
Loans on time, .....	.....	.....	.....	.....	.....	.....	.....
Deposites, .....	401,361	522,206	227,974	439,998	188,859	104,711	79,338
Due to other corporations, ..	873,448	602,527	396,302	46,257	310,197	238,325	107,138
<b>Total, .....</b>	<b>\$2,312,535</b>	<b>\$2,299,230</b>	<b>\$1,499,973</b>	<b>\$1,287,145</b>	<b>\$1,198,950</b>	<b>\$959,071</b>	<b>\$793,804</b>
Dividends the last year, ....	52,500	50,400	42,000	40,000	37,500	.....	.....
Dir's liabilities as principals, .	130,871	55,135	78,586	33,791	2,495	45,039	63,433
"    "    as sureties, ..	98,706	153,637	110,159	78,671	68,164	36,237	44,103
Stock owned by directors, ..	90,400	104,985	48,950	26,675	194,200	98,550	157,000
Loans & disc's, July 1, 1834,	1,425,990	1,444,613	1,042,621	1,085,914	707,203	.....	.....
Circulation,    "    "	135,253	204,718	107,415	188,059	81,433	.....	.....
Specie,    "    "	69,840	79,073	70,649	49,254	31,350	.....	.....



## LIST OF BANKS, CONTINUED.

### RESOURCES.

	Tradesmen's Bank.	Mechanics' and Traders' Bank.	Greenwich Bank.	Brooklyn Bank.	Westchester County Bank.	Bank of New- burgh.	Highland Bank.
Loans and discounts,.....	994,587	474,656	488,505	397,663	330,782	324,920	224,952
Real estate, .....	20,000	11,881	9,300	9,464	9,400	16,512	.....
Stocks, .....	.....	.....	.....	.....	.....	20,000	.....
Over-drafts, .....	3,957	9,796	5,333	.....	168	19,682	.....
Personal estate, .....	.....	.....	1,500	2,000	.....	.....	.....
Expenses, .....	.....	.....	7,527	2,931	.....	51	2,786
Bank Fund, .....	5,000	3,736	3,972	2,175	340	3,416	292
Specie, .....	64,112	37,913	40,459	11,432	15,559	19,778	20,317
Notes of other solvent banks,	52,534	24,354	28,203	30,972	6,582	18,895	8,743
Checks and other cash items,	.....	15,787	20,077	15,805	9,652	9,237	10,002
Funds on deposit in N. Y. and Albany, .....	.....	.....	.....	45,754	108,577	56,144	131,938
Due from other banks and corporations, .....	78,938	93,063	53,096	.....	.....	720	2,881
<b>Total, .....</b>	<b>\$1,219,128</b>	<b>\$671,186</b>	<b>\$657,972</b>	<b>\$518,196</b>	<b>\$481,060</b>	<b>\$489,355</b>	<b>\$401,911</b>

LIABILITIES.

Capital, .....	400,000	200,000	200,000	200,000	200,000	140,000	200,000
Circulation, .....	132,520	176,419	108,463	154,586	241,019	222,878	173,721
Profits, .....	69,946	25,692	23,181	18,785	8,485	32,427	4,936
Deposites on debts, .....	.....	.....	696	.....	.....	.....	.....
Dividends unpaid, .....	17,209	8,772	776	276	1,120	1,831	.....
Due Canal Fund, .....	50,625	.....	37,500	.....	.....	.....	.....
Loans on time, .....	56,367	.....	.....	.....	.....	.....	.....
Deposites, .....	324,490	134,158	138,950	138,949	30,436	70,554	20,525
Due to other corporations, ..	167,971	126,145	148,406	5,600	.....	21,665	2,729
Total, .....	\$1,219,128	\$671,186	\$657,972	\$518,196	\$481,060	\$489,355	\$401,911
Dividends the last year, ...	32,000	16,000	14,000	16,000	18,000	16,000	.....
Dir's liabilities as principals, ..	27,991	6,125	36,474	11,371	14,722	8,700	17,150
"    "    as sureties, ..	73,041	51,613	28,219	25,704	8,041	25,631	16,619
Stock owned by directors, ..	64,240	34,575	15,700	113,820	38,600	37,572	48,350
Loans & disc's, July 1, 1834,	871,657	429,035	445,128	406,161	327,587	316,667	.....
Circulation, " "	127,444	161,141	102,598	132,851	165,259	205,632	.....
Specie, " "	29,595	27,821	42,687	7,632	12,675	22,548	.....



**LIST OF BANKS, CONTINUED.**  
**RESOURCES.**

	Orange County Bank.	Bank of Pough- keepsie.	Ulster County Bank.	Catskill Bank.	Tanners' Bank.	Hudson River Bank.	Bank of Albany.
Loans and discounts,.....	202,378	221,983	180,112	320,029	189,975	307,758	540,435
Real estate, .....	38,889	9,262	6,475	18,940	5,500	4,000	8,974
Stocks, .....	.....	.....	.....	.....	.....	.....	.....
Over-drafts, .....	7,326	8,672	1,651	339	.....	773	563
Personal estate, .....	.....	.....	.....	.....	.....	.....	.....
Expenses, .....	694	.....	174	.....	.....	.....	537
Bank Fund, .....	969	2,070	1,100	2,886	1,166	2,762	6,000
Specie, .....	11,511	16,961	9,720	15,469	9,428	22,777	23,645
Notes of other solvent banks,	20,263	7,291	9,631	18,053	16,943	14,613	26,020
Checks and other cash items,	1,942	144	146	519	2,304	1,587	144
Funds on deposit in N. Y. and Albany, .....	48,210	169,888	53,575	57,368	49,149	135,312	.....
Due from other banks and corporations, .....	.....	650	2,373	678	2,983	5,021	3,361
<b>Total,.....</b>	<b>\$332,182</b>	<b>\$436,921</b>	<b>\$264,957</b>	<b>\$434,281</b>	<b>\$277,448</b>	<b>\$494,603</b>	<b>\$609,679</b>

## LIABILITIES.

[Assem. No. 74.]	Capital, .....	105,660	100,000	100,000	150,000	100,000	150,000	240,000
	Circulation, .....	174,633	191,940	119,409	215,103	140,422	219,856	108,446
	Profits, .....	11,817	19,090	11,014	14,063	14,234	15,808	29,389
	Deposites on debts, .....	5,873	.....	1,004	1,315	3,816	.....	.....
	Dividends unpaid, .....	313	.....	1,045	309	.....	.....	.....
	Due Canal Fund, .....	.....	.....	.....	.....	.....	6,240	4,173
	Loans on time, .....	.....	.....	.....	.....	.....	.....	78,500
	Deposites, .....	29,754	95,500	24,119	45,281	16,815	84,574	.....
	Due to other corporations, ..	4,132	30,391	8,366	8,210	2,161	18,125	132,917
	Total, .....	\$332,182	\$436,921	\$264,957	\$434,281	\$277,448	\$494,603	\$609,679
5	Dividends the last year, ....	6,868	9,000	9,000	13,500	9,000	12,000	18,000
	Dir's liabilities as principals, ..	20,878	16,662	11,019	29,399	10,551	12,374	56,064
	"    "    as sureties, ..	9,704	13,056	20,632	10,968	19,085	18,168	14,792
	Stock owned by directors, ..	7,761	26,000	24,450	53,278	39,650	58,700	27,150
	Loans & disc's, July 1, 1834,	204,494	248,274	204,909	294,662	139,483	336,337	498,882
	Circulation, " " ..	121,594	109,000	103,494	110,000	82,920	192,897	89,953
	Specie, " " ..	16,023	14,875	5,994	7,763	3,769	17,207	27,184



**LIST OF BANKS, CONTINUED.**  
**RESOURCES.**

	Mechanics' and Farmers' Bank.	New-York State Bank.	Canal Bank.	Albany City Bank.	Bank of Troy.	Farmers' Bank.	Merchants' and Mechanics' Bank
Loans and discounts, . . . . .	795,794	852,288	677,051	932,542	956,383	689,535	692,929
Real estate, . . . . .	30,000	27,000	.....	.....	12,000	19,586	13,368
Stocks, . . . . .	100,000	123,375	.....	.....	46,444	.....	.....
Over-drafts, . . . . .	18,704	3,142	813	480	433	2,262	140
Personal estate, . . . . .	.....	.....	.....	.....	.....	.....	.....
Expenses, . . . . .	.....	.....	3,720	3,729	926	.....	1,430
Bank Fund, . . . . .	8,768	6,951	7,333	625	8,544	5,560	5,813
Specie, . . . . .	168,353	65,877	23,675	45,202	15,993	12,648	6,429
Notes of other solvent banks,	23,248	249,340	43,316	148,869	26,048	46,254	20,425
Checks and other cash items,	149,756	8,083	6,244	15,110	10,558	5,628	.....
Funds on deposit in N. Y. and Albany, . . . . .	447,100	187,027	145,418	438,508	.....	85,250	132,217
Due from other banks and corporations, . . . . .	195,709	154,169	75,439	8,494	8,541	19,221	.....
<b>Total, . . . . .</b>	<b>\$1,937,432</b>	<b>\$1,677,252</b>	<b>\$983,009</b>	<b>\$1,593,559</b>	<b>\$1,085,870</b>	<b>\$885,944</b>	<b>\$872,751</b>

LIABILITIES.

[No. 74.]

Capital, .....	442,000	369,600	300,000	500,000	440,000	278,000	300,000
Circulation, .....	167,951	136,837	115,952	104,671	166,670	138,837	107,233
Profits, .....	167,945	74,433	35,856	25,027	80,064	48,253	35,594
Deposites on debts, .....	.....	4,079	.....	.....	.....	.....	750
Dividends unpaid, .....	1,391	1,534	1,007	.....	460	3,837	573
Due Canal Fund, .....	456,050	437,426	105,000	.....	211,958	50,000	214,383
Loans on time, .....	.....	.....	.....	.....	38,128	.....	100,000
Deposites, .....	159,408	148,188	97,154	105,231	65,023	85,324	29,992
Due to other corporations, ..	542,687	505,155	328,040	858,630	83,567	281,693	84,226
<b>Total, .....</b>	<b>\$1,937,432</b>	<b>\$1,677,252</b>	<b>\$983,009</b>	<b>\$1,593,559</b>	<b>\$1,085,870</b>	<b>\$885,944</b>	<b>\$872,751</b>
Dividends the last year, ....	35,360	29,792	24,000	.....	39,600	22,240	27,000
Dir's liabilities as principals, .	25,500	43,591	12,700	73,366	51,036	25,413	36,217
"    "    as sureties, ..	15,393	58,598	78,119	78,470	61,413	25,488	32,478
Stock owned by directors, ..	120,139	47,152	54,380	85,550	62,220	55,800	40,850
Loans & disc's, July 1, 1834,	866,200	891,741	512,889	.....	895,172	641,690	682,169
Circulation, " " "	136,463	107,483	68,218	.....	97,985	95,381	64,379
Specie, " " "	37,500	33,241	11,868	.....	18,050	7,802	8,285

35



## LIST OF BANKS, CONTINUED.

### RESOURCES.

	Troy City Bank.	Lansingburgh Bank.	Bank of Whitehall.	Essex County Bank.	Saratoga County Bank.	Mohawk Bank.	Schenectady Bank.
Loans and discounts, . . . . .	606,986	270,642	229,131	165,687	246,712	210,464	304,007
Real estate, . . . . .	16,000	7,000	3,764	9,860	3,500	52,139	.....
Stocks, . . . . .	.....	.....	.....	.....	.....	.....	.....
Over-drafts, . . . . .	1	.....	.....	.....	64	1,554	126
Personal estate, . . . . .	.....	.....	401	.....	.....	.....	695
Expenses, . . . . .	.....	2,658	81	.....	635	562	1,658
Bank fund, . . . . .	460	900	1,643	559	2,041	825	1,500
Specie, . . . . .	10,355	7,110	10,704	8,037	7,980	15,000	14,297
Notes of other solvent banks,	12,304	10,861	9,865	13,790	10,772	5,405	26,764
Checks and other cash items,	4,552	.....	1,207	3,150	7,474	513	2,756
Funds on deposit in N. Y. and Albany, . . . . .	1,532	10,507	.....	.....	67,538	53,271	67,600
Due from other banks and corporations, . . . . .	.....	.....	68,541	9,181	2,974	.....	.....
<b>Total, . . . . .</b>	<b>\$652,190</b>	<b>\$309,678</b>	<b>\$325,337</b>	<b>\$210,264</b>	<b>\$349,690</b>	<b>\$339,733</b>	<b>\$419,403</b>

LIABILITIES.

Capital, . . . . .	300,000	120,000	100,000	100,000	100,000	165,000	150,000
Circulation, . . . . .	138,709	131,488	126,783	83,536	163,265	47,349	151,719
Profits, . . . . .	25,780	5,517	10,653	2,087	13,218	13,957	9,318
Deposits on debts, . . . . .	180	.....	1,457	.....	1,713	3,646	2,230
Dividends unpaid, . . . . .	238	18	100	90	1,437	1,839	356
Due Canal Fund, . . . . .	70,000	.....	72,960	20,000	32,056	62,940	20,000
Loans on time, . . . . .	.....	.....	.....	.....	.....	.....	17,415
Deposites, . . . . .	40,852	49,300	11,606	4,551	36,668	42,316	60,013
Due to other corporations, ..	76,431	3,355	1,778	.....	1,333	2,686	8,352
<b>Total, . . . . .</b>	<b>\$652,190</b>	<b>\$309,678</b>	<b>\$325,337</b>	<b>\$210,264</b>	<b>\$349,690</b>	<b>\$339,733</b>	<b>\$419,403</b>
Dividends the last year, . . . .	12,000	.....	10,000	.....	10,000	9,900	12,000
Dir's liabilities as principals, .	38,726	8,506	12,018	14,129	12,367	29,148	15,931
"    "    as sureties, ..	47,806	21,479	18,368	14,111	19,865	22,484	27,600
Stock owned by directors, ..	64,250	19,560	28,275	4,675	44,375	29,570	30,850
Loans & disc's, July 1, 1834,	498,342	203,390	245,312	168,854	248,347	189,411	264,458
Circulation, " " "	92,452	72,115	96,239	113,158	119,400	28,233	100,393
Specie, " " "	7,900	9,143	11,241	4,337	7,100	13,700	74,875

No. 74.]

37



## LIST OF BANKS, CONTINUED.

### RESOURCES.

	Montgomery County Bank.	Central Bank.	Otsego County Bank.	Herkimer County Bank.	Broome County Bank.	Bank of Chenango.	Madison County Bank.
Loans and discounts, . . . . .	203,525	223,548	237,406	331,494	191,430	220,225	208,398
Real estate, . . . . .	1,909	2,832	3,310	6,349	8,500	6,544	5,670
Stocks, . . . . .	26	4,789	.....	.....	.....	.....	.....
Over-drafts, . . . . .	26	.....	.....	.....	1,147	1,722	16
Personal estate, . . . . .	.....	.....	.....	464	.....	.....	.....
Expenses, . . . . .	119	.....	4,334	1,405	617	285	184
Bank Fund, . . . . .	1,625	2,297	2,072	1,341	1,083	2,400	1,166
Specie, . . . . .	7,806	15,127	8,095	10,425	10,691	12,944	13,708
Notes of other solvent banks,	104	18,753	12,236	2,916	3,025	4,597	4,851
Checks and other cash items,	1,578	4,888	937	200	54	.....	5,055
Funds on deposit in N. Y. and Albany, . . . . .	57,610	23,239	64,297	116,681	10,946	74,769	88,604
Due from other banks and corporations, . . . . .	.....	.....	1,084	5,945	188	1,063	2,511
<b>Total, . . . . .</b>	<b>\$274,302</b>	<b>\$295,473</b>	<b>\$333,771</b>	<b>\$477,220</b>	<b>\$227,681</b>	<b>\$324,549</b>	<b>\$330,163</b>

LIABILITIES.

Capital, .....	100,000	120,000	100,000	200,000	100,000	120,000	100,000
Circulation, .....	139,144	127,644	148,369	231,700	73,606	182,424	170,191
Profits, .....	11,886	8,267	23,975	13,997	12,051	4,832	8,093
Deposites on debts, .....	.....	.....	4,019	4,313	.....	5,771	3,874
Dividends unpaid, .....	2,070	6	80	100	352	.....	50
Due Canal Fund, .....	.....	25,000	25,312	17,111	20,000	.....	27,000
Loans on time, .....	.....	.....	.....	.....	.....	.....	.....
Deposites, .....	17,989	11,569	27,033	7,027	18,100	10,811	18,953
Due to other corporations, ..	3,213	2,987	4,983	2,972	3,572	711	2,002
<b>Total, .....</b>	<b>\$274,302</b>	<b>\$295,473</b>	<b>\$333,771</b>	<b>\$477,220</b>	<b>\$227,681</b>	<b>\$324,549</b>	<b>\$330,163</b>
Dividends the last year, ...	10,000	12,000	8,000	16,000	10,000	10,800	10,000
Dir's liabilities as principals, .	9,280	11,900	9,721	19,604	25,770	6,670	18,100
"    "    as sureties, ..	17,340	15,796	21,823	25,753	6,732	15,137	10,474
Stock owned by directors, ..	36,850	73,380	55,900	42,825	47,700	49,260	53,050
Loans & disc's, July 1, 1834,	217,019	246,117	218,990	299,398	228,302	232,471	221,759
Circulation, " "	104,057	127,732	100,121	166,356	89,384	113,154	135,498
Specie, " "	6,762	12,359	5,714	10,798	8,945	17,968	9,967



## LIST OF BANKS, CONTINUED.

### RESOURCES.

	Bank of Utica and Branch.	Bank of Rome.	Lewis County Bank.	Sackett's Harbor Bank.	Jefferson County Bank.	Ogdensburgh Bank.	Bank of Oswego.
Loans and discounts,.....	1,044,608	232,812	211,484	124,524	179,261	190,074	298,928
Real estate, .....	50,113	8,500	2,096	.....	2,000	6,422	.....
Stocks, .....	.....	.....	.....	.....	.....	.....	.....
Over-drafts, .....	7,797	200	53	.....	93	13,386	522
Personal estate,.....	.....	.....	.....	507	.....	.....	.....
Expenses, .....	1,063	2,182	.....	741	.....	191	1,546
Bank Fund, .....	11,500	535	57	.....	2,000	1,937	1,711
Specie, .....	43,019	12,162	7,901	21,844	10,036	16,689	13,837
Notes of other solvent banks,	50,405	3,930	11,783	14,771	19,783	16,862	10,090
Checks and other cash items,	7,408	6,359	10,068	1,013	5,618	17,697	3,025
Funds on deposit in N. Y. and Albany, .....	171,388	24,690	12,105	137,308	29,156	.....	5,485
Due from other banks and corporations, .....	50,159	1,127	3,569	3,668	13,303	17,574	11,149
<b>Total,.....</b>	<b>\$1,438,360</b>	<b>\$292,497</b>	<b>\$259,116</b>	<b>\$304,376</b>	<b>\$261,250</b>	<b>\$280,832</b>	<b>\$346,293</b>

LIABILITIES.

[Assem. No. 74.]	Capital, .....	600,000	100,000	100,000	200,000	80,000	100,000	150,000
	Circulation, .....	429,520	125,094	129,525	86,811	124,155	98,951	102,372
	Profits, .....	55,784	12,750	3,435	2,503	19,464	9,305	18,462
	Deposites on debts, .....	33,995	1,360	827	.....	850	3,909	603
	Dividends unpaid, .....	3,660	18	5,125	.....	5	4,850	.....
	Due Canal Fund, .....	46,348	10,839	.....	.....	.....	30,000	43,884
	Loans on time, .....	100,000	.....	.....	.....	.....	.....	.....
	Deposites, .....	100,753	18,467	15,803	4,707	34,449	28,921	22,335
	Due to other corporations, ..	68,300	23,969	4,401	10,355	2,327	4,896	8,637
	<b>Total, .....</b>	<b>\$1,438,360</b>	<b>\$292,497</b>	<b>\$259,116</b>	<b>\$304,376</b>	<b>\$261,250</b>	<b>\$280,832</b>	<b>\$346,293</b>
6	Dividends the last year, ....	54,000	10,000	10,000	.....	12,000	10,000	15,000
	Dir's liabilities as principals, ..	57,711	20,160	7,529	13,331	4,216	22,631	8,398
	“ “ as sureties, ..	72,599	10,828	9,324	15,380	20,579	9,257	29,371
	Stock owned by directors, ..	92,740	36,450	31,750	57,600	19,400	42,000	16,400
	Loans & disc's, July 1, 1834,	1,038,609	234,363	177,370	.....	187,162	197,935	299,862
	Circulation, “ “	356,971	113,618	98,527	.....	111,764	85,586	116,366
	Specie, “ “	32,984	14,815	9,719	.... .	15,369	8,847	8,500



**LIST OF BANKS, CONTINUED,  
RESOURCES.**

	Bank of Salina.	Onondaga County Bank.	Bank of Auburn.	Cayuga County Bank.	Seneca County Bank.	Bank of Geneva.	Bank of Ithaca.
Loans and discounts,.....	315,857	366,654	382,915	419,338	310,873	672,150	388,302
Real estate, .....	6,493	.....	18,153	17,666	4,526	10,137	12,178
Stocks, .....	.....	.....	.....	.....	.....	.....	.....
Over-drafts, .....	517	11,353	214	35	4	2,576	4,785
Personal estate,.....	.....	2,000	.....	.....	580	585	.....
Expenses, .....	1,109	230	.....	1,343	.....	.....	1,009
Bank fund, .....	844	3,187	4,000	455	1,417	8,000	3,792
Specie, .....	23,026	19,592	19,210	21,696	12,784	30,506	14,098
Notes of other solvent banks,	2,573	5,772	25,754	26,845	21,800	27,830	21,824
Checks and other cash items,	726	3,100	3,795	1,300	.....	86	1,360
Funds on deposit in N. Y. and Albany, .....	35,508	152,517	174,919	83,006	120,000	233,062	63,412
Due from other banks and corporations, .....	7,770	11,574	6,098	1,419	7,395	7,722	280
<b>Total, .....</b>	<b>\$394,423</b>	<b>\$575,979</b>	<b>\$635,058</b>	<b>\$573,103</b>	<b>\$479,379</b>	<b>\$992,654</b>	<b>\$506,040</b>

## LIABILITIES.

No. 741

Capital, .....	150,000	150,000	200,000	250,000	200,000	400,000	200,000
Circulation, .....	121,726	170,280	272,460	203,873	146,807	373,498	208,383
Profits, .....	11,739	16,443	92,011	15,795	10,568	81,875	31,622
Deposites on debts, .....	.....	350	4,793	1,076	5,041	8,725	.....
Dividends unpaid, .....	315	.....	6,418	130	.....	6,955	467
Due Canal Fund, .....	79,067	174,031	.....	49,629	44,054	65,101	25,000
Loans on time, .....	.....	.....	.....	.....	.....	.....	.....
Deposites, .....	28,748	52,942	52,961	16,488	60,745	45,482	33,879
Due to other corporations, ..	2,828	11,933	6,415	36,112	12,164	11,018	6,689
<b>Total, .....</b>	<b>\$394,423</b>	<b>\$575,979</b>	<b>\$635,058</b>	<b>\$573,103</b>	<b>\$479,379</b>	<b>\$992,654</b>	<b>\$506,040</b>
Dividends the last year, ....	15,000	15,000	20,080	20,000	16,000	40,000	20,000
Dir's liabilities as principals, ..	12,180	23,600	4,200	24,850	20,942	23,070	14,724
“ “ as sureties, ..	19,574	13,649	13,543	24,132	37,552	33,942	24,317
Stock owned by directors, ..	59,700	37,500	91,975	58,750	83,000	76,300	94,640
Loans & disc's, July 1, 1834, .....	.....	336,982	499,637	409,158	372,980	685,682	442,082
Circulation, “ “	123,290	153,912	286,257	186,908	184,153	292,347	212,036
Specie, “ “	8,783	14,670	18,153	19,639	8,890	23,161	10,317

28



**LIST OF BANKS, CONTINUED,  
RESOURCES.**

	Yates County Bank.	Chemung Canal Bank.	Steuben County Bank.	Wayne County Bank.	Ontario Bank and Branch.	Livingston County Bank.	Bank of Monroe.
Loans and discounts, .....	223,278	343,910	286,267	237,090	743,726	231,983	716,047
Real estate, .....	6,311	6,517	6,100	17,090	49,663	2,000	661
Stocks, .....	.....	.....	.....	.....	.....	.....	.....
Over-drafts, .....	2,451	146	189	.....	644	354	100
Personal estate, .....	.....	870	.....	.....	.....	.....	.....
Expenses, .....	78	.....	1,986	.....	1,161	590	.....
Bank Fund, .....	1,145	1,191	1,413	2,350	11,250	2,166	7,333
Specie, .....	7,330	21,091	14,010	8,329	12,365	13,538	25,491
Notes of other solvent banks,	14,316	3,587	10,333	21,631	11,901	11,595	14,648
Checks and other cash items,	2,543	1,254	589	.....	3,927	.....	1,000
Funds on deposit in N. Y. and Albany, .....	3,202	62,233	38,869	45,473	183,508	47,000	209,186
Due from other banks and corporations, .....	2,001	1,105	4,131	1,644	13,372	363	5,080
<b>Total, .....</b>	<b>\$262,655</b>	<b>\$441,904</b>	<b>\$363,687</b>	<b>\$333,607</b>	<b>\$1,031,517</b>	<b>\$309,589</b>	<b>\$979,552</b>

LIABILITIES.

	100,000	200,000	150,000	100,000	500,000	100,000	300,000
Capital, .....	93,683	183,237	131,480	136,528	223,525	139,173	280,157
Circulation, .....	3,880	4,156	15,089	12,084	105,911	26,144	55,580
Profits, .....	4,879	2,791	1,532	4,762	4,000	830	6,883
Deposits on debts, .....	60	8,387	.....	2,695	319	120	22,512
Dividends unpaid, .....	21,619	6,137	33,950	60,448	90,187	.....	172,586
Due Canal Fund, .....	15,000	.....	.....	.....	.....	.....	.....
Loans on time, .....	19,460	32,038	28,802	10,826	90,576	32,861	66,979
Deposites, .....	4,074	5,158	3,034	6,264	16,999	10,461	74,855
Due to other corporations, ..							
<b>Total, .....</b>	<b>\$262,655</b>	<b>\$441,904</b>	<b>\$363,887</b>	<b>\$333,607</b>	<b>\$1,031,517</b>	<b>\$309,589</b>	<b>\$979,552</b>
Dividends the last year, ...	12,000	18,000	12,750	10,000	50,000	12,000	37,500
Dir's liabilities as principals, .	12,540	28,695	11,662	16,380	22,477	21,674	23,179
"    "    as sureties, ..	10,061	14,551	15,031	12,423	50,026	6,449	34,780
Stock owned by directors, ..	63,000	35,500	52,500	41,725	68,050	93,100	107,225
Loans & disc's, July 1, 1834, .	246,578	352,072	304,871	235,520	800,183	237,100	743,357
Circulation, "    "	125,454	185,169	183,081	160,958	190,411	139,328	291,259
Specie, "    "	6,696	19,687	13,676	7,639	22,113	8,840	18,139



**LIST OF BANKS, CONTINUED.**  
**RESOURCES.**

	Bank of Orleans.	Lockport Bank.	Bank of Buffalo.	Commercial Bank of Buffalo.	Bank of Genesee.	Chautauque County Bank.
Loans and discounts, . . . . .	309,028	243,585	383,576	568,289	248,332	218,747
Real estate, . . . . .	1,800	8,000	14,217	.....	7,412	6,157
Stocks, . . . . .	.....	.....	.....	.....	.....	.....
Over-drafts, . . . . .	.....	97	8,034	.....	1,013	7
Personal estate, . . . . .	.....	.....	.....	837	.....	664
Expenses, . . . . .	2,249	3,196	.....	3,250	5,829	.....
Bank Fund, . . . . .	291	1,943	3,333	465	2,395	982
Specie, . . . . .	11,570	17,266	32,859	84,272	12,156	8,376
Notes of other solvent banks,	38,689	14,045	43,656	33,631	78,367	747
Checks and other cash items,	7,100	6,583	.....	5,300	39	1,039
Funds on deposit in N. Y. and Albany, . . . . .	24,106	54,109	29,105	28,741	48,760	.....
Due from other banks and corporations, . . . . .	328	2,272	50,757	3,385	15,275	37,426
<b>Total, . . . . .</b>	<b>\$395,161</b>	<b>\$351,096</b>	<b>\$565,537</b>	<b>\$728,170</b>	<b>\$419,578</b>	<b>\$274,145</b>

## LIABILITIES.

Capital, .....	200,000	100,000	200,000	400,000	100,000	100,000
Circulation, .....	165,664	99,490	133,987	192,479	161,509	119,787
Profits, .....	9,909	20,091	28,457	12,649	20,122	10,840
Deposites on debts, .....	.....	.....	248	.....	898	250
Dividends unpaid, .....	.....	25	490	.....	1,262	457
Due Canal Fund, .....	.....	74,198	99,819	.....	27,000	20,000
Loans on time, .....	.....	.....	.....	.....	.....	4,900
Deposites, .....	8,789	16,357	45,492	84,786	92,465	7,295
Due to other corporations, ..	10,799	40,935	57,044	38,256	16,322	10,616
<b>Total, .....</b>	<b>\$395,161</b>	<b>\$351,096</b>	<b>\$565,537</b>	<b>\$728,170</b>	<b>\$419,578</b>	<b>\$274,145</b>
Dividends the last year, ....	.....	12,000	16,000	.....	15,000	17,000
Dir's liabilities as principals, .	24,666	18,000	32,528	30,794	19,025	5,994
"    "    as sureties, ..	11,303	5,500	19,134	43,560	4,712	14,007
Stock owned by directors, ..	45,700	23,025	94,750	76,000	41,980	16,050
Loans & disc's, July 1, 1834,	.....	244,041	480,261	.....	238,235	220,289
Circulation,    "    "    "    "	.....	104,350	186,483	.....	143,283	84,659
Specie,    "    "    "    "	.....	13,835	20,802	.....	23,068	11,966



## STATE OF NEW-YORK.

Aggregate Statement of 76 Banks reporting to the Bank Commissioners, January 1st, 1835.

RESOURCES.	New-York City Banks.	Country Banks.	Total.
Loans and discounts,.....	30,479,828	22,373,802	52,853,630
Real estate,.....	579,458	620,959	1,200,417
Stocks,.....	256,960	204,608	551,568
Over-drafts,.....	53,607	124,374	177,981
Personal estate,.....	2,117	9,603	11,720
Expenses,.....	62,497	57,269	119,766
Bank Fund,.....	158,182	162,474	320,656
Specie,.....	4,358,739	1,203,006	5,561,745
Notes of other solvent banks,.....	4,316,709	1,428,917	5,745,626
Checks and other cash items,.....	300,209	370,154	670,363
Funds on deposit in N. Y. and Albany,.....	.....	4,944,877	4,944,877
Due from other banks and corporations,.....	4,765,168	851,679	5,616,847
Total,.....	\$45,333,474	\$32,441,722	\$77,775,196

Annual Report of the  
Bank Commissioners 974 A.D.S

# 74 p 26-48

1-22-35



## SAFETY FUND BANKS.

Aggregate Statement of 77 Banks, as reported to the Bank Commissioners, Jan. 1, 1836.

### RESOURCES.

	New-York City Banks,	Country Banks.	Total.
Loans and discounts,.....	33,204,260	26,459,664	59,663,924
Real estate, .....	636,061	693,350	1,329,411
Stocks, .....	117,498	309,944	427,442
Over-drafts, .....	112,066	118,596	230,662
Personal estate,.....	1,914	6,855	8,769
Expenses, .....	59,277	55,692	114,969
Bank Fund, .....	220,631	222,065	442,696
Specie, .....	3,623,258	1,351,598	4,974,856
Notes of other solvent banks, .....	6,211,603	1,974,970	8,186,573
Checks and other cash items,.....	482,818	572,259	1,055,077
Funds on deposit in N. Y. and Alb. ....	.....	4,661,523	4,661,523
Due from other banks and corpor's,.....	8,012,068	1,219,778	9,231,846
	\$52,681,454	\$37,646,294	\$90,327,748

LIABILITIES.

Capital paid in and possessed, .....	14,611,200	11,920,261	26,531,461
Bank notes in circulation, .....	6,349,421	12,606,397	18,955,818
Profits, .....	2,286,907	1,845,093	4,132,000
Deposites to apply on debts, .....	52,633	107,005	159,638
Dividends unpaid, .....	304,528	101,348	405,876
Due Canal Fund, .....	762,500	2,325,847	3,088,347
Loans on time, .....	356,000	107,500	463,500
Deposites, United States, .....	6,049,699	.....	6,049,699
Deposites, individual, .....	10,649,573	3,461,119	14,110,692
Due other banks and corporations, .....	11,258,993	5,171,724	16,430,717
	<hr/>	<hr/>	<hr/>
	\$52,681,454	\$37,646,294	\$90,327,748



Aggregate Statement of all the Banks of the State of New-York, on the 1st of Jan. 1836,  
RESOURCES.

	Seventy-seven Safety Fund Banks.	Nine Banks not sub- ject to the Bank Fund law.	Total.
Loans and discounts, . . . . .	59,663,924	12,805,358	72,469,282
Real estate, . . . . .	1,329,411	482,514	1,811,925
Stocks, . . . . .	427,442	375,717	803,159
Over-drafts, . . . . .	230,662	.....	230,662
Suspense account, . . . . .	.....	126,167	126,167
Expenses and personal estate, . . . . .	123,738	20,965	144,703
Bank fund, . . . . .	442,696	.....	442,696
Specie, . . . . .	4,974,856	1,249,790	6,224,646
Notes of other solvent banks, . . . . .	8,186,573	2,051,001	10,237,574
Checks and other cash items, . . . . .	1,055,077	222,809	1,277,886
Due from other banks and corporations, . . . . .	13,893,369	2,097,799	15,991,168
			\$109,759,868

## LIABILITIES.

Capital paid in and possessed, .....	26,531,461	4,750,000	31,281,461
Bank notes in circulation, .....	18,955,818	2,172,109	21,127,927
Profits, .....	4,132,000	500,803	4,632,803
Deposites to apply on debts, .....	159,638	.....	159,638
Dividends unpaid, .....	405,876	51,719	457,595
Due Canal Fund, .....	3,088,347	357,406	3,445,753
Loans on time, .....	463,500	.....	463,500
Deposites, United States, .....	6,049,699	3,241,840	9,291,539
Deposites, individual, .....	14,110,692	5,005,478	19,116,170
Due other banks and corporations, .....	16,430,717	3,352,765	19,783,482
			\$109,759,868



Aggregate Statement of all the Banks of the State of New-York, on the 1st of January, 1836, distinguishing between those located in the city of New-York and elsewhere.

## RESOURCES.

	Twenty-two city Banks.	Sixty-four country Banks,	Total.
Loans and discounts, . . .	43,239,998	29,229,284	72,469,282
Real estate, . . . . .	1,052,260	759,665	1,811,925
Stocks, . . . . .	427,279	375,880	803,159
Over-drafts, . . . . .	112,066	118,596	230,662
Suspense account, . . . . .	.....	126,167	126,167
Expenses & personal est.	71,695	73,008	144,703
Bank fund, . . . . .	220,631	222,065	442,696
Specie, . . . . .	4,731,066	1,493,580	6,224,646
Notes of other banks, ..	8,048,993	2,188,581	10,237,574
Checks & oth. cash items,	705,627	572,259	1,277,886
Due from other banks, &c.	9,595,657	6,395,511	15,991,168
			\$109,759,868

## LIABILITIES.

Capital, . . . . .	18,361,200	12,920,261	31,281,461
Circulation, . . . . .	7,569,165	13,558,762	21,127,927
Profits, . . . . .	2,511,890	2,120,913	4,632,803
Deposites on debts, . . .	52,633	107,005	159,638
Dividends unpaid, . . . .	352,978	104,617	457,595
Due Canal Fund, . . . . .	864,614	2,581,139	3,445,753
Loans on time, . . . . .	356,000	107,500	463,500
Deposites, United States,	9,291,539	.....	9,291,539
Deposites, individual, ..	14,848,552	4,267,618	19,116,170
Due other banks, &c. ..	13,996,701	5,786,781	19,783,482
			\$109,759,868

Annual Report of the  
Bank Commissioners

77 y a G L # 80 p 44-48

1-23-36



Annual Report of the  
Bank Commissioner

1917 D'S # 69 p 17

1-31-33



## STATE OF NEW-YORK.

*Aggregate Statement of 58 Banks reporting to the Bank Commissioners on the 1st of January, 1833.*

Notes discounted, .....	35,568,525	82	Capital, .....	\$20,175,800	00
Bonds and mortgages, .....	549,214	49	Bank notes in circulation, .....	12,215,926	13
Debts in judgment, .....	259,646	99	Profits, .....	2,286,236	21
Debts in suit, .....	191,159	59	Peoposits to apply on debts, .....	148,771	76
Special loans, .....	1,513,041	65	Dividends unpaid, .....	175,452	64
Real estate, .....	997,311	65	State of New-York deposits, .....	22,378	48
Stocks owned by the banks, .....	73,799	68	Due Commissioners of the Canal Fund, ..	2,745,053	19
Overdrafts, .....	279,426	01	Due individual depositors, .....	7,909,860	28
Personal estate, .....	21,389	97	Due corporations, bankers and brokers, ..	7,335,927	30
Expenses, .....	132,573	70	Special loans, .....	107,388	55
Bank fund, .....	135,727	77	Due to parent banks from branches, .....	432,774	24
Specie, .....	1,792,392	81			
Bills of solvent banks, .....	4,904,646	24		\$53,555,568	78
Items counted as cash, .....	822,717	03			
Due from corporations, bankers & brokers,	5,878,594	72			
Due from branch banks, .....	435,400	66			
	\$53,555,568	78			



IN ASSEMBLY,  
February 1, 1833

ANNUAL REPORT

Of the Bank Commissioners.

Hon. WILLIAM BAKER,  
Speaker of the Assembly.

Albany, February 1,  
1833.

Sir— have the honor to transmit herewith the annual report of the Bank Commissioners, as required from us by law, and are, Very respectfully,  
Your obedient servants,

C. STEBBINS,  
GEO. R. DAVIS  
LEWIS EATON  
Bank Commrs.

LIST OF BANKS,

In the State of New-York, subject to the Bank Fund Law, in operation on the 1st of January, 1833.

BANKS.	Capital employed.	Bank notes in circulation.	Due Commissioners of the Canal Fund	Loans and discounts.	Specie.	Directors liabilities to the bank as principals.	Directors liabilities to the bank as sureties.	Stock owned by directors.	Dividends the last year.
Bank of America,.....	2,001,200	525,862	150,000	2,878,362	210,408	155,800	232,900	117,900	110,415
Mechanics' Bank,.....	2,000,000	349,670	.....	3,512,732	176,596	20,800	15,500	41,325	126,000
Merchants' Bank,.....	1,490,000	555,995	.....	2,818,085	178,257	.....	.....	42,250	93,029
Bank of New-York,.....	1,000,000	626,666	.....	2,116,130	153,769	60,437	42,209	20,000	67,909
Union Bank,.....	1,000,000	229,500	.....	1,434,405	100,104	99,029	145,050	21,850	65,000
National Bank,.....	750,000	256,226	151,687	1,204,489	81,375	37,020	109,175	83,550	45,000
City Bank,.....	720,000	284,349	.....	1,362,874	73,476	57,278	179,845	.....	50,400
Merchants' Exchange Bank,.....	750,000	255,978	50,562	1,250,860	49,868	72,583	108,518	70,450	26,250
Phoenix Bank,.....	500,000	294,617	150,000	1,165,354	114,237	20,186	188,732	.....	35,002
Leather Manufacturers' Bank,.....	600,000	173,962	.....	752,531	63,755	54,813	76,604	131,600	.....
Tradesmen's Bank,.....	400,000	173,315	.....	766,211	37,276	37,864	55,205	62,440	28,000
Butchers' and Drivers' Bank,.....	300,000	223,358	.....	667,359	28,402	22,795	35,736	28,875	21,000
Mechanics' and Traders' Bank,.....	200,000	138,868	.....	418,898	11,313	6,567	49,028	65,700	14,000
Greenwich Bank,.....	200,000	108,086	50,000	394,862	10,318	15,813	30,640	46,125	13,160
Brooklyn Bank,.....	200,000	110,601	.....	312,330	10,614	5,810	24,318	90,700	.....
Bank of Newburgh,.....	140,000	258,783	.....	339,856	13,921	11,500	25,667	37,905	16,000
Bank of Poughkeepsie,.....	100,000	205,831	.....	248,143	10,359	16,064	15,899	39,750	9,000
Ulster County Bank,.....	100,000	169,273	.....	215,224	5,603	3,710	6,570	14,750	7,000
Catskill Bank,.....	150,000	236,696	.....	363,055	5,664	27,946	12,670	54,468	21,750
Tanners' Bank,.....	100,000	184,557	.....	205,949	7,005	11,238	14,019	52,150	4,500
Hudson River Bank,.....	150,000	265,657	.....	323,824	8,996	16,125	25,685	52,200	20,000
Bank of Albany,.....	240,000	78,833	.....	350,631	24,576	43,300	15,384	23,760	16,800
Mechanics' and Farmers' Bank,.....	442,000	217,962	316,869	1,028,285	26,540	62,693	55,228	127,432	35,360
New-York State Bank,.....	369,600	202,812	349,309	911,433	18,961	37,694	85,006	62,412	29,568
Canal Bank,.....	300,000	142,660	130,000	638,483	12,285	25,647	62,991	56,470	21,000
Bank of Troy,.....	440,000	215,677	234,450	1,070,752	24,879	39,465	44,313	56,280	39,600
Farmers' Bank,.....	278,000	185,128	41,556	686,242	8,029	7,053	40,741	70,360	22,240
Merchants' and Mechanics' Bank,.....	300,000	134,568	162,493	728,884	6,669	38,490	51,748	47,050	24,000
Lansingburgh Bank,.....	120,000	127,422	.....	269,710	7,157	9,583	15,874	20,010	.....
Bank of Whitehall,.....	100,000	147,479	49,326	233,196	5,369	18,665	14,643	27,350	9,000
Essex County Bank,.....	100,000	50,584	.....	102,247	6,820	8,642	8,761	.....	.....
Saratoga County Bank,.....	100,000	183,491	58,354	248,797	9,121	12,100	18,626	37,125	10,000
Mohawk Bank,.....	165,000	91,671	23,656	240,618	9,900	9,419	26,655	28,370	9,900
Montgomery County Bank,.....	100,000	166,284	.....	248,792	8,917	5,598	16,268	35,350	10,000
Central Bank,.....	120,000	196,767	.....	296,765	6,039	13,000	17,132	73,170	12,000
Otsego County Bank,.....	100,000	149,759	.....	239,239	10,328	10,535	21,586	48,200	8,000
Broome County Bank,.....	100,000	164,254	.....	240,668	11,560	19,298	12,648	47,225	8,000
Bank of Chenango,.....	120,000	176,813	.....	273,053	5,045	14,452	18,450	41,490	10,800
Madison County Bank,.....	100,000	177,761	36,000	209,205	10,032	15,414	9,980	45,050	10,000
Bank of Utica and Branch,.....	600,000	500,082	142,891	983,210	30,238	37,845	58,971	91,980	54,000
Bank of Rome,.....	100,000	56,650	.....	43,797	6,090	2,994	5,463	.....	.....
Jefferson County Bank,.....	80,000	125,539	.....	196,557	17,880	13,726	12,805	16,650	8,000
Ogdensburgh Bank,.....	100,000	171,844	.....	200,225	10,129	21,678	11,619	45,750	10,000
Bank of Oswego,.....	150,000	97,838	.....	303,871	7,382	12,656	30,132	14,200	7,500
Onondaga County Bank,.....	150,000	191,763	76,700	357,088	16,032	9,669	13,940	32,500	15,000
Bank of Salina,.....	150,000	113,643	.....	128,618	7,543	7,291	7,622	62,200	.....
Bank of Auburn,.....	200,000	287,397	.....	397,047	11,950	4,150	14,374	93,625	14,080
Bank of Geneva,.....	400,000	394,462	102,011	713,336	13,023	10,195	31,480	78,600	40,000
Bank of Ithaca,.....	200,000	281,383	38,000	447,843	10,278	21,202	36,695	76,640	20,000
Yates County Bank,.....	100,000	128,528	.....	234,708	8,396	11,010	12,389	70,000	12,000
Wayne County Bank,.....	100,000	156,889	47,204	244,026	6,412	6,668	26,120	23,325	13,000
Ontario Bank and Branch,.....	500,000	289,030	113,767	962,961	11,587	9,700	10,761	48,000	50,000
Livingston County Bank,.....	100,000	173,749	.....	237,986	7,602	18,797	12,322	90,600	11,000
Bank of Monroe,.....	300,000	236,857	112,521	713,946	15,970	48,280	16,308	94,475	30,000
Bank of Genesee,.....	100,000	156,358	36,000	247,026	7,377	21,015	6,697	31,580	10,000
Lockport Bank,.....	100,000	117,321	58,598	248,810	9,599	13,038	19,319	16,600	13,000
Bank of Buffalo,.....	200,000	122,168	56,319	285,316	18,905	21,689	21,626	49,000	16,000
Chautauque County Bank,.....	100,000	165,692	.....	243,418	12,355	6,682	9,135	15,750	6,000
	\$20,175,800								

Banks not subject to the Bank Fund Law.

BANKS.	Capital.
Manhattan Company,.....	2,050,000
Dry Dock Company,.....	200,000
Chemical Manufacturing Company,.....	400,000
Fulton Bank,.....	600,000
Delaware and Hudson Canal Company, ..	500,000
North River Bank,.....	500,000
Long Island Bank,.....	300,000
Orange County Bank,.....	105,660
Dutchess County Bank,.....	75,000
Commercial Bank,.....	225,000
Bank of Rochester,.....	250,000
	5,205,660
Amount of capital brought down,.....	20,175,800
Total capital of State Banks,.....	\$25,381,460



Table 30

Study

Ind. Branch - Table 1 - p. 16a

" %

Table 3 - p. 19a

Ohio

Number

Table 1 - 19a

%

" 1 - 19a

Mich

Number of banks Table 5 - p. 10a

Iowa

Table 2 - 17a



Table 31

Ind. cir + dep. Table 1-16a  
" % Table 3-p19a

Ohio

cir. + dep.

%

Table 4 - p. 23a

Table 4 - p. 23a

Mich

Ins. oblig.

Table 5 - p. 10a

Iowa

Obligations - History of Iowa B. Reg.

pp 119-120

Table 32

Ind. - C+D. Table 1-16a

Ohio

Cir.

Table 5-25a

%

Table 5-25a

Iowa

Cir.

Table 2-p17a

%

" " - " "

Mich

Ins. sup.

Table 5-p.10a



Table 33

Ohio

Ins. Funds

Table 9 - 57a

Iowa

Ins. fund - Table 5 - p. 19a

% of a. cir.

" " "

969  
2072



Annual Report of the  
Bank Commissioners NY & DS

# 70 p 16

1-31-32



## LIST OF BANKS,

In the State of New-York, subject to the Bank Fund Law, and in operation on the 1st of January, 1832.

BANKS.	LOCATION.	Capital employed.	Bank notes in circulation.	Specie on hand.	Directors liabilities to the bank as principals.	Directors liabilities to the bank as sureties.	Stock owned by directors.	Bank notes in circulation on the 1st of July, 1831.	Specie on hand on the 1st of July, 1831.
Bank of America,.....	New-York city,.....	\$2,001,200	\$521,941 04	\$134,123 98	\$165,612	306,694	\$102,000	\$385,000	\$146,000
Mechanics' Bank,.....	do .....	2,000,000	611,299 83	150,467 81	3,571	85,981	38,275	409,406	247,392
Merchants' Bank,.....	do .....	1,490,000	530,436 50	241,666 32	68,539	265,933	48,900	358,455	192,854
Bank of New-York,.....	do .....	1,000,000	740,370 00	163,543 59	49,055	94,196	21,000	580,000	295,000
Union Bank,.....	do .....	1,000,000	268,738 38	103,224 37	275,262	15,857	19,400	230,065	242,170
City Bank,.....	do .....	720,000	299,142 00	63,419 80	87,783	132,709	120,600	100,000	101,705
National Bank,.....	do .....	750,000	233,619 00	62,289 27	46,493	126,271	130,100	65,305	28,012
Merchants' Exchange Bank,.....	do .....	750,000	196,922 00	38,483 01	91,041	113,683	120,050		
Tradesmen's Bank,.....	do .....	400,000	198,694 00	35,001 22	14,738	77,557	57,240	216,133	39,025
Phoenix Bank,.....	do .....	500,000	326,983 59	154,598 55	5,600	156,776	42,125	340,734	256,884
Butchers' and Drovers' Bank,.....	do .....	300,000	192,255 00	33,980 98	14,323	57,554	32,525	98,169	26,712
Mechanics' and Traders' Bank,.....	do .....	200,000	155,146 50	9,881 50	5,238	46,192	67,000	80,141	9,903
Greenwich Bank,.....	do .....	200,000	120,839 09	16,683 25	14,832	47,507	34,075	94,930	21,852
Bank of Newburgh,.....	Newburgh,.....	140,000	275,395 00	24,287 83	25,240	14,595	35,857	229,023	22,914
Bank of Poughkeepsie,.....	Poughkeepsie,.....	100,000	199,514 00	3,873 88	13,300	23,256	41,250	194,805	4,866
Ulster County Bank,.....	Kingston,.....	100,000	88,865 00	4,403 87	6,050	2,925	13,500		
Catskill Bank,.....	Catskill,.....	150,000	273,332 25	10,545 82	29,574	10,201	61,812	254,539	16,929
Tanners' Bank,.....	do .....	100,000	181,158 00	6,732 13	11,250	18,467	47,650		
Hudson River Bank,.....	Hudson,.....	100,000	199,526 00	11,783 06	11,452	17,944	43,100	197,332	15,022
Bank of Albany,.....	Albany,.....	240,000	99,588 50	21,116 59	19,361	37,756	21,900	114,458	31,598
Mechanics' and Farmers' Bank,.....	do .....	442,000	304,969 00	20,433 07	21,219	64,307	127,432	331,176	33,991
New-York State Bank,.....	do .....	369,600	188,966 00	21,751 75	43,493	73,068	51,660	186,118	20,368
Canal Bank,.....	do .....	300,000	214,720 25	13,170 21	20,905	71,411	55,640	181,114	12,801
Bank of Troy,.....	Troy,.....	440,000	280,404 34	20,401 00	91,010	54,596	80,980	217,280	18,445
Farmers' Bank,.....	do .....	278,000	220,746 00	11,548 49	4,954	19,451	68,120	207,970	10,408
Merchants' and Mechanics' Bank,.....	do .....	300,000	192,126 00	10,229 46	40,999	47,023	46,000	218,973	8,656
Saratoga County Bank,.....	Waterford,.....	100,000	191,302 00	8,014 11	18,130	13,135	39,875	128,465	6,582
Bank of Whitehall,.....	Whitehall,.....	100,000	100,083 00	5,752 91	9,238	21,865	29,075		
Mohawk Bank,.....	Schenectady,.....	165,000	114,140 00	12,380 50	6,323	38,435	30,170	80,699	9,400
Montgomery County Bank,.....	Johnstown,.....	100,000	86,233 00	8,653 84	5,030	6,745	34,950		
Central Bank,.....	Cherry-Valley,.....	120,000	194,721 00	6,317 73	19,252	14,804	91,920	181,316	7,473
Otsego County Bank,.....	Cooperstown,.....	100,000	159,202 00	6,152 23	7,803	7,100	45,000	157,198	5,196
Broome County Bank,.....	Binghamton,.....	100,000	70,210 00	8,737 55	3,674	8,731	37,200		
Bank of Chenango,.....	Norwich,.....	120,000	182,023 00	8,004 30	7,997	12,536	36,915	234,279	6,436
Madison County Bank,.....	Cazenovia,.....	100,000	165,283 00	10,038 57	13,550	12,220	45,050		
*Bank of Utica, and Branch,.....	Utica and Canandaigua,.....	600,000	572,847 00	17,674 23	31,845	65,996	88,800	590,558	16,095
Jefferson County Bank,.....	Watertown,.....	80,000	147,555 00	19,078 96	6,900	12,519	16,650	127,708	11,782
Ogdensburgh Bank,.....	Ogdensburgh,.....	100,000	163,824 00	34,222 94	11,580	15,724	44,700	150,413	8,887
Bank of Oswego,.....	Oswego,.....	150,000	143,500 00	15,368 97	16,954	22,073	12,000		
Onondaga County Bank,.....	Syracuse,.....	150,000	242,232 00	11,825 71	8,354	9,375	31,100	256,141	20,332
Bank of Auburn,.....	Auburn,.....	200,000	237,121 00	13,885 35	10,757	19,428	84,425	289,179	13,586
Bank of Geneva,.....	Geneva,.....	400,000	342,150 00	16,207 68	5,011	25,759	74,200	507,604	15,232
Bank of Ithaca,.....	Ithaca,.....	200,000	323,677 00	7,853 43	16,908	32,194	75,700	374,210	12,785
Yates County Bank,.....	Penn-Yan,.....	100,000	137,226 00	7,969 54	14,400	7,367	73,000		
Wayne County Bank,.....	Palmyra,.....	100,000	168,956 00	5,200 83	5,750	24,644	45,225	198,319	6,936
*Ontario County Bank, and Branch,.....	Canandaigua and Utica,.....	500,000	260,718 93	14,427 89	4,550	9,700	45,400	383,837	16,261
Livingston County Bank,.....	Geneseo,.....	100,000	174,243 50	5,224 09	14,334	15,224	90,300	168,707	5,295
Bank of Monroe,.....	Rochester,.....	300,000	264,349 00	13,338 24	31,391	33,750	104,525	267,079	11,956
Bank of Genesee,.....	Batavia,.....	100,000	192,046 00	16,387 00	12,025	6,914	29,400	170,548	15,340
Lockport Bank,.....	Lockport,.....	100,000	127,194 00	8,914 48	19,678	10,190	28,100	145,072	4,509
Bank of Buffalo,.....	Buffalo,.....	200,000	129,391 00	12,586 05					
		\$18,755,800	\$12,005,824 70	\$1,681,858 04	\$1,478,328	\$2,428,338	\$2,761,871	\$9,823,051	\$1,998,070

\* The liabilities of the directors of the branches, and the stock owned by them, are not included.

### Banks not subject to the Bank Fund Law.

BANKS.	Capital.	To whom required to report.	Expiration of charter.
Manhattan Company,.....	\$2,050,000	Not required to report,.....	unlimited.
Dry Dock Company,.....	200,000	Legislature annually,.....	do
Chemical Manufacturing Company,.....	400,000	do in February,.....	1844.
Fulton Bank,.....	600,000	Not required to report,.....	1844.
Delaware & Hudson Canal Company,.....	500,000	do do .....	1844.
North River Bank,.....	500,000	Legislature if required,.....	1842.
Long-Island Bank,.....	300,000	do annually,.....	1840.
Orange County Bank,.....	105,660	Not required to report,.....	1833.
Dutchess County Bank,.....	75,000	Legislature annually in February,.....	1845.
Commercial Bank,.....	225,000	do do .....	1845.
Lansingburgh Bank,.....	72,000	Not required to report,.....	1833.
Bank of Rochester,.....	250,000	Comptroller annually in September,.....	1840.
	\$5,277,660		
Amount of capital brought down,.....	18,755,800		
Total capital of State Banks,.....	\$24,033,460		





Annual Report of the Board  
Commissioners (2nd)

NKAD's , # 70 , p. 15

4/31/32