

Assets + liabilities - Bank Comm Reports 1839-1845

SAFETY FUND BANKS. RESOURCES.

	Bank of America	Mechanics' Bank	Bank of the State of N. York	Phenix Bank.	Merchants' Bank	Bank of N. Y.	Union Bank.
Loans and discounts,	3,174,705	3,442,702	3,780,591	1,843,383	2,888,243	2,296,403	2,140,891
Real estate,	113,742	89,905	245,500	64,352	46,464	90,000	32,106
Stocks,	20,000	55,616	.....	196,719	.....	219,000	100,000
Overdrafts,	2,580	54,793	1,066	27,990	4,690	6,358	1,707
Personal estate, .....	.....	.....	.....	.....	.....	2,777	4,290
Expenses, .....	.....	15,149	17,278	.....	.....	30,000	30,000
Bank Fund,	60,036	60,000	12,301	26,123	36,453	334,792	300,159
Specie,	741,029	313,490	572,783	253,417	530,158	8,522	.....
Notes of other solvent banks,	395,580	36,460	644,625	7,574	.....	326,854	.....
Checks and other cash items,	1,032,290	44,872	27,024	3,017	.....	.....	.....
Funds on deposit in N. Y. & Albany, Due from other banks & corporations,	588,837	542,711	781,766	1,279,581	1,795,290	233,598	382,224
	\$6,128,799	\$4,655,698	\$6,082,934	\$3,702,156	\$5,301,298	\$3,548,304	\$2,991,377

LIABILITIES.

Capital,.....	2,001,200	2,000,000	2,000,000	1,500,000	1,490,000	1,000,000	1,000,000
Circulation,.....	454,034	379,810	247,045	175,641	335,971	415,960	278,927
Loans on time,.....	56,000	.....	.....	.....	.....	336,111	.....
Profits,.....	259,187	652,667	89,571	135,300	390,558	222,260	223,352
Deposites on debts,.....	15,036	19,922	.....	.....	.....	.....	.....
Dividends unpaid,.....	120,086	8,805	8,709	61,795	24,694	10,115	5,305
Due Canal Fund,.....	377,900	.....	351,500	.....	262,000	176,700	176,700
Deposites,.....	1,960,614	1,166,996	1,050,194	810,104	998,096	1,084,525	438,647
Due other banks and corporations,...	884,742	427,498	2,335,915	1,019,316	1,799,979	302,633	868,446
	<u>\$6,128,799</u>	<u>\$4,655,698</u>	<u>\$6,082,934</u>	<u>\$3,702,156</u>	<u>\$5,301,298</u>	<u>\$3,548,304</u>	<u>\$2,991,377</u>
Dividends the last year,.....	300,340	100,000	200,000	210,000	247,430	130,000	150,000
Directors' liabilities as principals,....	177,888	22,600	45,334	253,636	92,450	92,000	72,882
do do sureties,.....	139,939	30,215	170,405	22,280	84,870	97,302	103,663
Stock owned by directors,.....	147,200	45,950	121,800	81,725	31,500	29,900	134,400
Loans and discounts, 1st July, 1838,	4,039,944	3,105,688	2,965,018	1,590,601	2,379,022	2,264,730	2,114,491
Circulation, do	360,151	304,683	341,620	178,186	395,471	517,385	259,919
Specie, do	2,703,283	650,545	611,197	470,746	904,888	355,487	321,003

SAFETY FUND BANKS. RESOURCES.

	National Bank.	Merchants' Exchange Bank.	City Bank.	Leather Manu- facturers' Bank.	Commercial Bank of N. Y.	LaFayette Bank.	Butchers' and Drover's Bank.
Loans and discounts,	1,324,730	1,554,602	1,357,698	1,273,285	753,921	759,628	1,013,410
Real estate,	29,637	20,376	42,047	2,164	23,728	18,700	55,473
Stocks,	60,000	.....	.....	7,866	.....	.....	.....
Overdrafts,	6,245	2,876	2,324	1,368	790	782	424
Personal estate, . . . . .	.....	.....	.....	.....	.....	.....	.....
Expenses,	5,745	.....	7,045	14,295	.....	.....	10,729
Bank Fund,	22,500	22,500	21,600	18,000	8,109	7,916	14,828
Specie,	222,577	224,544	252,484	201,462	57,207	33,103	123,024
Notes of other solvent banks,	25,547	282,291	6,889	244,790	1,004	9,402	53,818
Checks and other cash items,	21,205	103,803	3,107	.....	2,552	1,143	.....
Funds on deposit in N. Y. & Albany, Due from other banks & corporations,	251,760	266,563	184,620	229,035	133,689	41,441	58,060
	\$1,969,946	\$2,477,555	\$1,877,814	\$1,992,265	\$981,000	\$872,115	\$1,329,766

LIABILITIES.

Capital,.....	750,000	750,000	720,000	600,000	500,000	500,000	500,000
Circulation,.....	172,637	275,085	189,971	327,519	229,817	101,479	234,377
Loans on time,.....	.....	.....	.....	.....	.....	.....	.....
Profits,.....	124,155	134,685	113,795	113,993	33,116	15,514	118,489
Deposits on debts,.....	.....	.....	.....	.....	.....	335	125
Dividends unpaid,.....	3,612	3,644	12,744	3,998	20,456	20,592	1,578
Due Canal Fund,.....	133,618	.....	.....	.....	.....	50,600	.....
Deposits,.....	467,234	430,292	463,765	485,875	84,174	123,839	417,839
Due other banks and corporations,...	318,690	883,849	377,539	460,880	113,437	59,756	57,358
	<u>\$1,969,946</u>	<u>\$2,477,555</u>	<u>\$1,877,814</u>	<u>\$1,992,265</u>	<u>\$981,000</u>	<u>\$872,115</u>	<u>\$1,329,766</u>
Dividends the last year,.....	90,000	90,000	166,400	72,000	40,000	60,000	60,000
Directors' liabilities as principals,....	46,750	65,095	62,965	77,000	80,509	157,149	93,634
do do sureties,.....	110,362	86,794	73,904	81,031	44,989	.....	35,133
Stock owned by directors,.....	45,750	57,800	134,730	85,550	29,250	138,400	24,325
Loans and discounts, 1st July, 1838,	1,362,002	1,313,197	1,285,362	1,130,290	740,784	742,251	752,882
Circulation, do	176,658	158,950	355,425	250,777	165,360	78,073	198,315
Specie, do	348,761	255,773	244,655	236,895	62,166	45,884	103,342

FEDERAL RESERVE BANK

**SAFETY FUND BANKS.
RESOURCES.**

	Seventh Ward Bank.	Tradesmens' Bank.	Mechanics' and Traders' Bank.	Greenwich Bank	Brooklyn Bank.	Atlantic Bank.	Westchester County Bank.
Loans and discounts,	918,556	837,987	333,098	321,066	256,967	591,497	390,435
Real estate,	6,105	24,000	41,774	16,923	11,265	37,099	9,400
Stocks, .....	.....	7,936	.....	500	.....	.....	8,325
Overdrafts,	2,669	442	98	2,743	.....	447	112
Personal estate, .....	.....	.....	4,481	.....	.....	.....	.....
Expenses, .....	.....	.....	3,018	1,289	4,595	988	1,078
Bank Fund,	10,595	12,000	6,000	6,000	4,175	5,600	4,339
Specie,	52,868	95,207	64,148	71,993	2,266	31,117	20,286
Notes of other solvent banks,	1,141	10,768	13,836	24,285	2,205	5,132	13,310
Checks and other cash items,	3,835	4,918	35,631	20,915	.....	9,980	1,293
Funds on deposit in N. Y. & Albany, .....	.....	.....	.....	.....	.....	75,177	18,489
Due from other banks & corporations,	74,215	70,238	22,146	62,344	.....	.....	.....
	\$1,069,984	\$1,063,496	\$524,230	\$528,058	\$281,473	\$757,037	\$467,067

LIABILITIES.

Capital,.....	500,000	400,000	200,000	200,000	200,000	500,000	200,000
Circulation,	185,030	149,375	128,531	112,670	4,267	125,021	187,619
Loans on time,.....	.....	.....	.....	.....	.....	.....	.....
Profits,	69,225	85,619	16,913	10,058	26,659	9,962	23,925
Deposites on debts,	19,229	.....	.....	.....	.....	.....	.....
Dividends unpaid,	25,644	41,415	2,835	1,366	.....	.....	.....
Due Canal Fund,.....	.....	.....	.....	.....	.....	1,880	1,034
Deposites,.....	179,142	341,684	150,639	128,108	39,629	98,755	54,489
Due other banks and corporations,...	91,714	45,403	25,312	75,856	10,918	21,418	.....
	<u>\$1,069,984</u>	<u>\$1,063,496</u>	<u>\$524,230</u>	<u>\$528,058</u>	<u>\$281,473</u>	<u>\$757,037</u>	<u>\$467,067</u>
Dividends the last year,	85,000	60,000	28,000	23,000	.....	60,000	30,000
Directors' liabilities as principals,....	58,873	13,214	2,873	22,719	.....	53,573	19,382
do do sureties,	90,504	59,237	39,193	29,134	.....	35,191	18,581
Stock owned by directors,.....	104,400	71,040	58,050	29,475	.....	81,050	31,650
Loans and discounts, 1st July, 1838,	756,467	799,161	344,115	258,802	256,967	567,545	290,711
Circulation, do	133,651	123,689	98,092	72,281	4,267	95,001	127,845
Specie, do	133,017	88,524	60,335	52,715	2,266	48,528	28,591

[Assem. No. 101.]

SAFETY FUND BANKS.

RESOURCES.

	Bank of New- burgh.	Highland Bank.	Orange County Bank.	Dutchess County Bank.	Farmers' and Manufacturers' Bank.	Bank of Poughkeepsie.	Ulster County Bank.
Loans and discounts,	320,506	252,137	250,288	1,059,649	493,486	187,567	180,586
Real estate,	16,013	15,000	21,991	13,000	17,827	17,022	6,475
Stocks,	20,000	.....	.....	.....	.....	.....	.....
Overdrafts,	1,578	.....	36	5,756	732	5	.....
Personal estate, .....	.....	.....	.....	3,000	4,427	.....	.....
Expenses,	91	6,223	211	836	.....	.....	13
Bank Fund,	4,200	3,245	3,081	6,666	5,825	3,000	3,000
Specie,	30,416	30,227	18,744	34,075	38,007	20,572	14,867
Notes of other solvent banks,	15,003	11,782	15,454	16,838	12,085	17,162	10,850
Checks and other cash items,	4,189	13,893	4,021	.....	335	1,722	476
Funds on deposit in N. Y. & Albany,	54,524	55,582	11,409	88,223	55,275	73,395	24,225
Due from other banks & corporations,	8,712	4,625	.....	18,824	12,503	5,734	15,300
	\$475,232	\$392,714	\$325,235	\$1,246,867	\$640,502	\$326,179	\$255,911

LIABILITIES.

Capital,	140,000	200,000	105,660	600,000	300,000	100,000	100,000
Circulation,	157,480	111,196	144,938	371,256	247,661	148,588	110,566
Loans on time,							
Profits,	45,396	27,325	20,555	52,544	26,058	26,335	12,461
Deposites on debts,			4,234	15,553	4,439	959	
Dividends unpaid,		7,371	824			41	1,045
Due Canal Fund,							
Deposites,	95,899	35,313	47,885	165,850	42,334	40,837	29,440
Due other banks and corporations, ...	36,457	11,509	1,139	41,664	20,010	9,419	2,399
	<u>\$475,232</u>	<u>\$392,714</u>	<u>\$325,235</u>	<u>\$1,246,867</u>	<u>\$640,502</u>	<u>\$326,179</u>	<u>\$255,911</u>
Dividends the last year,	20,000		14,792	48,000	24,000	12,500	13,000
Directors' liabilities as principals,	25,912		18,974	66,806	54,108	17,417	2,453
do do sureties,	8,685		4,630	127,109	46,067	8,446	6,034
Stock owned by directors,	46,130		26,906	132,800	64,800	31,600	37,300
Loans and discounts, 1st July, 1838,	267,784	252,137	208,587	914,774	369,786	161,642	120,226
Circulation, do	103,328	111,196	121,918	210,635	131,772	101,832	58,203
Specie, do	29,432	30,227	19,174	33,097	49,717	22,759	16,350

SAFETY FUND BANKS.

RESOURCES.

	Kingston Bank.	Catskill Bank.	Tanners' Bank.	Hudson River Bank.	Bank of Albany.	Mechanics' and Farmers' Bank.	New-York State Bank.
Loans and discounts,	319,428	284,255	148,981	307,252	556,831	980,304	760,566
Real estate,	16,205	18,640	5,500	4,000	7,755	20,000	40,319
Stocks,				376	278	11,036	4,774
Overdrafts,		1,339			1,561		
Personal estate,					145		
Expenses,	885				7,200		10,601
Bank Fund,	1,197	4,386	3,000	4,500	31,262	33,446	23,558
Specie,	25,744	10,625	12,144	13,995	56,366	37,690	130,781
Notes of other solvent banks,	9,306	36,482	20,100	12,318	3,523	217	73,112
Checks and other cash items,		249	6,762	3,523	26,801	202,214	265,636
Funds on deposit in N. Y. & Albany,	41,155	61,379	132,494	113,515	2,630	91,591	74,667
Due from other banks & corporations,	1,324	9,156	2,344	2,739			
	\$415,244	\$426,511	\$331,325	\$462,218	\$691,046	\$1,449,393	\$1,368,361

LIABILITIES.

Capital,.....	200,000	150,000	100,000	150,000	240,000	442,000	369,600
Circulation,.....	166,304	172,603	146,025	172,267	141,092	272,876	210,120
Loans on time,.....	.....	.....	.....	.....	.....	.....	.....
Profits,.....	2,707	28,607	14,157	6,071	53,227	188,266	119,110
Deposites on debts,.....	.....	2,763	1,522	.....	.....	3,486	.....
Dividends unpaid,.....	7,136	716	736	6,554	2,162	1,368	1,622
Due Canal Fund,.....	.....	.....	.....	.....	33,952	97,376	32,695
Deposites,.....	39,097	60,726	47,705	101,045	196,185	201,917	118,660
Due other banks and corporations,.....	.....	11,096	21,180	26,281	24,328	242,104	516,554
	<u>\$415,244</u>	<u>\$426,511</u>	<u>\$331,325</u>	<u>\$462,218</u>	<u>\$691,046</u>	<u>\$1,449,393</u>	<u>\$1,368,361</u>
Dividends the last year,.....	23,000	18,000	12,000	30,000	30,000	66,300	51,973
Directors' liabilities as principals,....	28,916	19,167	1,659	21,125	67,830	45,493	67,058
do do sureties,.....	21,748	15,172	7,472	28,677	20,548	20,487	56,929
Stock owned by directors.....	22,800	30,906	64,200	52,100	34,470	83,402	52,738
Loans and discounts, 1st July, 1838,	268,635	278,900	151,139	254,883	448,898	655,214	576,484
Circulation, do	91,418	109,200	76,237	110,886	75,975	153,842	89,554
Specie, do	20,009	12,002	12,067	20,936	33,645	39,623	18,533

**SAFETY FUND BANKS.
RESOURCES.**

	Canal Bank.	Albany City Bank.	Watervliet Bank	Bank of Troy	Farmers' Bank.	Merchants' and Mechanics' Bank	Troy City Bank.
Loans and discounts,	738,034	1,229,369	449,746	1,044,023	693,082	733,464	714,357
Real estate,		36,332	33,288	21,105	22,209	24,622	13,800
Stocks,				54,544		1,100	
Overdrafts,	398	380	446	100	216	12	5,358
Personal estate,			2,533				
Expenses,	3,655	2,656		1,110	3,246		
Bank Fund,	9,000	10,625	1,666	13,200	8,340	9,000	6,460
Specie,	35,766	46,766	16,628	30,464	52,530	20,935	19,916
Notes of other solvent banks,	156,830	63,572	2,242	3,296	2,058	7,464	16,190
Checks and other cash items,	1,742	3,561	11,549	27,703	78,376	8,312	10,683
Funds on deposit in N. Y. & Albany,	138,121	152,307	16,117	28,598	55,170	4,258	50,885
Due from other banks & corporations,	111,517	97,237	7,142	69,910	66,777	23,900	38,498
	\$1,195,063	\$1,642,805	\$541,357	\$1,294,053	\$982,004	\$833,067	\$876,147

LIABILITIES.

Capital,.....	300,000	500,000	250,000	440,000	278,000	200,000	300,000
Circulation,	218,732	322,851	161,229	279,389	224,855	188,333	228,468
Loans on time,.....	.....	.....	.....	.....	.....	100,000	.....
Profits,	58,058	119,597	9,031	102,673	25,220	37,938	53,525
Deposits on debts, .....	.....	.....	.....	.....	.....	5,523	.....
Dividends unpaid,	1,160	1,948	2,816	2,214	3,946	1,128	895
Due Canal Fund,.....	71,400	64,448	20,000	102,880	21,632	86,712	43,520
Deposites,.....	99,751	181,449	52,738	65,196	110,632	56,042	75,245
Due other banks and corporations,...	445,962	452,512	45,543	301,701	317,719	57,391	174,494
	<u>\$1,195,063</u>	<u>\$1,642,805</u>	<u>\$541,357</u>	<u>\$1,294,053</u>	<u>\$982,004</u>	<u>\$833,067</u>	<u>\$876,147</u>
Dividends the last year,	36,000	60,000	30,000	59,400	52,600	37,500	48,000
Directors' liabilities as principals,....	57,907	65,398	44,009	36,103	25,086	36,990	48,405
do do sureties,	30,625	22,206	26,562	36,677	17,591	21,455	37,746
Stock owned by directors,	51,200	112,500	37,200	79,840	42,410	44,850	75,850
Loans and discounts, 1st July, 1838,	577,429	957,447	402,405	877,113	633,812	562,420	623,812
Circulation, do	70,986	74,441	81,417	101,083	160,796	68,893	123,561
Specie, do	25,482	84,905	15,700	19,290	30,978	20,837	13,105

**SAFETY FUND BANKS.
RESOURCES.**

	Lansingburgh Bank.	Bank of Whitehall.	Essex County Bank.	Clinton County Bank.	Saratoga County Bank.	Mohawk Bank.	Schenectady Bank.
Loans and discounts,	235,101	220,751	145,016	336,019	209,087	332,282	351,506
Real estate,	7,000	6,995	8,500	6,223	5,539	28,145	.....
Stocks, .....	.....	.....	.....	.....	.....	.....	.....
Overdrafts, .....	.....	.....	.....	1,575	648	2,802	133
Personal estate, .....	.....	429	.....	1,000	.....	.....	695
Expenses,	1,126	9	3,329	.....	.....	639	831
Bank Fund,	3,600	3,000	2,558	1,263	3,000	4,950	4,500
Specie,	12,052	7,741	9,817	10,781	10,501	11,015	16,429
Notes of other solvent banks,	3,020	5,711	13,470	26,236	3,979	2,570	7,852
Checks and other cash items, .....	.....	10,554	.....	1,412	34,715	503	517
Funds on deposit in N. Y. & Albany,	28,115	.....	.....	4,024	.....	46,467	60,403
Due from other banks & corporations,	45,000	32,463	.....	3,190	35,460	4,737	.....
	\$335,014	\$287,653	\$182,690	\$391,723	\$302,929	\$434,110	\$442,866

LIABILITIES:

Capital,	120,000	100,000	100,000	200,000	100,000	165,000	150,000
Circulation,	155,886	144,688	53,954	124,883	148,159	145,429	139,593
Loans on time,							
Profits,	11,264	7,010	5,446	11,921	11,113	15,607	18,630
Deposites on debts,		1,808			1,858	600	12,584
Dividends unpaid,	605	412	220	764	1,247	1,225	1,294
Due Canal Fund,		15,840	10,240	30,000	6,880	36,000	20,368
Deposites,	47,259	16,844	12,756	21,066	25,320	70,249	85,252
Due other banks and corporations,		1,051	74	3,089	8,352		15,145
	\$335,014	\$287,653	\$182,690	\$391,723	\$302,929	\$434,110	\$442,866
Dividends the last year,	18,000	20,000	10,000	28,000	20,000	14,850	18,000
Directors' liabilities as principals,	18,213	15,332	12,925	32,656	500	12,960	12,492
do do sureties,	16,533	14,711	11,464	31,733	27,828	14,405	16,176
Stock owned by directors,	10,810	33,500		29,900	49,625	32,020	41,400
Loans and discounts, 1st July, 1838,	213,660	154,117	145,016	294,412	200,538	286,087	265,463
Circulation, do	93,548	61,288	53,954	82,491	86,454	88,454	80,856
Specie, do	12,906	11,280	9,817	10,835	11,675	9,933	18,327

**SAFETY FUND BANKS.
RESOURCES.**

	Montgomery County Bank.	Central Bank.	Otsego County Bank.	Herkimer County Bank.	Broome County Bank.	Bank of Chenango.	Madison County Bank.
Loans and discounts,	177,926	196,948	222,020	399,475	170,739	197,838	203,103
Real estate,	1,910	3,651	3,311	5,500	9,150	4,044	6,069
Stocks,							
Overdrafts,			339			52	1,071
Personal estate,							
Expenses,	143	346		1,413		41	125
Bank Fund,	3,000	3,600	3,000	5,341	3,000	3,600	3,000
Specie,	12,498	10,172	8,266	14,654	10,502	20,112	12,229
Notes of other solvent banks,	4,880	20,410	9,668	3,627	11,451	21,937	25,817
Checks and other cash items,	20,606	806			439		127
Funds on deposit in N. Y. & Albany,	74,398	68,177	70,341	23,194	65,295	57,837	50,120
Due from other banks & corporations,		116		523	238	3,244	7,529
	\$295,361	\$304,226	\$316,945	\$453,727	\$270,814	\$308,705	\$309,190

LIABILITIES.

Capital,.....	100,000	120,000	100,000	200,000	100,000	120,000	100,000
Circulation,.....	146,603	144,035	149,281	196,113	132,503	145,475	149,800
Loans on time,.....	.....	.....	.....	.....	.....	.....	.....
Profits,.....	16,617	16,680	33,344	11,229	20,229	15,752	8,834
Deposits on debts,.....	.....	.....	.....	1,100	.....	4,049	2,525
Dividends unpaid,.....	887	.....	50	987	.....	48	50
Due Canal Fund,.....	.....	12,800	.....	9,335	.....	.....	.....
Deposites,.....	31,254	8,530	30,328	20,526	15,723	21,138	33,700
Due other banks and corporations,.....	.....	2,181	3,942	14,437	2,359	2,243	14,281
	\$295,361	\$304,226	\$316,945	\$453,727	\$270,814	\$308,705	\$309,190
Dividends the last year,.....	15,000	16,800	15,000	30,000	10,000	14,400	20,000
Directors' liabilities as principals,.....	12,233	16,567	5,950	30,067	21,773	13,105	25,127
do do sureties,.....	8,750	18,418	24,376	26,579	6,637	12,342	12,096
Stock owned by directors,.....	50,500	54,570	45,900	67,525	71,550	55,710	48,350
Loans and discounts, 1st July, 1838,	152,733	193,676	202,338	295,440	136,518	171,671	188,347
Circulation, do	70,384	79,645	122,852	175,229	49,583	90,526	140,983
Specie, do	14,574	17,508	9,825	18,463	8,707	15,832	9,433

SAFETY FUND BANKS.

RESOURCES.

	Bank of Utica and Branch.	Oneida Bank.	Bank of Rome.	Lewis County Bank.	Jefferson County Bank.	Sacketts' Harbor Bank.	Ogdensburg Bank.
Loans and discounts,	1,097,759	549,443	221,098	238,108	317,736	349,339	175,540
Real estate,	45,856	28,035	12,919	2,220	2,000	8,453	26,500
Stocks,	5,947						
Overdrafts,	98	2,035	334	629	79	952	500
Personal estate,		7,193					
Expenses,	200	25,994	1,678	1,667		4,439	1,456
Bank Fund,	18,000	4,098	2,535	2,057	3,000	2,151	3,000
Specie,	48,520	25,019	12,988	8,105	22,351	13,140	11,001
Notes of other solvent banks,	20,342	30,828	7,735	8,272	23,355	4,562	30,150
Checks and other cash items,	2,408	6,501	29	5,937	7,076	870	5,882
Funds on deposit in N. Y. & Albany,	169,992	140,979	28,919	30,105	129,816	89,571	34,912
Due from other banks & corporations,	89,789	28,254	11,147	11,419	12,688	18,602	22,038
	\$1,498,911	\$848,379	\$299,382	\$308,519	\$518,101	\$492,079	\$310,979

LIABILITIES.

Capital,	600,000	400,000	100,000	100,000	200,000	200,000	100,000
Circulation,	493,014	284,797	148,951	139,679	198,811	199,895	116,987
Loans on time, .....	.....	.....	.....	.....	.....	.....	.....
Profits,	109,768	.....	17,812	19,143	41,443	21,910	28,068
Deposites on debts,	23,624	3,288	1,645	640	1,661	6,834	6,092
Dividends unpaid,	27,697	.....	853	300	25	75	137
Due Canal Fund,	30,040	.....	.....	10,368	.....	14,400	15,344
Deposites,	145,712	147,310	27,675	31,282	61,361	39,551	44,350
Due other banks and corporations, ...	69,056	12,984	2,446	7,107	14,800	9,414	1
	<u>\$1,498,911</u>	<u>\$848,379</u>	<u>\$299,382</u>	<u>\$308,519</u>	<u>\$518,101</u>	<u>\$492,079</u>	<u>\$310,979</u>
Dividends the last year,	87,000	.....	15,000	15,000	20,000	14,000	5,000
Directors' liabilities as principals,	35,429	49,269	21,627	10,872	14,050	27,600	9,569
do do sureties,	49,813	46,976	6,462	18,092	45,714	23,156	13,119
Stock owned by directors,	100,740	120,400	18,800	26,000	52,070	27,500	47,500
Loans and discounts, 1st July, 1838,	902,795	384,559	137,578	210,213	316,684	254,241	171,659
Circulation, do	390,414	255,718	122,669	112,413	153,786	40,277	49,900
Specie, do	51,148	25,679	16,943	10,131	23,516	3,881	12,443

**SAFETY FUND BANKS.
RESOURCES.**

	Oswego Bank.	Commercial Bank of Oswego.	Bank of Salina.	Onondaga County Bank.	Bank of Auburn.	Cayuga County Bank.	Seneca County Bank.
Loans and discounts,	352,521	415,900	326,767	294,711	411,656	380,367	421,856
Real estate,	17,908	8,648	6,493	3,219	16,442	20,471	4,963
Stocks, . . . . .	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	308	371	405	529	2,087	183	465
Personal estate, . . . . .	.....	950	.....	2,000	.....	.....	.....
Expenses,	1,230	1,862	972	.....	.....	.....	.....
Bank Fund,	4,500	1,558	3,094	4,500	6,000	5,455	4,416
Specie,	12,596	21,154	18,240	21,172	29,261	43,977	11,473
Notes of other solvent banks,	15,526	490	4,071	10,644	18,958	15,660	22,586
Checks and other cash items,	380	1,624	13,159	2,218	14,696	1,431	.....
Funds on deposit in N. Y. & Albany,	41,673	41,752	31,480	114,553	132,883	110,392	36,007
Due from other banks & corporations,	6,385	6,087	18,018	46,254	4,935	14,716	6,526
	\$453,027	\$500,396	\$422,699	\$499,800	\$636,918	\$592,652	\$508,292

	1838	1839	1840	1841	1842	1843	1844
LIABILITIES.							
Capital,	150,000	250,000	150,000	150,000	200,000	250,000	200,000
Circulation,	160,111	182,264	163,878	172,199	196,403	215,469	165,146
Loans on time, .....	.....	.....	.....	.....	.....	.....	.....
Profits,	41,048	18,598	17,106	23,461	153,638	41,490	32,340
Deposites on debts,	3,616	11,829	.....	6,714	7,582	.....	10,918
Dividends unpaid, .....	.....	100	1,740	.....	8,000	690	140
Due Canal Fund,	28,650	.....	21,180	33,133	.....	31,548	8,640
Deposites,	32,360	25,888	29,319	94,161	53,854	32,847	38,302
Due other banks and corporations,	37,242	11,717	39,476	20,132	17,441	20,608	52,806
	<u>\$453,027</u>	<u>\$500,396</u>	<u>\$422,699</u>	<u>\$499,800</u>	<u>\$636,918</u>	<u>\$592,652</u>	<u>\$508,292</u>
Dividends the last year,	12,000	12,500	22,500	24,000	32,000	30,000	30,000
Directors' liabilities as principals,	18,058	58,616	12,877	23,562	38,888	53,483	28,590
do do sureties,	14,495	23,239	11,162	11,370	22,843	17,248	32,151
Stock owned by directors,	16,700	49,900	36,100	36,000	64,125	61,575	106,950
Loans and discounts, 1st July, 1838,	301,298	338,400	281,736	315,325	401,206	469,886	478,548
Circulation, do	123,232	103,330	143,868	173,716	188,869	222,013	179,694
Specie, do	17,623	12,111	15,881	21,719	47,465	42,923	15,067

**SAFETY FUND BANKS.
RESOURCES.**

	Bank of Geneva.	Bank of Ithaca.	Tompkins County Bank.	Bank of Owego.	Chemung Canal Bank.	Steuben County Bank.	Yates County Bank.
Loans and discounts,	650,006	370,637	373,521	259,032	358,463	303,750	228,681
Real estate,	8,937	12,696	10,013	3,550	18,621	15,935	3,969
Stocks,							2,000
Overdrafts,	761	103	215		55	20	1,163
Personal estate,	594				921		
Expenses,		1,322	424	1,166			
Bank Fund,	12,000	6,000	2,678	1,083	5,191	3,663	2,788
Specie,	32,013	20,158	16,917	25,084	21,018	14,616	22,091
Notes of other solvent banks,	46,461	10,944	32,832	27,319	105	26,960	352
Checks and other cash items,	1,317	4,592			3,172	1,250	473
Funds on deposit in N. Y. & Albany,	190,135	68,329	80,859	109,756	66,371	34,892	26,117
Due from other banks & corporations,	18,571	12,966	5,901	420	2,893	5,856	2,198
	\$960,795	\$507,747	\$523,361	\$427,410	\$476,810	\$406,942	\$289,832

LIABILITIES.

Capital,.....	400,000	200,000	250,000	200,000	200,000	150,000	100,000
Circulation,	293,587	199,752	224,983	164,092	191,987	165,758	148,057
Loans on time,.....	.....	.....	.....	.....	.....	.....	.....
Profits,	144,233	55,114	5,484	16,677	8,515	24,317	5,069
Deposites on debts,	4,870	.....	3,975	12,805	9,391	2,324	2,600
Dividends unpaid, .....	.....	505	388	.....	3,360	.....	5,000
Due Canal Fund,.....	3,497	.....	.....	.....	9,113	8,640	10,982
Deposites,.....	94,730	48,584	37,231	27,854	52,074	48,329	16,047
Due other banks and corporations,...	19,878	3,792	1,300	5,982	2,370	7,574	2,077
	<u>\$960,795</u>	<u>\$507,747</u>	<u>\$523,361</u>	<u>\$427,410</u>	<u>\$476,810</u>	<u>\$406,942</u>	<u>\$289,832</u>
Dividends the last year,	80,000	30,000	30,000	16,000	40,000	22,500	10,000
Directors' liabilities as principals,....	92,409	27,926	54,314	12,684	22,926	19,605	4,636
do do sureties,	13,464	25,868	17,241	43,764	24,398	19,512	21,593
Stock owned by directors,	80,237	54,640	70,300	106,900	35,600	36,850	47,000
Loans and discounts, 1st July, 1838,	602,283	359,957	338,858	242,097	308,763	248,026	200,898
Circulation, do	265,068	161,371	171,858	179,480	132,493	144,923	115,077
Specie, do	40,423	20,397	22,594	23,001	22,770	15,383	28,110

SAFETY FUND BANKS.

RESOURCES.

	Bank of Lyons.	Wayne County Bank.	Ontario Bank and Branch.	Livings'on County Bank.	Bank of Genesee	Bank of Monroe.	Rochester City Bank.
Loans and discounts,	342,977	245,791	987,293	242,793	243,871	718,297	705,302
Real estate,	8,278	11,642	44,242	10,768	7,753	14,390	18,195
Stocks,							
Overdrafts,	242	257	1,052	10		17	3,500
Personal estate,							
Expenses,	4,049		1,323	584	456		
Bank Fund,	1,208	3,000	15,000	3,000	3,000	9,000	2,652
Specie,	17,151	9,560	29,707	19,364	17,958	12,754	15,244
Notes of other solvent banks,	14,509	16,723	32,399	167	29,233	25,599	31,107
Checks and other cash items,	357		3,226	1,514			
Funds on deposit in N. Y. & Albany,	51,256	16,452	92,969	64,381	91,230	41,120	64,953
Due from other banks & corporations,	8,552	14,886	20,866	29	20,216	6,387	51,124
	\$448,579	\$318,311	\$1,228,077	\$342,610	\$413,717	\$827,564	\$892,077

LIABILITIES.

Capital,	200,000	100,000	500,000	100,000	100,000	300,000	400,000
Circulation,	165,968	141,001	371,169	147,381	138,916	216,228	292,611
Loans on time, .....	.....	.....	.....	.....	.....	.....	.....
Profits,	19,768	23,722	145,657	37,008	30,161	66,200	39,186
Deposites on debts,	7,145	3,080	230	.....	.....	6,454	3,058
Dividends unpaid, .....	.....	.....	279	42	.....	.....	450
Due Canal Fund,	14,143	21,219	34,560	13,120	.....	91,226	13,952
Deposites,	18,714	23,464	118,562	31,353	125,017	38,973	97,484
Due other banks and corporations, ...	22,841	5,825	57,620	13,706	19,623	108,483	45,336
	<u>\$448,579</u>	<u>\$318,311</u>	<u>\$1,228,077</u>	<u>\$342,610</u>	<u>\$413,717</u>	<u>\$827,564</u>	<u>\$892,077</u>
Dividends the last year,	24,000	15,000	75,000	21,000	20,000	.....	60,000
Directors' liabilities as principals,	30,170	17,626	.....	16,950	19,577	38,626	67,412
do do sureties,	33,302	3,897	13,783	14,730	5,825	2,697	29,510
Stock owned by directors,	26,000	37,300	105,725	20,800	42,600	15,200	90,100
Loans and discounts, 1st July, 1838,	338,849	205,883	827,069	244,931	249,967	573,533	710,420
Circulation, do	165,516	124,643	389,933	126,671	131,590	138,679	281,158
Specie, do	18,539	13,778	44,740	19,000	23,954	18,993	22,167

SAFETY FUND BANKS.
RESOURCES.

	Bank of Orleans.	Bank of Buffalo.	Commercial Bank of Buffalo.	City Bank of Buffalo.	Chautauque County Bank.
Loans and discounts,	378,186	438,739	634,594	655,739	225,126
Real estate,	14,000	50,406	76,226	27,128	10,726
Stocks, .....	.....	.....	.....	.....	.....
Overdrafts,	994	.....	3,297	684	386
Personal estate, .....	.....	.....	.....	.....	.....
Expenses,	2,510	.....	8,034	19,510	920
Bank Fund,	3,290	6,000	6,465	2,333	2,823
Specie,	11,126	26,418	30,358	40,623	18,335
Notes of other solvent banks,	5,011	42,921	22,599	48,418	5,513
Checks and other cash items, .....	.....	.....	4,278	3,195	47
Funds on deposit in N. Y. & Albany,	61,144	51,626	117,326	85,241	12,160
Due from other banks & corporations,	3,764	49,740	50,544	2,792	22,097
	\$480,025	\$665,850	\$953,721	\$885,663	\$298,133

LIABILITIES.

Capital,	200,000	200,000	400,000	400,000	100,000
Circulation,	189,127	187,075	297,747	298,355	124,869
Loans on time, .....	.....	.....	.....	.....	.....
Profits,	25,090	39,185	42,919	49,595	14,994
Deposites on debts,	1,182	1,959	.....	.....	14,614
Dividends unpaid,	2,355	132	23,565	.....	.....
Due Canal Fund,	14,695	27,243	32,389	31,801	11,520
Deposites,	28,383	92,296	95,624	57,601	16,595
Due other banks and corporations, ..	19,193	117,960	61,477	48,311	15,541
	<u>\$480,025</u>	<u>\$665,850</u>	<u>\$953,721</u>	<u>\$885,663</u>	<u>\$298,133</u>
Dividends the last year,	30,000	16,000	76,000	.....	15,000
Directors' liabilities as principals,	42,807	32,669	90,867	59,004	9,439
do do sureties,	17,709	18,239	29,102	54,578	12,567
Stock owned by directors,	45,300	108,500	101,000	64,100	9,050
Loans and discounts, 1st July, 1838,	422,620	441,337	666,483	667,229	189,260
Circulation, do	165,150	149,173	246,714	204,424	105,353
Specie, do	15,138	31,250	14,879	35,618	23,079

Banks not subject to the Bank Fund Law.

RESOURCES.

	Manhattan Company.	Fulton Bank.	North River Bank.	Chemical Bank.
Loans and discounts,	2,645,973	1,240,812	1,050,449	995,242
Real estate,	375,027	13,206	30,000	3,901
Stocks,	108,570	.....	.....	.....
Overdrafts, .....	.....	.....	.....	.....
Expenses and personal estate, .....	.....	4,265	.....	6,536
Specie,	248,908	143,223	97,731	74,046
Notes of other solvent banks,	259,909	25,893	7,570	75,356
Checks and other cash items,	*558,014	.....	7,516	10,475
Due from other banks,	318,456	171,620	54,609	122,740
Other investments,	41,356	.....	.....	.....
	\$4,656,213	\$1,599,019	\$1,247,875	\$1,288,296

* Treasury notes.

LIABILITIES.

Capital,.....	2,050,000	600,000	500,000	400,000
Circulation,.....	419,317	186,568	210,396	284,083
Profits,.....	67,304	138,298	115,368	71,307
Dividends unpaid,.....	12,688	2,964	.....	682
Due Canal Fund,.....	361,300	.....	.....	.....
Deposites,.....	1,234,756	404,821	286,236	493,133
Due other banks and corporations,.....	510,848	266,368	135,875	39,091
	\$4,656,213	\$1,599,019	\$1,247,875	\$1,268,296

Banks not subject to the Bank Fund Law.
RESOURCES.

	Long-Island Bank.	Bank of Rochester.	Commercial Bank of Albany.
Loans and discounts,	668,313	607,126	821,452
Real estate,	10,000	11,149	54,870
Stocks, .....	.....	.....	.....
Overdrafts,	1,443	.....	.....
Expenses and personal estate,	5,208	.....	31,409
Specie,	54,812	22,685	36,241
Notes of other solvent banks,	3,872	56,793	143,716
Checks and other cash items,	21,329	1,470	*177,756
Due from other banks,	67,557	76,344	166,535
Other investments,	18,381	.....	†126,806
	\$850,915	\$775,567	\$1,558,785

* Treasury notes.

† Suspense account.

LIABILITIES.

Capital,.....	300,000	250,000	300,000
Circulation,.....	175,390	208,715	208,396
Profits,.....	119,740	33,197	141,662
Dividends unpaid,.....	3,941	.....	110
Due Canal Fund,.....	.....	109,594	44,320
Deposites,.....	173,113	67,912	558,655
Due other banks and corporations,.....	78,731	106,149	305,642
	<u>\$850,915</u>	<u>\$775,567</u>	<u>\$1,558,785</u>

Aggregate Statement of 89 Banks subject to the Bank Fund Law, as reported to the Bank
Commissioners, Jan. 1, 1839.
RESOURCES.

	Eighteen New-York City Banks.	Seventy-one Country Banks.	Total.
Loans and discounts,	30,014,899	30,256,220	60,271,119
Real estate,	962,996	1,096,506	2,059,502
Stocks,	667,637	135,416	803,053
Overdrafts,	119,945	61,730	181,675
Personal estate,	4,481	25,303	29,784
Expenses,	81,615	113,649	195,264
Bank Fund,	404,961	335,256	740,217
Specie,	4,444,445	1,480,617	5,925,062
Notes of other solvent banks,	1,766,532	1,467,496	3,234,028
Checks and other cash items,	1,631,166	430,968	*2,062,134
Funds on deposit in N. Y. & Albany, . . . . .	.....	4,752,671	4,752,671
Due from other banks & corporations,	6,998,118	1,394,290	8,392,408
			\$88,646,917

* 872,401 of this amount in U. S. Treasury notes.

	1913	1912	1911
LIABILITIES.			
Capital,.....	16,611,200	15,790,260	32,401,460
Circulation,	4,393,879	13,286,405	17,680,284
Loans on time,.....	392,111	100,000	492,111
Profits,	2,808,457	2,651,903	5,460,360
Deposits on debts,	54,647	221,133	275,780
Dividends unpaid,	377,393	130,218	507,611
Due Canal Fund,.....	1,529,018	1,247,481	2,776,499
Deposites,.....	10,781,767	4,369,651	15,151,418
Due other banks and corporations,	10,148,323	3,753,071	13,901,394
			\$88,646,917

Aggregate Statement of all the chartered banks of the State of New-York, on the 1st
of January, 1839.

RESOURCES.

	Eighty-nine Safety Fund Banks.	Seven banks not sub- ject to Bank Fund law.	Total.
Loans and discounts,	60,271,119	8,029,367	68,300,486
Real estate,	2,059,502	498,153	2,557,655
Stocks,	803,053	108,570	911,623
Overdrafts,	181,675	1,443	183,118
Personal estate,	29,784	.....	29,784
Expenses,	195,264	47,418	242,682
Bank Fund,	740,217	.....	740,217
Specie,	5,925,062	677,646	6,602,708
Notes of other solvent banks,	3,234,028	673,109	3,907,137
Checks and other cash items,	2,062,134	776,560	2,838,694
Due from other banks & corporations,	13,145,079	977,861	14,122,940
Other investments, . . . . .	.....	186,543	186,543
	\$88,646,917	\$11,976,670	\$100,623,587

LIABILITIES.

Capital,	32,401,460	4,400,000	36,801,460
Circulation,	17,680,284	1,692,865	19,373,149
Loans on time,	492,111	.....	492,111
Profits,	5,460,360	686,876	6,147,236
Deposites on debts,	275,780	.....	275,780
Dividends unpaid,	507,611	20,385	527,996
Due Canal Fund,	2,776,499	515,214	3,291,713
Deposites,	15,151,418	3,218,626	18,370,044
Due other banks and corporations,	13,901,394	1,442,704	15,344,098
	\$88,646,917	\$11,976,670	\$100,623,587

NOTE.—It is understood that the Dry Dock Company and the Delaware and Hudson Canal Company are both doing banking business under their charters, but not having any returns of their condition, they are not included above.

Aggregate Statement of all the chartered Banks of the State of New-York, distinguishing
between those located in the city of New-York and elsewhere, Jan. 1, 1839.

RESOURCES.

	Twenty-two New-York City Banks.	Twenty-eight Long Island and North River Banks.	Forty-six country banks and two branches.	Total.
Loans and discounts,	35,947,375	14,876,763	17,476,348	68,300,486
Real estate,	1,385,130	506,276	666,249	2,557,655
Stocks,	776,207	127,469	7,947	911,623
Overdrafts,	119,945	35,470	27,703	183,118
Personal estate,	4,481	11,521	13,782	29,784
Expenses,	92,416	63,594	86,672	242,682
Bank Fund,	404,961	138,906	196,350	740,217
Specie,	5,008,353	727,962	866,393	6,602,708
Notes of other solvent banks,	2,235,260	829,103	842,774	3,907,137
Checks and other cash items,	2,207,171	509,457	122,066	2,838,694
Due from other banks,	7,665,543	2,752,746	3,704,651	14,122,940
Other investments,	41,356	145,187	.....	186,543
				\$100,623,587

LIABILITIES.

Capital,.....	20,161,200	7,285,260	9,355,000	36,801,460
Circulation,.....	5,494,243	5,201,567	8,677,339	19,373,149
Loans on time,.....	392,111	100,000	.....	492,111
Profits,.....	3,200,734	1,373,287	1,573,215	6,147,236
Deposites on debts,.....	54,647	40,337	180,796	275,780
Dividends unpaid,.....	393,727	52,499	81,770	527,996
Due Canal Fund,.....	1,890,318	625,815	775,580	3,291,713
Deposites,.....	13,200,713	2,861,166	2,308,165	18,370,044
Due other banks and corporations,.....	11,100,505	3,184,523	1,059,070	15,344,098
				\$100,623,587

Annual Report of the
Bank Commissioners
N Y & D S

101 p 12 - '47

1-24-39

Aggregate statement of 90 Banks, subject to the Bank Fund law, as reported to the Bank Commissioners, January 1st, 1841.

RESOURCES.

	18 New-York City Banks	72 Country Banks.	Total 90 banks.
Loans and discounts,	\$22,762,567	\$26,756,016	\$49,518,583
Real estate,	1,195,249	1,760,710	2,955,959
Stocks,	2,280,832	1,617,954	3,898,786
Overdrafts,	83,762	89,863	173,625
Expenses and personal estate,	166,238	199,539	365,777
Bank Fund,	463,153	398,490	861,643
Specie,	3,776,163	1,125,908	4,902,071
Notes of other solvent banks,	2,797,097	1,565,628	4,362,725
Checks and other cash items,	1,969,420	194,541	2,163,961
Funds in New-York and Albany,	-----	3,669,231	3,669,231
Due from other banks and corporations,	3,504,903	2,129,792	5,634,695
	<u>\$38,999,384</u>	<u>\$39,507,672</u>	<u>\$78,507,056</u>

LIABILITIES.

Capital,	\$16,611,200	\$15,940,260	\$32,551,460
Circulation,	4,153,034	10,168,307	14,321,341
Loans on time,		109,784	109,784
Due to Canal Fund,	66,614	1,808,685	1,875,299
Profits,	2,015,828	2,605,365	4,621,193
Deposites on debts,	20,924	236,509	257,433
Dividends unpaid,	136,030	111,636	247,666
Deposites,	10,639,325	4,345,631	14,984,956
Due other banks and corporations,	5,356,429	4,181,495	9,537,924
	\$38,999,384	\$39,507,672	\$78,507,056

Aggregate statement of all the chartered banks of the State of New-York, on the 1st of January, 1841.

RESOURCES.

	90 Safety Fund Banks.	5 Banks not Safety Fund.	Total 95 banks.
Loans and discounts,	\$49,518,583	\$5,172,580	\$54,691,163
Real estate,	2,955,959	632,173	3,588,132
Stocks,	3,898,786	731,606	4,630,392
Overdrafts,	173,625	719	174,344
Expenses and personal estate,	365,777	74,144	439,921
Bank fund,	861,643	-----	861,643
Specie,	4,902,071	527,551	5,429,622
Notes of other solvent banks,	4,362,725	560,039	4,922,764
Checks and other cash items,	2,163,961	24,664	2,188,565
Funds on deposit in New-York and Albany,	3,669,231	-----	3,669,231
Due from other banks and corporations,	5,634,695	757,076	6,391,771
Total,	\$78,507,056	\$8,430,492	\$86,987,548

LIABILITIES.

Capital,	\$32,551,460	\$3,850,000	\$36,401,460
Circulation,	14,321,341	913,715	15,235,056
Loans on time,	109,784	-----	109,784
Due to Canal Fund,	1,875,299	694,959	2,570,258
Profits,	4,621,193	364,403	4,985,596
Deposites on debts,	257,433	-----	257,433
Dividends unpaid,	247,666	9,395	257,061
Deposites,	14,984,956	1,811,262	16,796,218
Due other banks and corporations,	9,537,924	836,758	10,374,682
	<hr/>	<hr/>	<hr/>
	\$78,507,056	\$8,480,492	\$86,987,548

Annual Report of the
Bank Commissioners

NY ADS #64 p 58-61

1/25/41

Aggregate statement of 91 banks subject to the Bank Fund law, as reported to the Bank Commissioners, January 1st, 1840.

RESOURCES.

	18 New-York city banks.	73 Country banks.	Total.
Loans and discounts,	21,955,987	25,290,109	47,246,096
Real estate,	1,067,003	1,372,119	2,439,122
Stocks,	2,738,497	292,834	3,031,331
Overdrafts,	82,669	66,708	149,377
Expenses and personal estate,	184,590	142,782	327,372
Bank Fund,	443,415	377,023	820,438
Specie,	3,648,929	1,321,879	4,970,808
Notes of other solvent banks,	2,871,690	951,657	3,823,347
Checks and other cash items,	1,475,222	326,565	1,801,787
Funds in New-York and Albany,	2,255,844	972,000	2,255,844
Due from other banks and corporations,	2,549,311		3,521,311
			\$70,386,833

LIABILITIES.

Capital, -----	16,611,200	16,340,260	32,951,460
Circulation, -----	3,414,658	6,522,404	9,937,062
Loans on time, -----	226,610	100,000	326,610
Due to Canal Fund, -----	704,667	1,571,624	2,276,291
Profits, -----	2,055,412	2,706,851	4,762,263
Deposites on debts, -----	20,959	325,648	346,607
Dividends unpaid, -----	289,590	128,615	418,205
Deposites, -----	10,020,347	3,192,976	13,213,323
Due other banks and corporations, -----	3,673,870	2,481,142	6,155,012
			\$70,386,833

Aggregate statement of all the chartered banks of the State of New-York, on the 1st of
January, 1840.

RESOURCES.

	91 Safety Fund banks.	5 Banks not Safety Fund.	Total.
Loans and discounts,	47,246,096	5,542,110	52,788,206
Real estate,	2,439,122	498,573	2,937,695
Stocks,	3,031,331	621,839	3,653,170
Overdrafts,	149,377	-----	149,377
Expenses and personal estate,	327,372	197,254	524,626
Bank Fund,	820,438	-----	820,438
Specie,	4,970,808	893,826	5,864,634
Notes of other solvent banks,	3,823,347	578,053	4,401,400
Checks and other cash items,	1,801,787	508,374	2,310,161
Due from other banks and corporations,	5,777,155	765,970	6,543,125
Other investments,	-----	108,152	108,152
			<u>\$80,100,984</u>

Statement of all the chartered banks of the State of New-York, distinguishing between those located in the city of New-York and elsewhere, January 1st, 1840.

RESOURCES.

	22	28	46	Total.
	New-York city banks.	L. Island and North river banks.	Country banks and two branches.	
Loans and discounts,	26,900,173	10,999,680	14,888,353	52,788,206
Real estate,	1,514,788	551,224	871,683	2,937,695
Stocks,	3,360,336	171,269	121,565	3,653,170
Overdrafts,	82,669	31,927	34,781	149,377
Expenses and personal estate,	194,485	258,874	71,267	524,626
Bank Fund,	443,415	158,529	218,494	820,438
Specie,	4,495,137	660,360	709,137	5,864,634
Notes of other banks,	3,231,103	712,660	457,637	4,401,400
Checks and cash items,	1,983,596	205,151	121,414	2,310,161
Due from banks and corporations,	3,130,386	1,727,203	1,685,536	6,543,125
Other investments,	43,544	64,608	-----	108,152
				<u>\$80,100,984</u>

LIABILITIES.

Capital,	20,161,200	7,285,260	9,355,000	36,801,460
Circulation,	4,028,737	2,070,029	4,530,748	10,629,514
Loans on time,	226,610	100,000	-----	326,610
Due to Canal Fund,	1,511,914	499,443	1,088,781	3,100,138
Profits,	2,457,338	1,466,172	1,444,326	5,367,836
Deposites on debts,	20,959	106,898	218,750	346,607
Dividends unpaid,	293,229	20,936	107,679	421,844
Deposites,	12,455,801	1,813,060	1,782,530	16,051,391
Due other banks and corporations,	4,223,844	2,179,687	652,053	7,055,584
				<u>\$80,100,984</u>

Annual Report of the
Bank Commissioners

71 yads # 44 pp 50-55

1-24-40

Aggregate statement of 43 Banking associations, as reported to the Bank Commissioners, January 1,
1842.

RESOURCES.		LIABILITIES.	
Loans and discounts,	\$7,306,925 78	Capital,	\$10,731,993 85
Real estate,	98,959 54	Circulation,	2,187,229 00
Bonds and mortgages,	2,307,601 02	Loans on time,	29,509 29
Stocks,	4,500,242 07	Due to Canal Fund,	22,524 09
Overdrafts,	8,053 07	Profits,	501,711 90
Expenses and personal estate,	150,672 39	Deposites on debts,	46,092 01
Specie,	686,170 03	Dividends unpaid,	18,160 73
Notes of other banks,	911,645 32	Deposites,	2,808,388 78
Checks and other cash items,	27,192 92	Due other banks,	1,164,281 14
Funds on deposite in N. Y. and Albany, ..	657,238 83		
Due from other banks and corporations, ..	855,189 82		
	<hr/> \$17,509,890 79 <hr/>		<hr/> \$17,509,890 79 <hr/>

Annual Report of the
Bank Commissioners

n y a b 's # 29 p 88

1/26/42

Aggregate statement of 85 Banks, subject to the Bank Fund Law, as reported to the Bank Commissioners, January 1st, 1842.

RESOURCES.

	20 New-York and Brooklyn Banks.	65 Country Banks.	Total 85 banks.
Loans and discounts,	\$21,853,031 76	\$22,282,394 69	\$44,135,426 45
Real estate,	1,310,252 90	1,440,300 53	2,750,553 43
Stocks,	2,280,895 32	711,259 73	2,992,155 05
Overdrafts,	58,649 37	78,708 48	137,357 85
Expenses and personal estate,	145,976 95	206,485 71	352,462 66
Bank Fund,	436,743 37	353,698 69	790,442 06
Specie,	3,341,281 26	907,972 62	4,249,253 88
Notes of other banks,	2,846,072 05	1,474,261 63	4,320,333 68
Checks and other cash items,	1,256,154 39	174,490 61	1,430,645 00
Funds in New-York and Albany,		2,770,274 98	2,770,274 98
Due from other banks and corporations,	2,660,425 22	1,242,731 05	3,903,156 27
	\$36,189,482 59	\$31,642,578 72	\$67,832,061 31

Aggregate statement of 85 Banks, subject to the Bank Fund Law, as reported to the Bank Commissioners, January 1, 1842.

LIABILITIES.

	20 New-York and Brooklyn Banks.	65 Country Banks.	Total 85 banks.
Capital,	\$16,711,200 00	\$13,990,260 00	\$30,701,460 00
Circulation,	4,150,952 24	7,267,175 73	11,418,127 97
Loans on time,		107,523 95	107,523 95
Due to Canal Fund,	10,614 00	1,280,480 62	1,291,094 62
Profits,	1,596,301 17	2,197,282 76	3,793,583 93
Deposites on debts,	31,631 95	207,045 50	238,677 45
Dividends unpaid,	152,666 56	92,260 90	244,927 46
Deposites,	9,396,049 96	2,936,274 82	12,332,324 78
Due other banks and corporations,	4,140,066 71	3,564,274 44	7,704,341 15
	\$36,189,482 59	\$31,642,578 72	\$67,832,061 31

Aggregate statement of all the chartered banks of the State of New-York, on the 1st of January, 1842.
RESOURCES.

	85 Safety Fund Banks.	5 Banks, not Safety Fund.	Total 90 banks.
Loans and discounts,.....	\$44,135,426 45	\$4,896,333 70	\$49,031,760 15
Real estate,.....	2,750,553 43	632,944 36	3,383,497 79
Stocks,.....	2,992,155 05	690,232 60	3,682,387 65
Overdrafts,.....	137,357 85	510 50	137,868 35
Expenses and personal estate,.....	352,462 66	89,160 02	441,622 68
Bank Fund,.....	790,442 06	-----	790,442 06
Specie,.....	4,249,253 88	536,270 41	4,785,524 29
Notes of other banks,.....	4,320,333 68	577,559 76	4,897,893 44
Checks and other cash items,.....	1,430,645 00	176,635 93	1,607,280 93
Funds on dep. in N. Y. & Alb'y,.....	2,770,274 98	139,628 71	2,909,903 69
Due from other banks and corporations,.....	3,903,156 27	636,333 63	4,539,489 90
	\$67,832,061 31	\$8,375,609 62	\$76,207,670 93

Aggregate statement of all the chartered banks of the State of New-York, on the 1st of January, 1842.
LIABILITIES.

	85 Safety Fund Banks.	5 Banks, not Safety Fund.	Total 90 Banks.
Capital,	\$30,701,460 00	\$3,850,000 00	\$34,551,460 00
Circulation,	11,418,127 97	954,636 39	12,372,764 36
Loans on time,	107,523 95	-----	107,523 95
Due to Canal Fund,	1,291,094 62	318,079 65	1,609,174 27
Profits,	3,793,583 93	346,007 32	4,139,591 25
Deposites on debts,	238,677 45	4,048 63	242,726 08
Dividends unpaid,	244,927 46	23,586 17	268,513 63
Deposites,	12,332,324 48	2,045,815 11	14,378,139 59
Due other banks and corporations,	7,704,341 15	833,436 05	8,537,777 20
	\$67,832,061 31	\$8,375,609 62	\$76,207,670 93

TABLE showing the principal items of the Bank Statements of all the chartered banks of the State, for the last five years.

	January 1, 1838, 95 banks.	January 1, 1839, 96 banks.	January 1, 1840, 95 banks.	January 1, 1841, 95 banks.	January 1, 1842, 90 banks.
Capital,	\$36,611,460	\$36,801,460	\$36,401,460	\$36,401,460	\$34,551,460
Circulation,	12,432,478	19,373,149	10,360,592	15,235,056	12,372,764
Canal Fund,	4,465,832	3,291,713	2,992,530	2,570,258	1,609,174
Deposites,	15,771,729	18,370,044	16,038,416	16,796,218	14,378,139
Due banks,	15,221,487	15,344,098	7,008,241	10,374,682	8,537,777
Loans and discounts,	60,999,770	68,300,486	52,085,467	54,691,163	49,031,760
Stocks,	2,795,207	911,623	3,647,970	4,630,392	3,682,387
Specie,	4,139,732	6,602,708	5,851,218	5,429,622	4,785,524
Bank notes,	3,616,918	3,907,137	4,380,648	4,922,764	4,897,893
Cash items,	618,277	2,838,694	2,306,462	2,188,565	1,607,280
Due from banks,	18,297,899	14,122,940	6,504,468	6,391,771	4,539,489

SAFETY FUND BANK STATEMENTS. RESOURCES.

	Bank of Ameri- ca.	Mechanics' Bank.	Bank of the State of New- York.	Phenix Bank.	Merchants' Bank.	Bank of New- York.
Loans and discounts,.....	\$3,058,149	\$1,709,425	\$2,900,508	\$1,171,387	\$1,960,923	\$1,425,802
Real estate,.....	169,140	169,383	245,500	105,219	89,844	94,000
Stocks,.....	475,000	563,321	23,400	316,400	247,080	664,086
Overdrafts,.....	253	941	4,369	681	2,155	2,244
Expenses and personal estate,.....	-----	321,913	27,325	-----	2,532	-----
Bank Fund,.....	30,018	38,780	120,000	-----	14,095	15,000
Specie,.....	944,582	353,534	786,110	325,619	596,687	421,353
Notes of other solvent banks,.....	51,812	255,471	413,800	277,461	130,574	414,964
Checks and other cash items,.....	567,615	106,766	14,066	1,760	499,159	-----
Funds on deposit in New-York and Albany,.....	-----	-----	-----	-----	-----	-----
Due from other banks and corporations,.....	314,669	125,257	351,898	65,668	707,276	30,563
	<u>\$5,611,238</u>	<u>\$3,644,791</u>	<u>\$4,886,976</u>	<u>\$2,264,195</u>	<u>\$4,250,325</u>	<u>\$3,068,012</u>

* \$1,487,498 in Treasury notes.

Annual Report of the Bank
Commissioners NYADL

29 p. 67-71

1-26-42

LIABILITIES.

Capital, -----	\$2,001,200	\$2,000,000	\$2,000,000	\$1,200,000	\$1,490,000	\$1,000,000
Circulation, -----	321,565	289,368	210,101	253,060	241,942	448,238
Loans on time, -----						
Due to Canal Fund, -----						
Profits, -----	120,553	58,061	155,881	78,128	144,022	108,135
Deposits on debts, -----						
Dividends unpaid, -----	5,371	5,137	8,474	38,850	16,321	5,505
Deposits, -----	1,451,629	841,122	1,432,227	437,009	1,248,040	1,373,639
Due other banks and corporations, -----	1,710,920	451,103	1,080,293	257,148	1,110,000	132,495
	<u>\$5,611,238</u>	<u>\$3,644,791</u>	<u>\$4,886,976</u>	<u>\$2,264,195</u>	<u>\$4,250,325</u>	<u>\$3,068,012</u>
Dividends the last year, -----	\$130,085		\$60,000	\$78,000	\$120,781	\$80,000
Directors' liabilities as principals, -----	156,500	\$2,938	178,503	38,960	83,700	127,151
Directors' liabilities as sureties, -----	75,058	27,730	120,779	136,532	6,700	49,828
Stock owned by directors, -----	155,700	28,575	75,100	113,580	38,300	29,000
Loans and discounts, July 1, 1842, -----	1,890,106	1,843,397	2,710,940	1,397,380	1,811,000	1,580,946
Circulation, do -----	295,596	296,755	236,033	183,562	239,500	455,991
Specie, do -----	862,103	380,519	244,653	232,335	649,400	389,181

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Union Bank.	National Bank.	Merchants' Exchange Bank.	City Bank.	Leather Manufacturers' Bank.	Butchers' and Drovers' Bank.
Loans and discounts,	\$1,929,283	\$1,024,963	\$1,148,966	\$1,106,248	\$1,003,407	\$938,660
Real estate,	75,000	31,097	20,376	72,758	800	57,183
Stocks,	58,705	60,000	1,950	76,100	52,750	54,000
Overdrafts,	198	1,292	-----	287	304	1,731
Expenses and personal estate,	4,279	4,032	-----	6,395	13,501	7,416
Bank Fund,	20,000	3,750	11,250	25,200	12,000	-----
Specie,	473,535	256,699	108,374	218,418	132,574	133,114
Notes of other solvent banks,	108,162	36,576	110,219	46,955	126,262	54,634
Checks and other cash items,	397,018	140,898	920	112,151	101,825	780
Funds on deposit in New-York and Albany,	-----	-----	-----	-----	-----	-----
Due from other banks and corporations,	173,244	36,572	141,595	63,794	69,426	29,385
	\$3,239,424	\$1,595,879	\$1,543,650	\$1,728,306	\$1,512,849	\$1,276,903

LIABILITIES.

Capital,	1,000,000	750,000	750,000	720,000	600,000	500,000
Circulation,	341,356	181,659	150,064	187,644	187,211	197,913
Loans on time,						
Due to Canal Fund,						
Profits,	195,175	79,119	43,012	100,198	46,496	41,532
Deposits on debts,			2,136			1,650
Dividends unpaid,	7,430	3,392	504	2,407	1,304	363
Deposits,	928,024	512,987	348,920	565,732	468,901	404,663
Due other banks and corporations,	767,439	68,692	249,014	152,325	208,937	130,782
	<u>\$3,239,424</u>	<u>\$1,595,879</u>	<u>\$1,543,650</u>	<u>\$1,728,306</u>	<u>\$1,512,849</u>	<u>\$1,276,903</u>
Dividends the last year,	\$80,000	\$52,500	\$56,250	\$57,600	\$42,000	\$17,500
Directors' liabilities as principals,	174,749	11,137	79,078	53,797	52,768	69,851
Directors' liabilities as sureties,	34,075	53,323	68,016	106,013	71,516	54,802
Stock owned by directors,	90,850	77,300	59,600	98,190	94,000	24,025
Loans and discounts, July 1, 1842,	2,127,001	1,237,351	1,125,372	1,109,902	1,076,133	1,006,560
Circulation, do	346,787	165,694	130,010	169,059	186,698	191,161
Specie, do	420,377	181,207	148,684	247,558	179,294	130,988

SAFETY FUND BANK STATEMENTS.
RESOURCES.

	Seventh Ward Bank.	Tradesmens' Bank.	Mechanics' and and Traders' Bank.	Greenwich Bank.	Brooklyn Bank.	Atlantic Bank.
Loans and discounts,	\$713,201	\$716,940	\$322,223	\$209,524	\$113,141	\$627,496
Real estate,	5,426	30,000	45,232	17,238	17,518	37,386
Stocks,	11,201	59,500	-----	1,750	-----	-----
Overdrafts,	933	33	31	57	2,169	2,645
Expenses and personal estate,	-----	-----	8,279	33,679	16,311	-----
Bank Fund,	15,000	16,000	-----	4,000	7,500	7,500
Specie,	55,402	64,227	54,986	33,551	2,064	23,425
Notes of other solvent banks,	43,862	21,799	8,572	16,990	14,116	4,326
Checks and other cash items,	764	25,380	45,644	10,381	7,202	13,686
Funds on deposit in New-York and Albany,	-----	-----	-----	-----	9,923	62,177
Due from other banks and corporations,	\$33,437	52,137	45,199	34,060	-----	-----
	\$679,226	\$986,016	\$530,166	\$361,230	\$189,944	\$778,641

LIABILITIES.

Capital,	\$500,000	\$400,000	\$200,000	\$200,000	\$100,000	\$500,000
Circulation,	120,141	107,411	101,027	44,360	23,277	114,201
Loans on time,						
Due to Canal Fund,						
Profits,	17,578	65,542	15,166	9,992	28,120	7,231
Deposits on debts,	4,612				4,881	
Dividends unpaid,	15,100	21,495	2,914	181	80	495
Deposits,	196,289	368,557	194,452	86,877	33,586	139,914
Due other banks and corporations,	25,506	23,011	16,607	19,820		16,800
	\$879,226	\$986,016	\$530,166	361,230	\$189,944	\$778,641
Dividends the last year,	\$15,000	\$40,000	\$14,000			
Directors' liabilities as principals,	52,560	37,458	4,770	\$20,340	\$5,588	\$35,377
Directors' liabilities as sureties,	60,859	95,740	35,462	20,151	9,889	22,413
Stock owned by directors,	94,200	82,800	69,150	38,250		75,950
Loans and discounts, July 1, 1842,	733,311	722,667	376,902	215,528	106,320	607,765
Circulation, do	114,693	104,039	99,515	49,461	16,498	84,610
Specie, do	64,975	88,183	38,745	33,418	1,603	27,585

SAFETY FUND BANK STATEMENTS.
RESOURCES.

	Long Island Bank.	Westchester County Bank.	Bank of New- burgh.	Highland Bank.	Orange County Bank.	Dutchess County Bank.
Loans and discounts,	\$624,721	\$222,452	\$222,243	\$272,151	\$232,214	\$333,477
Real estate,	38,054	32,199	12,596	41,363	20,991	103,983
Stocks,		10,750	20,000		3,534	73,650
Overdrafts,	758	437	39			1,261
Expenses and personal estate,	5,686	1,541	546	3,178	211	119,141
Bank Fund,		13,000		13,000		18,666
Specie,	27,527	14,198	21,981	20,307	10,534	12,490
Notes of other solvent banks,	5,374		4,883	3,758	3,894	2,869
Checks and other cash items,	13,350	942	1,155	978	3,950	
Funds on deposit in New-York and Albany,	34,730	23,113	40,326	48,413	38,525	36,648
Due from other banks and corporations,		705	9,676	9,811	137	4,317
	<u>\$750,200</u>	<u>\$319,337</u>	<u>\$333,445</u>	<u>\$412,959</u>	<u>\$313,990</u>	<u>\$706,502</u>

LIABILITIES.

Capital,	\$300,000	\$200,000	\$140,000	\$200,000	\$105,660	\$600,000
Circulation,	142,022	88,106	77,426	133,120	140,616	72,201
Loans on time,						
Due to Canal Fund,						
Profits,	61,787	11,538	38,073	31,340	25,248	
Deposits on debts,				3,145	2,315	3,421
Dividends unpaid,	3,456	611			179	426
Deposits,	199,219	19,082	48,360	29,278	28,388	19,438
Due other banks and corporations,	43,716		29,586	16,076	11,584	11,016
	\$750,200	\$319,337	\$333,445	\$412,959	\$313,990	\$706,502
Dividends the last year,	\$30,000	\$15,000	\$14,000	\$7,000	\$10,566	
Directors' liabilities as principals,	38,718	32,366	20,400	43,235	12,674	\$8,844
Directors' liabilities as sureties,	29,487	12,400	18,620	21,330	7,288	11,434
Stock owned by directors,	44,050	24,000	44,992	40,250	36,838	128,075
Loans and discounts, July 1, 1842,	620,043	251,045	231,704	323,938	241,014	409,482
Circulation do	144,491	85,414	85,454	113,265	136,755	86,203
Specie, do	30,045	9,567	18,761	10,447	12,994	18,653

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Farmers' and Manufacturers' Bank.	Bank of Poughkeepsie.	Ulster County Bank.	Kingston Bank.	Catskill Bank.	Tanners' Bank.
Loans and discounts,	\$396,973	\$184,682	\$134,799	\$202,959	\$152,343	\$154,525
Real estate,	46,157	9,262	6,975	25,187	21,164	5,500
Stocks,					15,100	
Overdrafts,	184			22	507	52
Expense and personal estate,			12	1,293	35,528	
Bank Fund,	1,500			6,000		3,000
Specie,	27,904	16,658	9,156	11,301	9,685	5,600
Notes of other solvent banks,	8,488	11,257	1,823	1,746	4,212	1,357
Checks and other cash items,	7,783	448		200	697	175
Funds on deposit in New-York and Albany, ..	48,868	43,083	27,666	24,827	26,762	73,011
Due from other banks and corporations,	5,672	6,852	74		2,108	1,094
	\$543,529	\$272,242	\$180,505	\$273,535	\$268,106	\$244,314

LIABILITIES.

Capital,	\$300,000	\$100,000	\$100,000	\$200,000	\$150,000	\$100,000
Circulation,	152,898	89,325	43,768	42,230	63,384	99,204
Loans on time,						
Due to Canal Fund,		147			5,940	
Profits,	15,854	36,675	3,900	9,747	2,359	16,923
Deposits on debts,	4,540		2,070	660	5,363	3,609
Dividends unpaid,			3,696	165	74	24
Deposits,	46,153	36,005	22,386	20,724	35,178	22,181
Due other banks and corporations,	24,084	10,090	4,685	9	5,808	2,373
	\$543,529	\$272,242	\$180,505	\$273,535	\$268,106	\$244,314
Dividends the last year,	\$10,500	\$9,000	\$7,000			\$7,000
Directors' liabilities as principals,	51,697	8,799	3,600	\$24,824	\$22,725	9,987
Directors' liabilities as sureties,	17,544	14,017	2,696	21,885	18,285	13,754
Stock owned by directors,	67,500	26,350	34,250	26,100	37,587	73,700
Loans and discounts, July 1, 1842,	385,232	219,842	163,538	249,718	183,182	141,761
Circulation, do	116,904	120,624	59,596	60,840	49,725	79,014
Specie, do	23,529	24,652	9,227	4,473	6,889	4,724

SAFETY FUND BANK STATEMENTS.
RESOURCES.

	Hudson River Bank.	Bank of Albany.	New-York State Bank.	Mechanics' and Farmers' Bk.	Canal Bank.	Albany City Bank.
Loans and discounts,-----	\$222,375	\$378,879	\$475,344	\$585,750	\$486,401	\$878,354
Real estate,-----	4,000	10,302	35,357	20,000	-----	27,570
Stocks,-----	-----	31,200	93,500	-----	15,906	59,582
Overdrafts,-----	588	597	1,780	107	1,362	170
Expense and personal estate,-----	-----	12,334	-----	-----	8,313	-----
Bank Fund,-----	3,000	4,800	10,601	-----	19,500	15,104
Specie,-----	9,724	26,182	29,393	46,062	49,668	58,923
Notes of other solvent banks,-----	4,544	2,742	269,200	124,776	70,456	118,917
Checks and other cash items,-----	5,721	658	1,876	-----	2,054	4,426
Funds on deposit in New-York and Albany,	49,078	34,625	145,178	91,547	50,216	161,673
Due from other banks and corporations,-----	3,284	2,432	48,892	278,453	30,467	74,627
	\$302,314	\$504,751	\$1,111,121	\$1,146,695	\$734,333	\$1,399,346

LIABILITIES.

Capital, -----	\$150,000	\$240,000	\$369,600	\$442,000	\$300,000	\$500,000
Circulation, -----	94,597	100,949	68,403	90,810	48,830	94,684
Loans on time, -----						
Due to Canal Fund, -----			134,132	102,910	63,866	143,615
Profits, -----	3,829	60,283	101,295	118,424	44,325	92,650
Deposits on debts, -----	5,138		1,728	1,074		
Dividends unpaid, -----	84	2,910	3,159	661	45	628
Deposits, -----	39,650	98,124	103,050	196,000	26,374	95,786
Due other banks and corporations, -----	9,016	2,485	329,754	194,816	250,893	471,983
	\$302,314	\$504,751	\$1,111,121	\$1,146,695	\$734,333	\$1,399,346
Dividends the last year, -----	\$12,000	\$19,200	\$37,221	\$44,200	\$12,000	\$40,000
Directors' liabilities as principals, -----	19,283	29,293	51,069	24,957	56,910	97,544
Directors' liabilities as sureties, -----	18,180	21,395	22,576	37,521	38,502	23,043
Stock owned by directors, -----	53,550	36,120	70,476	66,198	79,860	140,500
Loans and discounts, July 1, 1842, -----	227,083	401,692	381,978	511,088	513,468	716,289
Circulation, do -----	77,941	85,736	65,459	99,919	43,170	60,886
Specie, do -----	9,022	24,812	28,176	25,617	16,687	21,440

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Bank of Troy.	Farmers' Bank.	Merchants' and Mechanics' Bank.	Troy City Bank	Lansingburgh Bank.	Saratoga County Bank.
Loans and discounts,.....	\$842,352	\$437,911	\$435,077	\$435,684	\$185,830	\$138,652
Real estate,	42,605	22,209	23,230	14,300	7,000	14,073
Stocks,	60,579	23,413	30,674	10,450	-----	-----
Overdrafts,	-----	2	31	898	20	806
Expense and personal estate,	349	-----	-----	-----	535	189
Bank Fund,	13,200	9,730	7,500	9,000	3,600	5,500
Specie,	13,102	15,490	10,163	13,737	7,772	9,258
Notes of other solvent banks,	8,505	74,150	3,123	17,125	772	1,061
Checks and other cash items,	9,530	441	10,149	10,648	356	1,449
Funds on deposit in New-York and Albany,	-----	-----	-----	25,088	-----	6,500
Due from other banks and corporations,	40,196	1,638	30,231	18,115	-----	212
	<u>\$1,030,418</u>	<u>\$584,984</u>	<u>\$554,178</u>	<u>\$555,045</u>	<u>\$205,885</u>	<u>\$177,700</u>

LIABILITIES.

[Assembly, No. 34.]

6

Capital,	\$440,000	\$278,000	\$300,000	\$300,000	\$120,000	\$100,000
Circulation,	115,749	115,011	39,856	79,809	62,105	49,872
Loans on time,			70,000			
Due to Canal Fund,	33,072	10,000	58,335			2,215
Profits,	95,924	25,906	18,724	27,094	5,762	7,890
Deposits on debts,		2,368	2,768			742
Dividends unpaid,	1,180	384	234		118	717
Deposits,	50,903	67,820	30,785	53,557	15,062	14,728
Due other banks and corporations,	293,590	87,495	33,476	94,585	2,838	1,536
	<u>\$1,030,418</u>	<u>\$584,984</u>	<u>\$554,178</u>	<u>\$555,045</u>	<u>\$205,885</u>	<u>\$177,700</u>
Dividends the past year,	\$37,400	\$11,120	\$24,000	\$12,000	\$8,400	\$7,500
Directors' liabilities as principals,	60,288	43,097	33,856	48,514	10,902	5,117
Directors' liabilities as sureties,	43,736	34,730	58,471	46,133	20,761	21,718
Stock owned by directors,	73,060	44,890	44,550	72,400	10,837	47,625
Loans and discounts, July 1, 1842,	791,732	442,282	452,994	431,712	185,528	157,882
Circulation, do	101,369	102,493	50,121	81,600	63,644	51,343
Specie, do	15,420	8,964	9,606	11,101	9,179	7,031

SAFETY FUND BANK STATEMENTS,

RESOURCES.

	Essex County Bank.	Bank of Whitehall.	Mohawk Bank.	Schenectady Bank.	Montgomery County Bank.	Central Bank.
Loans and discounts,	\$142,777	\$156,443	\$229,228	\$240,071	\$142,115	\$218,251
Real estate,	8,825	7,003	28,145	7,978	2,053	16,318
Stocks,						
Overdrafts,	2,231	173	2,315	859	8	76
Expense and personal estate,	434	1,235	643	1,608	147	1,082
Bank Fund,	3,000	3,000	-----	4,500	6,014	7,800
Specie,	4,588	11,230	8,628	10,176	8,032	8,988
Notes of other solvent banks,	3,386	5,880	9,962	11,793	2,600	10,269
Checks and other cash items,	1,413	11,643	812	158	200	2,992
Funds on deposit in New-York and Albany,	-----	-----	4,478	3,860	24,576	22,660
Due from other banks and corporations,	11,216	9,770	-----	1,832	-----	132
	<u>\$177,870</u>	<u>\$206,377</u>	<u>\$284,211</u>	<u>\$282,835</u>	<u>\$185,745</u>	<u>\$288,568</u>

LIABILITIES.

Capital,	\$100,000	\$100,000	\$165,000	\$150,000	\$100,000	\$120,000
Circulation,	40,682	76,745	41,840	27,779	53,090	128,719
Loans on time,				19,081		
Due to Canal Fund,	10,000	5,615	2,500	6,465		
Profits,	7,539	5,017	6,650	14,577	20,010	32,157
Deposits on debts,	1,867	944	3,570	9,775	2,425	
Dividends unpaid,	45	242	759	471	430	142
Deposits,	16,550	17,604	53,892	32,267	9,790	5,549
Due to other banks and corporations,	1,187	210	10,000	22,420		2,001
	\$177,870	\$206,377	\$284,211	\$282,835	\$185,745	\$288,568
Dividends the last year,	\$4,500	\$10,000	\$8,250	\$10,500	\$9,000	\$10,800
Directors' liabilities as principals,	5,354	19,496	22,535	14,125	9,125	18,422
Directors' liabilities as sureties,	8,445	11,648	22,738	19,224	19,292	22,513
Stock owned by directors,	34,100	32,625	16,940	46,450	54,500	51,270
Loans and discounts, July 1, 1842,	148,235	151,193	231,840	266,082	137,590	214,789
Circulation, do	37,672	63,016	36,820	54,536	55,904	121,958
Specie, do	4,663	9,819	6,396	8,957	5,928	7,723

**SAFETY FUND BANK STATEMENTS,
RESOURCES.**

	Otsego County Bank.	Herkimer County Bank.	Broome County Bank.	Bank of Che- nango.	Madison County Bank,	Bank of Utica and Branch.
Loans and discounts,.....	\$207,466	\$246,869	\$117,127	\$152,245	\$153,141	\$709,149
Real estate,	3,310	5,500	6,000	2,544	2,269	39,576
Stocks,.....					20,000	25,197
Overdrafts,.....	102	61			6	215
Expense and personal estate,		1,244		7	127	
Bank Fund,	6,500	5,000		7,800	5,000	6,000
Specie,	9,251	10,257	10,980	16,266	4,397	40,729
Notes of other solvent banks,.....	15,750	3,999	5,940	28,627	3,118	16,640
Checks and other cash items,.....	2,001	2,293			183	841
Funds on deposit in New-York and Albany,.	9,691	19,396	36,170	34,666	40,822	125,626
Due from other banks and corporations,	195	3,516	754	4,813	2,449	227,253
	\$254,266	\$298,135	\$176,971	\$246,968	\$231,512	\$1,191,226

LIABILITIES.

	\$100,000	\$200,000	\$100,000	\$120,000	\$100,000	\$600,000
Capital,	92,509	72,574	55,865	86,944	92,582	200,179
Circulation,						
Loans on time,		1,147	311			1,162
Due to Canal Fund,						
Profits,	45,730	4,696	6,145	20,539	13,396	76,893
Deposits on debts,		52		1,866	3,228	40,491
Dividends unpaid,	190	658			22	18,070
Deposits,	14,616	15,995	14,138	17,618	17,972	57,041
Due other banks and corporations,	1,221	3,013	512	1	4,312	197,390
	\$254,266	\$298,135	\$176,971	\$246,968	\$231,512	\$1,191,226
Dividends the last year,	\$10,000	\$14,000	\$7,000	\$9,600	\$10,000	\$36,000
Directors' liabilities as principals,	9,039	33,559	2,929	5,532	16,364	30,830
Directors' liabilities as sureties,	23,843	31,666	8,561	16,027	9,259	51,731
Stock owned by directors,	39,525	93,500	72,225	55,680	58,550	82,980
Loans and discounts, July 1, 1842,	212,346	268,797	125,811	151,478	148,263	691,070
Circulation, do	109,793	92,187	53,640	51,110	98,849	192,190
Specie, do	8,660	7,711	10,792	11,853	7,729	44,892

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Oneida Bank.	Bank of Rome.	Lewis County Bank.	Jefferson County Bank.	Sackett's-Harbor Bank.	Ogdensburgh Bank.
Loans and discounts,	\$512,261	\$177,471	\$162,710	\$265,456	\$195,596	\$96,363
Real estate,	36,910	11,680	4,331	2,098	10,712	41,000
Stocks,					3,250	1,500
Overdrafts,	812	140	29,432	35	387	
Expense and personal estate,	10,053	2,014	3,074		12,164	865
Bank Fund,	24,099	5,500		10,400	11,000	
Specie,	22,797	5,788	3,051	15,560	11,938	6,579
Notes of other solvent banks,	18,321	7,418	5,479	13,018	7,440	19,212
Checks and other cash items,	21,237	8	3,290	135	426	4,588
Funds on deposit in New-York and Albany, .	44,244	8,650	41,380	86,991	43,479	25,618
Due from other banks and corporations,	20,287	197	4,485	5,586	3,441	127
	\$711,051	\$218,866	\$257,232	\$399,279	\$299,833	\$195,852

LIABILITIES.

	\$400,000	\$100,000	\$100,000	\$200,000	\$200,000	\$100,000
Capital,	\$400,000	\$100,000	\$100,000	\$200,000	\$200,000	\$100,000
Circulation,	148,642	73,914	72,864	106,814	49,541	66,889
Loans on time,			26,110			
Due to Canal Fund,		4,378	28,664			2,535
Profits,	17,187	21,013	9,852	36,481	25,666	7,173
Deposits on debts,	32,424	1,703	4,486	1,961	9,587	622
Dividends unpaid,	479					
Deposits,	105,354	13,102	13,784	42,657	8,015	17,996
Due other banks and corporations,	6,965	4,756	1,472	11,366	7,024	637
	<u>\$711,051</u>	<u>\$218,866</u>	<u>\$257,232</u>	<u>\$399,279</u>	<u>\$299,833</u>	<u>\$195,852</u>
Dividends the last year,	\$28,000	\$10,000	\$5,000	\$20,000		
Directors' liabilities as principals,	18,107	15,574	17,337	14,370	\$31,669	\$19,215
Directors' liabilities as sureties,	61,261	6,321	5,717	24,855	12,547	6,803
Stock owned by directors,	90,800	25,800	25,000	76,940	51,050	49,000
Loans and discounts, July 1, 1842,	464,157	156,971	205,000	268,802	248,312	98,245
Circulation, do	124,044	113,575	89,000	104,286	56,534	55,872
Specie, do	21,313	5,572	2,870	18,188	11,790	13,972

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Oswego Bank.	Bank of Salina.	Onondaga County Bank.	Bank of Auburn	Cayuga County Bank.	Seneca County Bank.
Loans and discounts,	\$176,156	\$199,742	\$274,664	\$410,210	\$321,769	\$209,210
Real estate,	64,057	16,867	16,382	21,875	33,669	26,038
Stocks,	750	-----	-----	31,501	4,036	12,000
Overdrafts,	864	224	-----	96	28	1,205
Expense and personal estate,	13,494	2,074	-----	-----	-----	23,617
Bank Fund,	3,000	3,750	-----	-----	13,750	7,000
Specie,	11,219	8,468	13,261	18,444	13,777	4,562
Notes of other solvent banks,	4,029	677	1,686	2,669	2,607	5,244
Checks and other cash items,	3,213	3,100	-----	-----	1,293	-----
Funds on deposit in New-York and Albany, ..	11,942	17,794	60,488	47,314	46,730	34,938
Due from other banks and corporations,	962	5,238	16,704	18,032	2,687	7,082
	\$289,686	\$255,934	\$383,185	\$550,141	\$440,346	\$330,896

LIABILITIES.

Capital,	\$150,000	\$150,000	\$150,600	\$200,000	\$250,000	\$200,000
Circulation,	70,024	43,608	100,713	91,456	110,430	60,562
Loans on time,						
Due Canal Fund,	26,609	20,767	31,001		8,693	3,220
Profits,		5,284	31,199	193,643	16,435	
Deposits on debts,	2,878		1,389	4,357	3,715	3,253
Dividends unpaid,		1,038		8,007	1,192	
Deposits,	31,607	26,212	37,695	46,191	42,185	26,111
Due other banks and corporations,	8,570	9,025	31,188	6,487	7,696	37,750
	\$289,686	\$255,934	\$383,185	\$550,141	\$440,346	\$330,896
Dividends the last year,		\$7,500	\$7,500	\$16,000	\$8,750	
Directors' liabilities as principals,	\$31,225	12,800	12,384	36,877	39,530	\$10,532
Directors' liabilities as sureties,	9,950	22,021	7,411	85,788	17,468	5,638
Stock owned by directors,	29,750	23,700	61,100	47,000	86,875	54,100
Loans and discounts, July 1, 1842,	208,718	234,552	253,521	431,914	381,220	287,391
Circulation, do	73,577	79,209	119,918	113,050	158,921	92,591
Specie, do	8,495	4,826	9,930	12,588	12,047	4,736

[Assembly, No. 34.]

7

49

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Bank of Geneva.	Bank of Ithaca.	Tompkins County Bank.	Bank of Owego.	Steuben County Bank.	Chemung Canal Bank.
Loans and discounts,-----	\$533,837	\$251,556	\$301,875	\$205,183	\$163,327	\$280,351
Real estate,-----	8,402	21,534	19,027	4,206	11,862	32,913
Stocks,-----	12,228	-----	-----	-----	50,000	20,000
Overdrafts,-----	31	286	286	-----	-----	175
Expense and personal estate,-----	600	-----	2,225	-----	-----	89
Bank Fund,-----	8,144	5,000	-----	7,083	8,250	12,092
Specie,-----	22,617	5,369	11,368	21,190	8,865	11,959
Notes of other solvent banks,-----	46,848	6,464	6,793	5,633	2,330	5,688
Checks and other cash items,-----	-----	5,266	974	1,994	-----	241
Funds on deposit in New-York and Albany,--	171,979	-----	31,943	39,790	44,865	14,211
Due from other banks and corporations,-----	11,962	3,724	4,537	5,054	1,695	5,512
	<u>\$816,648</u>	<u>\$299,199</u>	<u>\$379,028</u>	<u>\$290,133</u>	<u>\$291,194</u>	<u>\$383,231</u>

LIABILITIES.

Capital,	\$400,000	\$200,000	\$250,000	\$200,000	\$150,000	\$200,000
Circulation,	216,379	64,663	73,635	52,419	62,118	65,272
Loans on time,						
Due Canal Fund,	399		5,200		7,000	23,962
Profits,	125,370	5,333	11,070	15,188	27,800	20,117
Deposits on debts,	6,663	4,800	11,624	5,620	4,782	7,372
Dividends unpaid,		682	60	160		
Deposits,	52,910	17,127	17,940	13,826	31,526	55,771
Due other banks and corporations,	14,927	6,594	9,499	2,920	7,958	10,737
	<u>\$516,648</u>	<u>\$299,199</u>	<u>\$379,028</u>	<u>\$290,133</u>	<u>\$291,194</u>	<u>\$383,231</u>
Dividends the last year,	\$40,000	\$15,000	\$10,000	\$8,000	\$15,000	\$6,000
Directors' liabilities as principals,	41,144	36,502	51,667	22,853	10,527	14,495
Directors' liabilities as sureties,	15,077	5,087	21,104	33,539	21,338	22,040
Stock owned by directors,	77,900	73,760	53,200	95,300	41,500	37,475
Loans and discounts, July 1, 1842,	682,051	259,659	322,179	211,229	291,689	305,904
Circulation, do	242,710	104,285	114,989	45,860	83,464	93,153
Specie, do	17,978	7,052	8,031	19,113	7,252	8,603

SAFETY FUND BANK STATEMENTS.
RESOURCES.

	Yates County Bank.	Ontario Bank and Branch.	Livingston County Bank.	Bank of Gene- see.	Bank of Monroe	Rochester City Bank.
Loans and discounts,	\$155,742	\$475,547	\$220,699	\$157,635	\$465,946	\$510,151
Real estate,	14,626	45,876	6,800	9,872	50,341	98,319
Stocks,	8,000	100,000	-----	-----	-----	15,368
Overdrafts,	3,712	1	793	-----	-----	-----
Expense and personal estate,	-----	1,290	3	436	-----	-----
Bank Fund,	3,500	27,500	5,244	5,500	16,500	12,652
Specie,	8,594	16,831	10,412	8,775	11,295	21,657
Notes of other solvent banks,	3,080	4,703	6,990	10,882	8,711	11,923
Checks and other cash items,	4,220	19	166	-----	-----	1,899
Funds on deposit in New-York and Albany,	15,225	95,433	68,561	38,064	28,749	44,022
Due from other banks and corporations,	3,266	12,535	220	8,829	2,818	2,762
	\$219,965	\$779,735	\$319,888	\$239,993	\$584,360	\$718,753

LIABILITIES.

Capital, -----	\$100,000	\$500,000	\$100,000	\$100,000	\$300,000	\$400,000
Circulation, -----	88,320	65,365	114,081	77,928	93,447	114,898
Loans on time, -----						
Due to Canal Fund, -----	1,697		71		13,956	10,130
Profits, -----	14,290	137,113	40,959	14,482	53,191	53,202
Deposits on debts, -----	1,928	1,124		1,067	10,986	20,410
Dividends unpaid, -----		40				
Deposits, -----	5,510	49,947	54,610	39,362	72,280	46,115
Due other banks and corporations, -----	8,220	26,146	10,167	7,154	40,500	73,988
	\$219,965	\$779,735	\$319,888	\$239,993	\$584,360	\$718,753
Dividends the last year, -----	\$4,000	\$50,000	\$14,000	\$8,000		
Directors' liabilities as principals, -----	16,550	15,053	18,375	21,960	\$22,506	\$29,100
Directors' liabilities as sureties, -----	6,014	32,441	14,076	10,937	20,756	4,696
Stock owned by directors, -----	72,000	53,750	27,450	42,640	11,550	52,000
Loans and discounts, July 1, 1842, -----	157,813	583,282	245,228	164,594	436,903	644,692
Circulation, do -----	102,145	84,004	149,708	72,484	122,647	295,343
Specie, do -----	10,549	15,169	6,000	3,747	9,275	12,819

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Bank of Orleans.	Bank of Rochester.	Chautauque County Bank.
Loans and discounts,	\$291,113	\$352,737	\$163,949
Real estate,	34,475	79,359	36,705
Stocks,			625
Overdrafts,	2,054	1,110	2
Expenses and personal estate,	502		1,771
Bank Fund,	11,000		6,500
Specie,	7,090	6,085	13,879
Notes of other solvent banks,	3,066	3,733	3,775
Checks and other cash items,	145	20	466
Funds on deposit in New-York and Albany,	22,632	17,456	26,909
Due from other banks and corporations,	4,806	362	18,060
	\$376,883	\$460,862	\$272,641

LIABILITIES.

Capital,	\$200,000	\$250,000	\$100,000
Circulation,	107,295	57,679	82,026
Loans on time,			
Due to Canal Fund,	4,593	40,870	20,653
Profits,	8,559	12,600	33,725
Deposits on debts,	7,873	4,975	7,195
Dividends unpaid,	184		
Deposits,	25,978	44,405	28,906
Due other banks and corporations,	22,301	50,333	136
	<u>\$376,783</u>	<u>\$460,862</u>	<u>\$272,641</u>
Dividends the last year,			
Directors' liabilities as principals,	\$31,552	\$52,650	\$7,408
Directors' liabilities as sureties,	23,384	28,394	1,757
Stock owned by directors,	51,550	28,900	21,300
Loans and discounts, July 1, 1842,	298,832	381,473	182,320
Circulation do	149,949	63,667	89,300
Specie, do	9,233	4,720	5,464

FULTON BANK.

RESOURCES.	Amount.	LIABILITIES.	Amount.
Discounted bills,	\$789,268	Capital stock,	\$600,000
Other debts considered as loans,	97,618	Bank notes in circulation,	194,459
Real estate,	13,386	Profits,	115,438
Specie,	200,549	Individual deposits,	380,172
Stocks, N. Y. 7's,	\$100,000	Unclaimed dividends,	3,014
Stocks, N. Y. 6's,	50,000	Due to city banks,	39,258
	150,000	Due to foreign banks,	224,082
Treasury notes, U. S.	59,700		
Notes of other banks,	127,932		
Due from city banks,	85,411		\$1,556,423
Due from foreign banks,	32,559		
	\$1,556,423		

CHEMICAL BANK.

[Assembly, No. 34.]

RESOURCES.	Amount.	LIABILITIES.	Amount.
Discounted bills and notes,	\$833,810	Capital stock,	\$400,000
Real estate,	3,286	Bank notes in circulation,	249,010
Stocks,	48,081	Individual deposits,	456,695
Expenses and personal estate,	5,842	Dividends unpaid,	125
8 Specie,	102,739	Due city banks,	19,961
Checks and other cash items,	49,965	Due other banks,	37,200
Due from city banks,	63,031	Profits,	32,287
Due from other banks,	25,478		
Notes of other banks,	63,046		
			\$1,195,278
	\$1,195,278		

COMMERCIAL BANK, ALBANY.

RESOURCES.	Amount.	LIABILITIES.	Amount.
Loans and discounts,	\$460,829	Capital stock,	\$300,000
Bonds, mortgages and stocks, invested for the Albany Savings Bank,	155,042	Discount received, exchange and interest since September 1, 1842,	21,044
United States 6 per cent treasury notes, ..	256,799	Dividends unpaid,	224
State of New-York Erie Canal stock,	30,687	Notes of this bank on hand,	\$252,385
Real estate,	50,788	Notes in circulation,	78,269
Specie,	26,079		330,654
Notes of other banks,	65,215	Due to Treasurer U. S. for Post-Office dep.	2,684
Notes of this bank on hand,	252,385	Due to Treasurer of State of New-York, ..	277,680
Due from Bank of Commerce, N. Y.	125,350	Due to Treasurer of State on special acct.	84,358
Due from other banks,	129,180	Due to Commissioners of Canal Fund,	66,416
Contingent expenses,	3,541	Due to Albany Savings Bank,	292,966
Suspense account,	2,655	Due to other banks,	68,825
Profit and loss,	17,756	Due to depositors,	131,456
	<u>\$1,576,306</u>		<u>\$1,576,306</u>

MANHATTAN COMPANY.

RESOURCES.	Amount.	LIABILITIES.	Amount.
Real estate and water-works,	\$512,109	Capital stock,	\$2,050,000
Loans and discounts,	1,130,909	Due Treasurer of State of New-York, ...	88,559
New-York State and other stocks,	784,675	Due Canal Fund,	111,653
Suspended debt,	67,934	Dividends unpaid,	3,858
Due from city banks,	24,958	Suspense account,	558
Due from distant banks,	89,220	Due city banks,	33,835
Specie,	488,003	Due distant banks,	124,686
Notes of city banks,	129,506	Notes in circulation,	286,594
Notes of distant banks,	27,308	Deposits,	549,879
	\$3,249,622		\$3,249,622

Aggregate statement of 81 Safety Fund Banks, as reported to the Bank Commissioners,
January 1, 1843.

RESOURCES.

	16 New-York City Banks.	65 Country Banks.	Total 81 Banks.
Loans and discounts,.....	\$21,339,609	\$19,624,503	\$40,964,112
Real estate,	1,228,196	1,528,442	2,756,638
Stocks,	2,665,243	752,793	3,418,036
Overdrafts,.....	15,509	62,454	77,963
Expense and personal estate,	428,351	285,995	714,346
Bank Fund,	325,093	445,279	770,372
Specie,.....	4,958,763	967,256	5,926,019
Notes of other banks,	2,318,113	1,099,857	3,417,970
Checks and other cash items,	2,025,127	173,110	2,198,237
Funds in New-York and Albany,.....	.....	2,553,229	2,553,229
Due from other banks and corporations,.....	2,274,720	1,001,813	3,276,533
	\$37,578,724	\$28,494,731	\$66,073,455

LIABILITIES.

Capital,	\$15,311,020	\$14,240,260	\$29,551,280
Circulation,	3,383,090	5,543,043	8,926,133
Loans on time,	-----	115,191	115,191
Due Canal Fund,	-----	835,830	835,830
Profits,	1,278,590	2,081,182	3,359,772
Deposits on debts,	8,398	268,838	277,236
Dividends unpaid,	134,748	52,197	186,945
Deposits,	10,859,068	2,731,895	13,590,963
Due other banks and corporations,	6,603,810	2,626,295	9,230,105
	\$37,578,724	\$28,494,731	\$66,073,455

TABLE showing the principal items of the Bank Statements of all the chartered banks of the State for the last six years.

	January 1, 1838. 95 banks.	January 1, 1839. 96 banks.	January 1, 1840. 95 banks.	January 1, 1841. 95 banks.	January 1, 1842. 90 banks.	January 1, 1843. 85 banks.
Capital,	\$36,611,460	\$36,801,460	\$36,401,460	\$36,401,460	\$34,551,460	\$32,901,280
Circulation,	12,432,478	19,373,149	10,360,592	15,235,056	12,372,764	9,734,465
Canal Fund,	4,465,832	3,291,713	2,992,530	2,570,258	1,609,174	1,464,496
Deposits,	15,771,729	18,370,044	16,038,416	16,796,218	14,378,139	15,109,164
Due banks,	15,221,487	15,344,098	7,008,241	10,374,682	8,537,777	10,736,602
Loans and discounts,	60,999,770	68,300,486	52,085,467	54,691,163	49,031,760	44,276,546
Stocks,	2,795,207	911,623	3,647,970	4,630,392	3,682,387	4,843,320
Specie,	4,139,732	6,602,708	5,851,218	5,429,622	4,785,524	6,738,389
Bank notes,	3,616,918	3,907,137	4,380,648	4,922,764	4,897,893	3,890,677
Cash items,	618,277	2,838,694	2,306,462	2,188,565	1,607,280	2,248,202
Due from banks,	18,297,899	14,122,940	6,504,468	6,391,771	4,539,489	3,726,370

FREE BANK STATEMENTS.

RESOURCES.

	Bank of Commerce.	American Ex- change Bank.	Mechanics' Banking Association.	North River Bank.	Clinton Bank.	Farmers' and Drovers' Bank.
Loans and discounts,	\$2,777,997	\$1,458,004	\$359,298	\$734,739	\$57,836	\$59,726
Real estate,		22,500	102,561			5,706
Bonds and mortgages,					292,500	15,900
Stocks,	1,607,426	427,820	299,931	597,602	51,200	55,939
Overdrafts,	819	1,288		533		3
Expense and personal estate,	19,431		23,322		3,778	
Specie,	1,109,823	276,490	66,805	79,517	1,871	4,572
Notes of other banks,	396,184	291,336	50,492	80,233	4,831	2,656
Checks and other cash items,		5,444		473		723
Funds on deposit in New-York and Albany,						4,772
Due from other banks and corporations,	142,160	181,609	46,886	21,576		438
	\$6,053,840	\$2,664,491	\$949,295	\$1,514,673	\$412,016	\$150,435

LIABILITIES.

Capital,	\$3,222,620	\$1,155,400	\$632,000	\$614,550	\$374,700	\$111,150
Circulation,	204,150	113,024	87,574	111,905	1,547	21,151
Loans on time,						
Due to Canal Fund,						
Profits,	130,076	71,501	32,639	20,351	27,335	2,603
Deposits on debts,						527
Dividends unpaid,	2,072	1,485	336			888
Deposits,	2,119,742	523,367	177,798	377,386	8,434	14,116
Due to other banks and corporations,	375,180	799,714	18,948	390,481		
	\$6,053,840	\$2,664,491	\$949,295	\$1,514,673	\$412,016	\$150,435
Amount of circulating notes received from the Comptroller,	\$412,560	\$211,529	\$140,002	\$145,000	\$3,884	\$55,830
Dividends the last year,	193,306	57,770				6,669
Directors' liabilities as principals,	189,840	30,884	14,098	62,119	1,000	2,610
Directors' liabilities as sureties,	79,820	74,975	21,573	98,162	10,000	10,261
Stock owned by directors,	258,760	251,500	111,350	82,200	268,850	56,750
Loans and discounts, July 1, 1842,	4,476,139	1,374,388	490,178			82,276
Circulation, do	201,880	104,996	67,419			40,032
Specie, do	597,037	174,294	42,913			3,858

FREE BANK STATEMENTS.
RESOURCES.

	Powell Bank.	Middletown Bank.	Pine-Plains Bank.	Farmers' Bank of Hudson.	Kinderhook Bank.	Delaware Bank.
Loans and discounts,	\$45,128	€49,687	\$93,359	€85,669	€49,380	€82,404
Real estate,				5,596	15,455	2,174
Bonds and mortgages,	60,000	41,400		61,610	54,343	
Stocks,	75,000	36,400	63,000	50,000	55,050	93,000
Overdrafts,				593	5	
Expense and personal estate,	6,708	1,001	811	2,551		1,265
Specie,	10,871	1,910	2,976	9,170	3,908	3,853
Notes of other banks,	9,228	4,642	4,699	5,454	2,561	2,499
Checks and other cash items,		1,739		426	1,257	
Funds on deposit in New-York and Albany, .	23,398	8,208	17,751	18,605	1,110	22,814
Due from other banks and corporations,	4,548	648	5,650	2,788		
	\$234,881	€145,635	\$188,246	€242,462	€183,068	€208,009

LIABILITIES.

Capital,	\$135,000	\$84,000	\$100,000	\$135,450	\$115,225	\$106,100
Circulation,	57,884	41,724	69,039	63,465	32,227	74,079
Loans on time,				500		
Due to Canal Fund,						
Profits,	15,448	471	12,005	3,632	9,671	7,952
Deposits on debts,			1,530		1,079	
Dividends unpaid,		480	161			
Deposits,	25,910	18,748	5,381	27,285	17,046	19,878
Due other banks and corporations,	639	212	131	12,130	7,820	
	\$234,881	\$145,635	\$188,246	\$242,462	\$183,068	\$208,009
Amount of circulating notes received from the Comptroller,	\$71,000	\$53,900	\$80,326	\$90,000	\$80,727	\$74,327
Dividends the last year,		5,040	8,000	8,127		7,000
Directors' liabilities as principals,		15,560		6,193	3,199	6,385
Directors' liabilities as sureties,		6,661		22,302	13,196	18,029
Stock owned by directors,		53,100	56,500		56,925	50,700
Loans and discounts, July 1, 1842,		48,495	49,598		61,240	73,396
Circulation, do		37,327	49,746		28,497	69,625
Specie, do		2,902	3,137		2,867	3,058

FREE BANK STATEMENTS. RESOURCES.

	Albany Ex- change Bank.	Commercial Bank, Troy.	Howard Trust and Banking Company.	Washington County Bank.	Ballston Spa Bank.	Farmers' Bank of Amsterdam.
Loans and discounts,	\$360,512	\$122,180	\$55,499	\$38,466	\$52,394	\$24,229
Real estate,					2,857	
Bonds and mortgages,	30,550	30,000	26,250	35,325	35,850	71,441
Stocks,	64,300	46,000	75,000	50,000	67,300	30,200
Overdrafts,	23	174		22		
Expense and personal estate,	2,052	2,372	1,731	3,348	90	1,803
Specie,	6,016	4,907	3,124	5,660	6,643	1,460
Notes of other banks,	46,373	1,889	7,192	2,052		1,968
Checks and other cash items,		2,688	179		137	
Funds on deposit in New-York and Albany, .	23,722	5,831				6,652
Due from other banks and corporations,	15,398	1,390	64,023	17,580	18,629	
	\$548,946	\$217,431	\$232,998	\$152,453	\$183,900	\$137,753

LIABILITIES.

Capital,	\$311,100	\$157,500	\$100,000	\$102,000	\$125,000	\$100,000
Circulation,	55,613	27,813	15,677	39,300	34,612	26,868
Loans on time,						
Due to Canal Fund,						
Profits,	11,895	10,815	1,033	5,264	2,899	1,889
Deposits on debts,	93			1,717		
Dividends unpaid,		40		31		88
Deposits,	81,691	15,582	109,284	4,141	20,738	8,908
Due other banks and corporations,	88,554	5,681	7,004		651	
	\$548,946	\$217,431	\$232,998	\$152,453	\$183,900	\$137,753
Amount of circulating notes received from the Comptroller,	\$69,800	\$61,436	\$43,000	\$64,326	\$90,000	\$34,787
Dividends the past year,	21,777	5,512	27,000	7,140	9,375	3,302
Directors' liabilities as principals,	92,792	16,709		1,395	3,350	67,941
Directors' liabilities as sureties,	44,399	28,546	2,342	2,251	5,106	3,150
Stock owned by directors,	90,300	49,500	67,000	24,375	47,300	100,000
Loans and discounts, July 1, 1842,	314,604	121,315	78,868	37,389	58,320	89,106
Circulation, do	29,559	33,425	24,458	31,292	37,347	29,704
Specie, do	6,160	3,366	1,855	5,304	4,660	1,869

FREE BANK STATEMENTS.
RESOURCES.

	Fort-Plain Bank.	Agricultural Bank of Herkimer.	Mohawk Valley Bank.	Bank of Whitestown.	Bank of Central New-York.	Bank of Vernon.
Loans and discounts,.....	\$37,075	\$45,138	\$62,540	\$53,643	\$100,287	\$38,348
Real estate,.....	2,227	-----	100	1,750	13,530	2,000
Bonds and mortgages,.....	46,125	42,750	51,700	42,100	34,313	40,777
Stocks,.....	47,000	37,000	40,000	65,500	54,000	50,000
Overdrafts,.....	21	513	115	-----	2	260
Expense and personal estate,.....	5,476	935	1,982	995	-----	384
Specie,.....	3,029	1,701	4,350	2,006	4,084	7,679
Notes of other solvent banks,.....	1,664	3,298	1,267	3,662	4,770	1,964
Checks and other cash items,.....	201	-----	-----	-----	1,126	521
Funds on deposit in New-York and Albany,.....	16,844	5,460	9,617	8,878	16,439	7,057
Due from other banks and corporations,.....	626	2,601	-----	82	1,686	-----
	<u>\$160,288</u>	<u>\$139,399</u>	<u>\$171,671</u>	<u>\$178,616</u>	<u>\$230,237</u>	<u>\$148,990</u>

LIABILITIES.

Capital, -----	\$100,000	\$100,800	\$100,500	\$100,000	\$115,200	\$100,020
Circulation, -----	39,063	21,520	36,779	34,813	57,268	31,000
Loans on time, -----	5,000			9,000	4,200	5,826
Due to Canal Fund, -----				9,275		
Profits, -----	6,574	1,662	13,422	6,220	14,959	1,823
Deposits on debts, -----	430	1,652	7,303	1,008	1,196	2,536
Dividends unpaid, -----		2,244	188		20	
Deposits, -----	7,482	10,681	11,929	17,365	33,070	7,202
Due other banks and corporations, -----	1,739	840	1,550	935	4,324	583
	\$160,288	\$139,399	\$171,671	\$178,616	\$230,237	\$148,990
Amount of circulating notes received from the Comptroller, -----	\$75,505	\$49,200	\$46,685	\$70,000	\$72,500	\$69,100
Dividends the last year, -----		8,120		8,000		8,000
Directors' liabilities as principals, -----	8,002	12,910	11,745	3,885	12,933	550
Directors' liabilities as sureties, -----	1,097	9,019	13,185	17,309	11,796	600
Stock owned by directors, -----	65,000	52,100	39,000	48,100	45,300	70,900
Loans and discounts, July 1, 1842, -----	38,500	46,533	45,760	50,870	89,753	50,004
Circulation, do -----	39,149	41,778	36,657	35,626	48,308	38,223
Specie, do -----	1,953	2,505	1,875	2,362	5,048	8,885

FREE BANK STATEMENTS. RESOURCES.

	Bank of Water- ville.	Bank of Low- ville.	Bank of Water- town.	Bank of Syra- cuse; state- ment of 1842.	Merchants' and Farmers' Bank of Ithaca.	Farmers' Bank of Geneva.
Loans and discounts,	\$50,181	\$59,235	\$42,248	\$158,054	\$63,629	\$17,632
Real estate,	1,750				7,772	
Bonds and mortgages,	38,866	48,900	47,350	98,050	36,654	83,322
Stocks,	75,650	40,000	46,000	100,000	49,600	
Overdrafts,		26	1,488		162	
Expense and personal estate,			3,200	4,211		15,237
Specie,	5,766	3,102	6,285	9,083	2,765	20
Notes of other banks,	1,894	694	8,926	10,026	642	33
Checks and other cash items,	30	564	288		706	640
Funds on deposit in New-York and Albany, ..	40,319	20,330	15,298	42,867	26,494	
Due from other banks and corporations,		6	3,083	16,465	945	25,057
	\$214,456	\$172,857	\$174,166	\$418,756	\$189,369	\$411,941

72

ASSEMBLY

LIABILITIES.

Capital,	\$130,000	\$102,450	\$100,000	\$218,100	\$137,400	\$101,300
Circulation,	63,933	51,436	41,433	72,309	27,142	35,000
Loans on time,						
Due to Canal Fund,				100		
Profits,	11,995	2,970	5,049	25,537	14,980	
Deposits on debts,		618	3,637	1,002	3,604	4,432
Dividends unpaid,	571					
Deposits,	5,755	14,724	23,134	61,665	4,578	1,202
Due other banks and corporations,	2,202	659	913	40,043	1,665	7
	<u>\$214,456</u>	<u>\$172,857</u>	<u>\$174,166</u>	<u>\$418,756</u>	<u>\$189,369</u>	<u>\$141,941</u>
Amount of circulating notes received from the Comptroller,	\$84,500	\$54,600	\$60,546	\$184,000	\$52,000	\$39,943
Dividends the last year,	4,550	4,098	4,070	15,267		
Directors' liabilities as principals,	18,322	3,625	6,324	1,703		
Directors' liabilities as surties,	10,594	7,660	5,900	7,887	3,850	
Stock owned by directors,	37,300	30,150	59,355	134,000	112,200	
Loans and discounts, July 1, 1842,	43,992	48,292	128,406	161,379	41,896	
Circulation, do	33,209	26,520	25,838	79,215	33,654	
Specie, do	5,511	1,458	5,941	6,739	3,645	

FREE BANK STATEMENTS. RESOURCES.

	Farmers' and Mechanics' Bk. of Genesee.	Commercial Bank of Rochester.	Bank of Brockport.	Exchange Bank of Genesee.	Genesee County Bank.	Farmers' and Mechanics' Bk. Rochester.
Loans and discounts,-----	\$13,297	\$159,970	\$36,113	\$64,421	\$44,896	\$18,341
Real estate,-----		34,487		5,380	2,756	
Bonds and mortgages,-----	26,882	202,366	127,126		50,000	38,150
Stocks,-----	39,000	70,000	20,000	36,000	25,000	126,000
Overdrafts,-----		75	154		16	
Expenses and personal estate,-----	2,859	2,294	1,408	2,098	1,687	2,301
Specie,-----	1,392	6,377	4,651	1,036	5,152	14,602
Notes of other banks,-----	1,024	5,610	1,710	4,480	6,670	5,314
Checks and other cash items,-----		43	893			1,202
Funds on deposit in New-York and Albany,-----	8,346	27,253	4,169	9,657	24,945	63,009
Due from other banks and corporations,-----	3,195	1,511		1,331	205	949
	\$95,995	\$509,986	\$196,224	\$124,403	\$161,327	\$269,865

LIABILITIES.

Capital,	\$60,515	\$334,000	\$150,000	\$69,191	\$100,000	\$165,897
Circulation,	24,397	78,182	22,484	35,115	35,958	101,772
Loans on time,		8,250		7,600		
Due to Canal Fund,						
Profits,		35,028	689	5,111	4,449	28
Deposits on debts,	1,009	3,185		479		1,404
Dividends unpaid,		215				
Deposits,	5,196	39,030	20,246	5,438	19,061	767
Due other banks and corporations,	4,878	12,096	2,805	1,469	1,859	
	\$95,995	\$509,986	\$196,224	\$124,403	\$161,327	\$269,865
Amount of circulating notes received from the Comptroller,	\$32,355	\$123,000	\$25,123	\$39,985	\$48,200	\$138,900
Dividends the last year,		11,690			4,250	
Directors' liabilities as principals,	3,475	15,667	5,100	2,378	5,300	3,197
Directors' liabilities as sureties,	4,106	9,831	1,000	1,081	8,040	8,661
Stock owned by directors,	60,515	119,400	64,000	27,400	98,750	42,047
Loans and discounts, July 1, 1842,	16,021	141,122	13,264	23,777	43,672	22,798
Circulation do	16,216	89,506	22,450	33,574	34,081	38,900
Specie, do	1,783	4,952	1,493	1,272	5,870	

FREE BANK STATEMENTS.

RESOURCES.

	Bank of Dansville.	Bank of Silver Creek.	Bank of Albion.	Canal Bank of Lockport.	Lockport Bank and Trust Com- pany.	Bank of Corning.
Loans and discounts,.....	\$18,460	\$26,255	\$11,091	\$183,958	\$114,559	\$64,619
Real estate,.....	785				600	2,532
Bonds and mortgages,.....	141,091	44,250	65,702	92,930	183,668	54,791
Stocks,.....	60,000	54,000	16,000	102,000	122,500	70,000
Overdrafts,.....				171	2,585	317
Expenses and personal estate,.....	6,926	60	2,593	3,404	4,295	1,793
Specie,.....	3,796	20,276	3,775	9,921	5,464	3,330
Notes of other banks,.....	2,147	7,286	1,432	7,069	1,639	800
Checks and other cash items,.....	446	953		2,560	740	
Funds on deposit in New-York and Albany,.....	15,541		9,251	24,112		5,731
Due from other banks and corporations,.....	63	37,267		12,620	121,096	1,181
	\$249,255	\$190,347	\$110,804	\$438,745	\$557,146	\$205,094

LIABILITIES.

Capital,	\$153,250	\$100,000	\$73,345	\$230,000	\$300,000	\$104,000
Circulation,	38,905	66,581	18,963	94,263	33,669	61,735
Loans on time,		5,877				26,700
Due Canal Fund,	469			15,668	5,890	
Profits,	38,688	5,500	789	28,779		643
Deposits on debts,	742	167		2,972	1,698	5,451
Dividends unpaid,				2,690	7,737	
Deposits,	16,273	8,813	17,605	55,145	19,259	5,984
Due other banks and corporations,	928	3,409	102	9,228	188,893	581
	\$249,255	\$170,347	\$110,804	\$438,745	\$557,146	\$205,094
Amount of circulating notes received from the						
Comptroller,	\$91,250	\$77,942	\$24,000	\$148,787		\$65,775
Dividends the last year,		8,038	7,000	8,050		
Directors' liabilities as principals,	2,824	5,005	1,303	4,721		6,863
Directors' liabilities as sureties,	106	821		4,319		4,138
Stock owned by directors,	54,300	70,000	53,600	51,100		51,500
Loans and discounts, July 1, 1842,	14,613	42,327	5,538	130,719		108,643
Circulation, do	45,246	71,729	17,363	118,797		59,990
Specie, do	1,891	5,011	3,357	4,027		2,966

FREE BANK STATEMENTS.

RESOURCES.

	James' Bank.	Farmers' Bank, Malone.	Manufacturers' Bank of Ul- ster.	Wooster Sher- man Bank.
Loans and discounts,	\$14,550	\$0,000	\$46,934	\$10,940
Real estate,				
Bonds and mortgages,	40,714			2,000
Stocks,	18,000	33,440	43,160	2,000
Overdrafts,				
Expenses and personal estate,		2,260		
Specie,			9,000	469
Notes of other banks,				
Checks and other cash items,				
Funds on deposit in New-York and Albany,				1,325
Due from other banks and corporations,	5,080			908
	\$78,344	\$44,700	\$99,094	\$17,642

LIABILITIES.

Capital,	\$44,934	\$24,000	\$43,160	\$9,000
Circulation,	33,410	20,700	38,366	3,558
Loans on time,				
Due Canal Fund,				
Profits,			7,568	658
Deposits on debts,				
Dividends unpaid,				
Deposits,				4,212
Due other banks and corporations,				214
	\$78,344	\$44,700	\$89,094	\$17,642
Circulating notes received from the Comptroller,	\$33,410			\$4,000
Dividends the last year,				
Directors' liabilities as principals,				
Directors' liabilities as sureties,				
Stock owned by directors,				
Loans and discounts, July 1, 1842,				
Circulation, do				
Specie, do				

Aggregate Statement of 46 Banking Associations, as reported to the Bank Commissioners,
January 1, 1843.

RESOURCES.	Amount.	LIABILITIES.	Amount.
Loans and discounts,.....	\$8,071,921	Capital,.....	\$11,048,857
Real estate,.....	232,518	Circulation,.....	2,297,406
Bonds and mortgages,.....	2,415,745	Loans on time,.....	72,953
Stocks,.....	5,187,018	Due to Canal Fund,.....	31,402
Overdrafts,.....	9,365	Profits,.....	600,600
Expense and personal estate,.....	136,664	Deposits on debts,.....	49,471
Specie,.....	1,738,687	Dividends unpaid,.....	19,245
Notes of other banks,.....	998,310	Deposits,.....	3,991,251
Checks and other cash items,.....	24,929	Due other banks,.....	1,999,067
Funds on deposit in New-York and Albany,	535,815		
Due from other banks and corporations,...	759,280		
	<u>\$20,110,252</u>		<u>\$20,110,252</u>

Aggregate Statement of 81 Safety Fund Banks, 4 Chartered Banks not subject to the Safety Fund, and 46 Free Banks, on the 1st January, 1843.

RESOURCES.

	81 Safety Fund Banks.	4 Chartered Banks.	46 Free Banks.	Total 131 Banks.
Loans and discounts,	\$40,964,112	\$3,312,434	\$8,071,921	\$52,348,467
Real estate,	2,756,638	579,569	232,518	3,568,725
Stocks, (in which are included bonds and mortgages held by free banks,)	3,418,036	1,425,284	7,602,763	12,446,083
Overdrafts,	77,963	-----	9,365	87,328
Expenses and personal estate,	714,346	97,728	136,664	948,738
Bank Fund,	770,372	-----	-----	770,372
Specie,	5,926,019	812,370	1,738,687	8,477,076
Notes of other banks,	3,417,970	472,707	998,310	4,888,987
Checks and other cash items,	2,198,237	49,965	24,929	2,273,131
Funds on deposit in New-York and Albany,	2,553,229	125,350	535,815	3,214,394
Due from other banks and corporations,	3,276,533	449,837	759,280	4,485,650
	\$66,073,455	\$7,325,244	\$20,110,252	\$93,508,951

STATEMENT—(CONTINUED.)

LIABILITIES.

	81 Safety Fund Banks.	4 Chartered Banks.	46 Free Banks.	Total 131 Banks.
Capital,	\$29,551,280	\$3,350,000	\$11,048,857	\$43,950,137
Circulation,	8,426,133	808,332	2,297,406	12,031,871
Loans on time,	115,191	-----	72,953	188,144
Due to Canal Fund,	835,830	628,666	31,402	1,495,898
Profits,	3,359,772	169,327	600,600	4,129,699
Deposits on debts,	277,236	-----	49,471	326,707
Dividends unpaid,	186,945	7,221	19,245	213,411
Deposits,	13,590,963	1,518,201	3,991,251	19,100,415
Due other banks and corporations,	9,230,105	843,497	1,999,067	12,072,669
	\$66,073,455	\$7,325,244	\$20,110,252	\$93,508,951

Aggregate Statement of 24 Banks in the City of New-York, and 107 Banks in the Country, being the whole number that have made returns to the Bank Commissioners, on the 1st January, 1843.

RESOURCES.

	24 City Banks.	107 Country Banks.	Total 131 Banks.
Loans and discounts,.....	\$29,579,088	\$22,769,379	\$52,348,467
Real estate,.....	1,882,038	1,686,687	3,568,725
Stocks,.....	6,924,478	5,521,605	12,446,083
Overdrafts,.....	18,149	69,179	87,328
Expenses and personal estate,.....	548,658	400,080	948,738
Bank Fund,.....	325,093	445,279	770,372
Specie,.....	7,279,560	1,197,516	8,477,076
Notes of other banks,.....	3,548,681	1,340,306	4,888,987
Checks and cash items,.....	2,081,009	192,122	2,273,131
Funds in New-York and Albany,.....	.....	3,214,394	3,214,394
Due from other banks,.....	2,987,708	1,497,942	4,485,650
	\$55,174,462	\$38,334,489	\$93,508,951

STATEMENT--(CONTINUED.)

LIABILITIES.

	24 City Banks.	107 Country Banks.	Total 131 Banks.
Capital,	\$24,360,290	\$19,589,847	\$43,950,137
Circulation,	4,631,353	7,400,518	12,031,871
Loans on time,		188,144	188,144
Due Canal Fund,	200,212	1,295,676	1,495,888
Profits,	1,708,775	2,420,924	4,129,699
Deposits on debts,	8,398	318,309	326,707
Dividends unpaid,	145,638	67,773	213,411
Deposits,	15,452,541	3,647,874	19,100,415
Due to other banks,	8,667,255	3,405,424	12,072,679
	\$55,174,462	\$38,334,489	\$93,508,951

Annual Report of the
Bank Commissioners 7400S

34 p 28-84

1-30-43

Aggregate Statement of 84 Incorporated Banks on the 1st day of November, 1843.

RESOURCES.	LIABILITIES.
Loans and discounts,	Capital,
\$51,711,666	\$32,391,460
Real estate,	Profits,
3,745,088	3,351,032
Bonds and mortgages,	Circulation,
1,391,634	13,850,334
Stocks,	Due Treasurer of the State,
6,055,938	936,740
Bank Fund,	Due Canal Fund,
389,392	1,111,357
Loss and expense account,	Due depositors on demand,
498,450	22,407,761
Overdrafts,	Due individuals,
89,017	336,032
Specie,	Due banks,
9,953,270	12,203,614
Cash items,	Due Treasurer of the United States,
2,526,158	1,380,218
Bills of solvent banks,	Amount not included in the above items,
3,317,291	407,064
Bills of suspended banks,	
220,309	
Due from banks,	
8,477,399	
\$88,375,612	\$88,375,612

Aggregate Statement of 50 Free Banks on the first day of November, 1843.

RESOURCES.		LIABILITIES.	
Loans and discounts,.....	\$10,680,707	Capital,	\$10,977,692
Real estate,	336,568	Profits,	793,222
Bonds and mortgages,	2,380,403	Circulation,	3,362,767
Stocks,	5,609,373	Due Treasurer of the State,.....	26,458
Loss and expense account,.....	140,788	Due Canal Fund,.....	45,846
Overdrafts,	16,930	Due depositors on demand,.....	4,979,399
Specie,	1,549,519	Due individuals,.....	251,839
Cash items,	576,698	Due banks,	2,438,529
Bills of solvent banks,	715,814	Due Treasurer of the United States,.....	265,102
Bills of suspended banks,	8,642	Amount not included in the above items,....	98,256
Due from banks,	1,223,668		
	<u>\$23,239,110</u>		<u>\$23,239,110</u>

50

[ASSEMBLY

Comptroller,

NCAD'S 1884

11/3/84

#4